

II

(Non-legislative acts)

REGULATIONS

COMMISSION IMPLEMENTING REGULATION (EU) 2017/1443

of 29 June 2017

amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regards to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) No 575/2013 of 26 June 2013 of the European Parliament and of the Council on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 ⁽¹⁾ and in particular the fourth subparagraph of Article 99(5), the fourth subparagraph of Article 99(6), the third subparagraph of Article 101(4) and the third subparagraph of Article 394(4) thereof,

Whereas:

- (1) Commission Implementing Regulation (EU) No 680/2014 ⁽²⁾ specifies the modalities according to which institutions are required to report information relevant to their compliance with Regulation (EU) No 575/2013. Article 99(5) of Regulation (EU) No 575/2013 mandates the European Banking Authority (EBA) to draft implementing technical standards to specify uniform formats for the reporting of financial information by institutions subject to Article 4 of Regulation (EC) No 1606/2002 of the European Parliament and of the Council ⁽³⁾ and credit institutions other than those referred to in that Article 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. Article 99(6) of Regulation (EU) No 575/2013 also mandates the EBA to draft implementing technical standards to specify uniform formats for the reporting of financial information by institutions subject to accounting frameworks based on Council Directive 86/635/EEC ⁽⁴⁾ to which the competent authorities may extend the reporting requirements. Each of these provisions relate to aspects of the framework for supervisory reporting in the Union which need to be aligned with newly applicable international standards.
- (2) International Accounting Standards adopted in accordance with the procedure laid down in Article 6(2) of Regulation (EC) No 1606/2002 are based on International Financial Reporting Standards (IFRS) developed by the International Accounting Standards Board (IASB).

⁽¹⁾ OJ L 176, 27.6.2013, p. 1.

⁽²⁾ Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 (OJ L 191, 28.6.2014, p. 1).

⁽³⁾ 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).

⁽⁴⁾ 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).

- (3) In July 2014, the IASB issued IFRS 9 Financial Instruments ('IFRS 9') as the new standard for the accounting of financial instruments, with the view to its international application from 1 January 2018. IFRS 9 was adopted in the Union on 22 November 2016 by means of Commission Regulation (EU) 2016/2067 ⁽¹⁾.
- (4) IFRS 9 fundamentally changes the accounting for financial instruments for institutions that are subject to Article 99(2) of Regulation (EU) No 575/2013. IFRS 9 includes a logical model for classification and measurement, a single, forward-looking 'expected loss' impairment model and a substantially-reformed approach to hedge accounting. Therefore reporting by institutions should be amended accordingly.
- (5) Further, it is necessary to update the templates and instructions related to the reporting of the gross carrying amount of financial assets measured at fair value through profit and loss. This is because of the need to clarify the definition of 'gross carrying amount' for credit risk monitoring, to increase the data quality of the information reported and to reduce reporting burden.
- (6) It is also necessary to update the templates and instructions for institutions that are subject to accounting frameworks based on Directive 86/635/EEC, to ensure that reported financial information remains relevant and aligned between all institutions and to address information gaps related to specific national accounting frameworks previously not fully reflected in the templates.
- (7) Given the intrinsic link of financial reporting with the applicable accounting standards, it is necessary that the date of application of this Regulation coincides with the date of application of the IFRS 9. For the same reason, it is also necessary that, for those institutions applying an accounting year that is different from the calendar year, the date of application of this Regulation coincides with the date of application of the IFRS 9, which is that date of the calendar year at which the financial year begins for those institutions.
- (8) This Regulation is based on the draft implementing technical standards submitted by the European Banking Authority (EBA) to the Commission.
- (9) The European Banking Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council ⁽²⁾.
- (10) Implementing Regulation (EU) No 680/2014 should be amended accordingly,

HAS ADOPTED THIS REGULATION:

Article 1

Implementing Regulation (EU) No 680/2014 is amended as follows:

- (a) Annex III to Implementing Regulation (EU) No 680/2014 is replaced by the text set out in Annex I to this Regulation.
- (b) Annex IV to Implementing Regulation (EU) No 680/2014 is replaced by the text set out in Annex II to this Regulation.

⁽¹⁾ Commission Regulation (EU) 2016/2067 of 22 November 2016 amending Regulation (EC) No 1126/2008 adopting certain international accounting standards in accordance with Regulation (EC) No 1606/2002 of the European Parliament and of the Council as regards International Financial Reporting Standard 9 (OJ L 323, 29.11.2016, p. 1).

⁽²⁾ Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).

- (c) Annex V to Implementing Regulation (EU) No 680/2014 is replaced by the text set out in Annex III to this Regulation.

Article 2

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

It shall apply from 1 January 2018.

With regard to the following institutions, where those institutions apply an accounting year that is different from the calendar year, Annexes I and III to this Regulation shall apply from the beginning of the accounting year commencing after 1 January 2018:

- (a) institutions subject to Article 4 of Regulation (EC) No 1606/2002;
- (b) credit institutions other than those referred to in Article 4 of Regulation (EC) No 1606/2002 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 that Regulation;
- (c) credit institutions applying international accounting standards as applicable under Regulation (EC) No 1606/2002 for the reporting of own funds on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013.

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

Done at Brussels, 29 June 2017.

For the Commission
The President
Jean-Claude JUNCKER

ANNEX I

'ANNEX III

REPORTING FINANCIAL INFORMATION ACCORDING TO IFRS

FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
PART 1 [QUARTERLY FREQUENCY]		
		Balance Sheet Statement [Statement of Financial Position]
1.1	F 01.01	Balance Sheet Statement: assets
1.2	F 01.02	Balance Sheet Statement: liabilities
1.3	F 01.03	Balance Sheet Statement: equity
2	F 02.00	Statement of profit or loss
3	F 03.00	Statement of comprehensive income
		Breakdown of financial assets by instrument and by counterparty sector
4.1	F 04.01	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	F 04.02.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	F 04.02.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	F 04.03.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	F 04.04.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	F 04.05	Subordinated financial assets
5.1	F 05.01	Breakdown of non-trading Loans and advances by product

FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
6.1	F 06.01	Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes
	F 07.00	Financial assets subject to impairment that are past due
7.1	F 07.01	Financial assets subject to impairment that are past due
	F 08.01	Breakdown of financial liabilities
8.1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector
8.2	F 08.02	Subordinated financial liabilities
	F 09.01.1	Loan commitments, financial guarantees and other commitments
9.1.1	F 09.01.1	Off-balance sheet exposures : loan commitments, financial guarantees and other commitments given
9.2	F 09.02	Loan commitments, financial guarantees and other commitments received
10	F 10.00	Derivatives - Trading and economic hedges
	F 11.01	Hedge accounting
11.1	F 11.01	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
11.3	F 11.03	Non-derivative hedging instruments: Breakdown by accounting portfolio and type of hedge
11.4	F 11.04	Hedged items in fair value hedges
	F 12.01	Movements in allowances and provisions for credit losses
12.1	F 12.01	Movements in allowances and provisions for credit losses
12.2	F 12.02	Transfers between impairment stages (gross basis presentation)
	F 13.01	Collateral and guarantees received
13.1	F 13.01	Breakdown of collateral and guarantees by loans and advances other than held for trading
13.2	F 13.02	Collateral obtained by taking possession during the period [held at the reporting date]
13.3	F 13.03	Collateral obtained by taking possession [tangible assets] accumulated

FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
14	F 14.00	Fair value hierarchy: financial instruments at fair value
15	F 15.00	Derecognition and financial liabilities associated with transferred financial assets
		Breakdown of selected statement of profit or loss items
16.1	F 16.01	Interest income and expenses by instrument and counterparty sector
16.2	F 16.02	Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument
16.3	F 16.03	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument
16.4	F 16.04	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk
16.4.1	F 16.04.1	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument
16.5	F 16.05	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument
16.6	F 16.06	Gains or losses from hedge accounting
16.7	F 16.07	Impairment on non-financial assets
		Reconciliation between accounting and CRR scope of consolidation: Balance Sheet
17.1	F 17.01	Reconciliation between accounting and CRR scope of consolidation: Assets
17.2	F 17.02	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures - loan commitments, financial guarantees and other commitments given
17.3	F 17.03	Reconciliation between accounting and CRR scope of consolidation: Liabilities
18	F 18.00	Performing and non-performing exposures
19	F 19.00	Forborne exposures

FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]		
		Geographical breakdown
20.1	F 20.01	Geographical breakdown of assets by location of the activities
20.2	F 20.02	Geographical breakdown of liabilities by location of the activities
20.3	F 20.03	Geographical breakdown of main statement of profit or loss items by location of the activities
20.4	F 20.04	Geographical breakdown of assets by residence of the counterparty
20.5	F 20.05	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	F 20.06	Geographical breakdown of liabilities by residence of the counterparty
20.7.1	F 20.07.1	Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes
21	F 21.00	Tangible and intangible assets: assets subject to operating lease
		Asset management, custody and other service functions
22.1	F 22.01	Fee and commission income and expenses by activity
22.2	F 22.02	Assets involved in the services provided
PART 3 [SEMI-ANNUAL]		
		Off-balance sheet activities: interests in unconsolidated structured entities
30.1	F 30.01	Interests in unconsolidated structured entities
30.2	F 30.02	Breakdown of interests in unconsolidated structured entities by nature of the activities
		Related parties
31.1	F 31.01	Related parties: amounts payable to and amounts receivable from
31.2	F 31.02	Related parties: expenses and income generated by transactions with

FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
PART 4 [ANNUAL]		
		Group structure
40.1	F 40.1	Group structure: "entity-by-entity"
40.2	F 40.02	Group structure: "instrument-by-instrument"
		Fair value
41.1	F 41.01	Fair value hierarchy: financial instruments at amortised cost
41.2	F 41.02	Use of the Fair Value Option
42	F 42.00	Tangible and intangible assets: carrying amount by measurement method
43	F 43.00	Provisions
		Defined benefit plans and employee benefits
44.1	F 44.01	Components of net defined benefit plan assets and liabilities
44.2	F 44.02	Movements in defined benefit plan obligations
44.3	F 44.03	Memo items [related to staff expenses]
		Breakdown of selected items of statement of profit or loss
45.1	F 45.01	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio
45.2	F 45.02	Gains or losses on derecognition of non-financial assets other than held for sale and investments in subsidiaries, joint ventures and associates
45.3	F 45.03	Other operating income and expenses
46	F 46.00	Statement of changes in equity

1. Balance Sheet Statement [Statement of Financial Position]

1.1 Assets

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

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
240	Derivatives – Hedge accounting	IFRS 9.6.2.1; Annex V.Part 1.22	11	
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A(a); IFRS 9.6.5.8		
260	Investments in subsidiaries, joint ventures and associates	IAS 1.54(e); Annex V.Part 1.21, Part 2.4	40	
270	Tangible assets			
280	Property, Plant and Equipment	IAS 16.6; IAS 1.54(a)	21, 42	
290	Investment property	IAS 40.5; IAS 1.54(b)	21, 42	
300	Intangible assets	IAS 1.54(c); CRR art 4(1)(115)		
310	Goodwill	IFRS 3.B67(d); CRR art 4(1)(113)		
320	Other intangible assets	IAS 38.8,118	21, 42	
330	Tax assets	IAS 1.54(n-o)		
340	Current tax assets	IAS 1.54(n); IAS 12.5		
350	Deferred tax assets	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)		
360	Other assets	Annex V.Part 2.5		
370	Non-current assets and disposal groups classified as held for sale	IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7		
380	TOTAL ASSETS	IAS 1.9(a), IG 6		

1.2 Liabilities

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
010	Financial liabilities held for trading	IFRS 7.8 (e) (ii); IFRS 9.BA.6	8	
020	Derivatives	IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)	10	
030	Short positions	IFRS 9.BA7(b)	8	

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
040	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
050	Debt securities issued	Annex V.Part 1.37	8	
060	Other financial liabilities	Annex V.Part 1.38-41	8	
070	Financial liabilities designated at fair value through profit or loss	IFRS 7.8 (e)(i); IFRS 9.4.2.2	8	
080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
090	Debt securities issued	Annex V.Part 1.37	8	
100	Other financial liabilities	Annex V.Part 1.38-41	8	
110	Financial liabilities measured at amortised cost	IFRS 7.8(g); IFRS 9.4.2.1	8	
120	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
130	Debt securities issued	Annex V.Part 1.37	8	
140	Other financial liabilities	Annex V.Part 1.38-41	8	
150	Derivatives – Hedge accounting	IFRS 9.6.2.1; Annex V.Part 1.26	11	
160	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A(b), IFRS 9.6.5.8		
170	Provisions	IAS 37.10; IAS 1.54(l)	43	
180	Pensions and other post employment defined benefit obligations	IAS 19.63; IAS 1.78(d); Annex V.Part 2.9	43	
190	Other long term employee benefits	IAS 19.153; IAS 1.78(d); Annex V.Part 2.10	43	
200	Restructuring	IAS 37.71, 84(a)	43	
210	Pending legal issues and tax litigation	IAS 37.Appendix C. Examples 6 and 10	43	
220	Commitments and guarantees given	IFRS 9.4.2.1(c),(d), 9.5.5, 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.11	9 12 43	
230	Other provisions	IAS 37.14	43	

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
240	Tax liabilities	IAS 1.54(n-o)		
250	Current tax liabilities	IAS 1.54(n); IAS 12.5		
260	Deferred tax liabilities	IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)		
270	Share capital repayable on demand	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12		
280	Other liabilities	Annex V.Part 2.13		
290	Liabilities included in disposal groups classified as held for sale	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14		
300	TOTAL LIABILITIES	IAS 1.9(b);IG 6		

1.3 Equity

		References	Breakdown in table	Carrying amount
				010
010	Capital	IAS 1.54(r), BAD art 22	46	
020	Paid up capital	IAS 1.78(e)		
030	Unpaid capital which has been called up			
040	Share premium	IAS 1.78(e); CRR art 4(1)(124)	46	
050	Equity instruments issued other than capital	Annex V.Part 2.18-19	46	
060	Equity component of compound financial instruments	IAS 32.28-29; Annex V.Part 2.18		
070	Other equity instruments issued	Annex V.Part 2.19		
080	Other equity	IFRS 2.10; Annex V.Part 2.20		
090	Accumulated other comprehensive income	CRR art 4(1)(100)	46	
095	Items that will not be reclassified to profit or loss	IAS 1.82A(a)		
100	<i>Tangible assets</i>	IAS 16.39-41		
110	<i>Intangible assets</i>	IAS 38.85-87		

		References	Breakdown in table	Carrying amount
				010
120	Actuarial gains or (-) losses on defined benefit pension plans	IAS 1.7, IG6; IAS 19.120(c)		
122	Non-current assets and disposal groups classified as held for sale	IFRS 5.38, IG Example 12		
124	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	IAS 1.IG6; IAS 28.10		
320	Fair value changes of equity instruments measured at fair value through other comprehensive income	IAS 1.7(d); IFRS 9 5.7.5, B5.7.1; Annex V.Part 2.21		
330	Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	IAS 1.7(e);IFRS 9.5.7.5;.6.5.3; IFRS 7.24C; Annex V.Part 2.22		
340	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	IFRS 9.5.7.5;.6.5.8(b); Annex V.Part 2.22		
350	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	IAS 1.7(e);IFRS 9.5.7.5;.6.5.8(a);Annex V.Part 2.57		
360	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	IAS 1.7(f); IFRS 9 5.7.7;Annex V.Part 2.23		
128	Items that may be reclassified to profit or loss	IAS 1.82A(a) (ii)		
130	Hedge of net investments in foreign operations [effective portion]	IFRS9.6.5.13(a); IFRS7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv),.24E(a); Annex V.Part 2.24		
140	Foreign currency translation	IAS 21.52(b); IAS 21.32, 38-49		
150	Hedging derivatives. Cash flow hedges reserve [effective portion]	IAS 1.7 (e); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b)(i);.24E; IFRS 9.6.5.11(b); Annex V.Part 2.25		
155	Fair value changes of debt instruments measured at fair value through other comprehensive income	IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26		
165	Hedging instruments [not designated elements]	IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24 E (b)(c); Annex V.Part 2.60		

		References	Breakdown in table	Carrying amount
				010
170	Non-current assets and disposal groups classified as held for sale	IFRS 5.38, IG Example 12		
180	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	IAS 1.IG6; IAS 28.10		
190	Retained earnings	CRR art 4(1)(123)		
200	Revaluation reserves	IFRS 1.30, D5-D8; Annex V.Part 2.28		
210	Other reserves	IAS 1.54; IAS 1.78(e)		
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	IAS 28.11; Annex V.Part 2.29		
230	Other	Annex V.Part 2.29		
240	(-) Treasury shares	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30	46	
250	Profit or loss attributable to owners of the parent	IAS 1.81B (b)(ii)	2	
260	(-) Interim dividends	IAS 32.35		
270	Minority interests [Non-controlling interests]	IAS 1.54(q)		
280	Accumulated Other Comprehensive Income	CRR art 4(1)(100)	46	
290	Other items		46	
300	TOTAL EQUITY	IAS 1.9(c), IG 6	46	
310	TOTAL EQUITY AND TOTAL LIABILITIES	IAS 1.IG6		

2. Statement of profit or loss

		References	Breakdown in table	Current period
				010
010	Interest income	IAS 1.97; Annex V.Part 2.31	16	
020	Financial assets held for trading	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34		

		References	Breakdown in table	Current period
				010
025	Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1		
030	Financial assets designated at fair value through profit or loss	IFRS 7.20(a)(i), B5(e)		
041	Financial assets at fair value through other comprehensive income	IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A		
051	Financial assets at amortised cost	IFRS 7.20(b); IFRS 9.4.1.2; IFRS 9.5.7.2		
070	Derivatives - Hedge accounting, interest rate risk	IFRS 9. Appendix A; .B6.6.16; Annex V. Part 2.35		
080	Other assets	Annex V. Part 2.36		
085	Interest income on liabilities	IFRS 9.5.7.1, Annex V. Part 2.37		
090	(Interest expenses)	IAS 1.97; Annex V. Part 2.31	16	
100	(Financial liabilities held for trading)	IFRS 7.20(a)(i), B5(e); Annex V. Part 2.33, 34		
110	(Financial liabilities designated at fair value through profit or loss)	IFRS 7.20(a)(i), B5(e)		
120	(Financial liabilities measured at amortised cost)	IFRS 7.20(b); IFRS 9.5.7.2		
130	(Derivatives - Hedge accounting, interest rate risk)	IAS 39.9; Annex V. Part 2.35		
140	(Other liabilities)	Annex V. Part 2.38		
145	(Interest expense on assets)	IFRS 9.5.7.1, Annex V. Part 2.39		
150	(Expenses on share capital repayable on demand)	IFRIC 2.11		
160	Dividend income	Annex V. Part 2.40	31	
170	Financial assets held for trading	IFRS 7.20(a)(i), B5(e); Annex V. Part 2.40		
175	Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1A; Annex V. Part 2.40		
191	Financial assets at fair value through other comprehensive income	IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V. Part 2.41		
192	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	Annex V Part 2 .42		

		References	Breakdown in table	Current period
				010
200	Fee and commission income	<i>IFRS 7.20(c)</i>	22	
210	(Fee and commission expenses)	<i>IFRS 7.20(c)</i>	22	
220	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	<i>Annex V.Part 2.45</i>	16	
231	Financial assets at fair value through other comprehensive income	<i>IFRS 9.4.12A; IFRS 9.5.7.10-11</i>		
241	Financial assets at amortised cost	<i>IFRS 7.20(a)(v); IFRS 9.4.1.2; IFRS 9.5.7.2</i>		
260	Financial liabilities measured at amortised cost	<i>IFRS 7.20(a)(v); IFRS 9.5.7.2</i>		
270	Other			
280	Gains or (-) losses on financial assets and liabilities held for trading, net	<i>IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46</i>	16	
287	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	<i>IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46</i>		
290	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	<i>IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44</i>	16, 45	
300	Gains or (-) losses from hedge accounting, net	<i>Annex V.Part 2.47</i>	16	
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; Annex V. Part 2.48</i>	45	
340	Other operating income	<i>Annex V.Part 2.314-316</i>	45	
350	(Other operating expenses)	<i>Annex V.Part 2.314-316</i>	45	
355	TOTAL OPERATING INCOME, NET			
360	(Administrative expenses)			
370	(Staff expenses)	<i>IAS 19.7; IAS 1.102, IG 6</i>	44	
380	(Other administrative expenses)			

		References	Breakdown in table	Current period
				010
390	(Depreciation)	IAS 1.102, 104		
400	(Property, Plant and Equipment)	IAS 1.104; IAS 16.73(e)(vii)		
410	(Investment Properties)	IAS 1.104; IAS 40.79(d)(iv)		
420	(Other intangible assets)	IAS 1.104; IAS 38.118(e)(vi)		
425	Modification gains or (-) losses, net	IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49		
426	Financial assets at fair value through other comprehensive income	IFRS 7.35J		
427	Financial assets at amortised cost	IFRS 7.35J		
430	(Provisions or (-) reversal of provisions)	IAS 37.59, 84; IAS 1.98(b)(f)(g)	9 12 43	
440	(Commitments and guarantees given)	IFRS 9.4.2.1(c),(d),9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50		
450	(Other provisions)			
460	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V Part 2.51, 53	12	
481	(Financial assets at fair value through other comprehensive income)	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8	12	
491	(Financial assets at amortised cost)	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8	12	
510	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	IAS 28.40-43	16	
520	(Impairment or (-) reversal of impairment on non-financial assets)	IAS 36.126(a)(b)	16	
530	(Property, plant and equipment)	IAS 16.73(e)(v-vi)		
540	(Investment properties)	IAS 40.79(d)(v)		
550	(Goodwill)	IFRS 3.Appendix B67(d)(v); IAS 36.124		
560	(Other intangible assets)	IAS 38.118 (e)(iv)(v)		
570	(Other)	IAS 36.126 (a)(b)		
580	Negative goodwill recognised in profit or loss	IFRS 3.Appendix B64(n)(i)		

		References	Breakdown in table	Current period
				010
590	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	<i>Annex V.Part 2.54</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 2.55</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(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56</i>		
650	Profit or (-) loss before tax from discontinued operations	<i>IFRS 5.33(b)(i)</i>		
660	(Tax expense or (-) income related to discontinued operations)	<i>IFRS 5.33 (b)(ii),(iv)</i>		
670	PROFIT OR (-) LOSS FOR THE YEAR	<i>IAS 1.81A(a)</i>		
680	Attributable to minority interest [non-controlling interests]	<i>IAS 1.81B (b)(i)</i>		
690	Attributable to owners of the parent	<i>IAS 1.81B (b)(ii)</i>		

3. Statement of comprehensive income

		References	Current period
			010
010	Profit or (-) loss for the year	<i>IAS 1.7, IG6</i>	
020	Other comprehensive income	<i>IAS 1.7, IG6</i>	
030	Items that will not be reclassified to profit or loss	<i>IAS 1.82A(a)(i)</i>	
040	Tangible assets	<i>IAS 1.7, IG6; IAS 16.39-40</i>	
050	Intangible assets	<i>IAS 1.7; IAS 38.85-86</i>	
060	Actuarial gains or (-) losses on defined benefit pension plans	<i>IAS 1.7, IG6; IAS 19.120(c)</i>	
070	Non-current assets and disposal groups held for sale	<i>IFRS 5.38</i>	

		References	Current period
			010
080	Share of other recognised income and expense of entities accounted for using the equity method	IAS 1.IG6; IAS 28.10	
081	Fair value changes of equity instruments measured at fair value through other comprehensive income	IAS 1.7(d)	
083	Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	IFRS 9.5.7.5; 6.5.3; IFRS 7.24C; Annex V.Part 2.57	
084	<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>	IFRS 9.5.7.5; 6.5.8(b); Annex V.Part 2.57	
085	<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	IFRS 9.5.7.5; 6.5.8(a); Annex V.Part 2.57	
086	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	IAS 1.7(f)	
090	Income tax relating to items that will not be reclassified	IAS 1.91(b); Annex V.Part 2.66	
100	Items that may be reclassified to profit or loss	IAS 1.82A(a)(ii)	
110	Hedge of net investments in foreign operations [effective portion]	IFRS 9.6.5.13(a); IFRS 7.24C(b)(i)(iv); .24E(a); Annex V.Part 2.58	
120	<i>Valuation gains or (-) losses taken to equity</i>	IAS 1.IG6; IFRS 9.6.5.13(a); IFRS 7.24C(b)(i); .24E(a); Annex V.Part 2.58	
130	<i>Transferred to profit or loss</i>	IAS 1.7, 92-95; IAS 21.48-49; IFRS 9.6.5.14; Annex V.Part 2.59	
140	<i>Other reclassifications</i>	Annex V.Part 2.65	
150	Foreign currency translation	IAS 1.7, IG6; IAS 21.52(b)	
160	<i>Translation gains or (-) losses taken to equity</i>	IAS 21.32, 38-47	
170	<i>Transferred to profit or loss</i>	IAS 1.7, 92-95; IAS 21.48-49	
180	<i>Other reclassifications</i>	Annex V.Part 2.65	
190	Cash flow hedges [effective portion]	IAS 1.7, IG6; IAS 39.95(a)-96 IFRS 9.6.5.11(b); IFRS 7.24C(b)(i); .24E(a);	
200	<i>Valuation gains or (-) losses taken to equity</i>	IAS 1.7(e), IG6; IFRS 9.6.5.11(a)(b)(d); IFRS 7.24C(b)(i), .24E(a)	

		References	Current period
			010
210	Transferred to profit or loss	IAS 1.7, 92-95, IG6; IFRS 9.6.5.11(d)(ii)(iii); IFRS 7.24C(b)(iv), 24E(a) Annex V.Part 2.59	
220	Transferred to initial carrying amount of hedged items	IAS 1.IG6; IFRS 9.6.5.11(d)(i)	
230	Other reclassifications	Annex V.Part 2.65	
231	Hedging instruments [not designated elements]	IAS 1.7(g)(h); IFRS 9.6.5.15, 6.5.16; IFRS 7.24E(b)(c); Annex V.Part 2.60	
232	Valuation gains or (-) losses taken to equity	IAS 1.7(g)(h); IFRS 9.6.5.15, 6.5.16; IFRS 7.24E (b)(c)	
233	Transferred to profit or loss	IAS 1.7(g)(h); IFRS 9.6.5.15, 6.5.16; IFRS 7.24E(b)(c); Annex V.Part 2.61	
234	Other reclassifications	Annex V.Part 2.65	
241	Debt instruments at fair value through other comprehensive income	IAS 1.7(da), IG 6; IAS 1.IG6; IFRS 9.5.6.4; Annex V.Part 2.62-63	
251	Valuation gains or (-) losses taken to equity	IFRS 7.20(a)(ii); IAS 1.IG6; IFRS 9.5.6.4	
261	Transferred to profit or loss	IAS 1.7, IAS 1.92-95, IAS 1.IG6; IFRS 9.5.6.7; Annex V.Part 2.64	
270	Other reclassifications	IFRS 5.IG Example 12; IFRS 9.5.6.5; Annex V.Part 2.64-65	
280	Non-current assets and disposal groups held for sale	IFRS 5.38	
290	Valuation gains or (-) losses taken to equity	IFRS 5.38	
300	Transferred to profit or loss	IAS 1.7, 92-95; IFRS 5.38	
310	Other reclassifications	IFRS 5.IG Example 12	
320	Share of other recognised income and expense of Investments in subsidiaries, joint ventures and associates	IAS 1.IG6; IAS 28.10	
330	Income tax relating to items that may be reclassified to profit or (-) loss	IAS 1.91(b), IG6; Annex V.Part 2.66	

		References	Current period
			010
340	Total comprehensive income for the year	IAS 1.7, 81A(a), IG6	
350	Attributable to minority interest [Non-controlling interest]	IAS 1.83(b)(i), IG6	
360	Attributable to owners of the parent	IAS 1.83(b)(ii), IG6	

4. Breakdown of financial assets by instrument and by counterparty sector

4.1 Financial assets held for trading

		References	Carrying amount
			Annex V.Part 1.27
			010
005	Derivatives		
010	Equity instruments	IAS 32.11, Annex V.Part 1.44(b)	
030	of which: credit institutions	Annex V.Part 1.42(c)	
040	of which: other financial corporations	Annex V.Part 1.42(d)	
050	of which: non-financial corporations	Annex V.Part 1.42(e)	
060	Debt securities	Annex V.Part 1.31, 44(b)	
070	Central banks	Annex V.Part 1.42(a)	
080	General governments	Annex V.Part 1.42(b)	
090	Credit institutions	Annex V.Part 1.42(c)	
100	Other financial corporations	Annex V.Part 1.42(d)	
110	Non-financial corporations	Annex V.Part 1.42(e)	
120	Loans and advances	Annex V.Part 1.32, 44(a)	
130	Central banks	Annex V.Part 1.42(a)	
140	General governments	Annex V.Part 1.42(b)	
150	Credit institutions	Annex V.Part 1.42(c)	
160	Other financial corporations	Annex V.Part 1.42(d)	
170	Non-financial corporations	Annex V.Part 1.42(e)	
180	Households	Annex V.Part 1.42(f)	
190	FINANCIAL ASSETS HELD FOR TRADING	IFRS 9.Appendix A	

4.2.1 Non-trading financial assets mandatorily at fair value through profit or loss

		References	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Annex V.Part 1.27	Annex V.Part 2.69
			010	020
010	Equity instruments	IAS 32.11, Annex V.Part 1.44(b)		
020	of which: credit institutions	Annex V.Part 1.42(c)		
030	of which: other financial corporations	Annex V.Part 1.42(d)		
040	of which: non-financial corporations	Annex V.Part 1.42(e)		
050	Debt securities	Annex V.Part 1.31, 44(b)		
060	Central banks	Annex V.Part 1.42(a)		
070	General governments	Annex V.Part 1.42(b)		
080	Credit institutions	Annex V.Part 1.42(c)		
090	Other financial corporations	Annex V.Part 1.42(d)		
100	Non-financial corporations	Annex V.Part 1.42(e)		
110	Loans and advances	Annex V.Part 1.32, 44(a)		
120	Central banks	Annex V.Part 1.42(a)		
130	General governments	Annex V.Part 1.42(b)		
140	Credit institutions	Annex V.Part 1.42(c)		
150	Other financial corporations	Annex V.Part 1.42(d)		
160	Non-financial corporations	Annex V.Part 1.42(e)		
170	Households	Annex V.Part 1.42(f)		
180	NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS	IFRS 7.8(a)(ii); IFRS 9.4.1.4		

4.2.2 Financial assets designated at fair value through profit or loss

		<i>References</i>	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			<i>Annex V.Part 1.27</i>	<i>Annex V.Part 2.69</i>
			010	020
060	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>		
070	Central banks	<i>Annex V.Part 1.42(a)</i>		
080	General governments	<i>Annex V.Part 1.42(b)</i>		
090	Credit institutions	<i>Annex V.Part 1.42(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.42(d)</i>		
110	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>		
120	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>		
130	Central banks	<i>Annex V.Part 1.42(a)</i>		
140	General governments	<i>Annex V.Part 1.42(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.42(c)</i>		
160	Other financial corporations	<i>Annex V.Part 1.42(d)</i>		
170	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>		
180	Households	<i>Annex V.Part 1.42(f)</i>		
190	FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	<i>IFRS 7.8(a)(i); IFRS 9.4.1.5</i>		

4.3.1 Financial assets at fair value through other comprehensive income

	References	Carrying amount	Gross carrying amount Annex V.Part 1.34(b)		
			Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
010	IAS 32.11; Annex V.Part 1.44(b)	Annex V.Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a) 015	IFRS 9.B5.5.22-24; Annex V.Part 2.75 020	IFRS 9.5.5.1, 7.35M(b)(ii) 040
020	Annex V.Part 1.42(c)				
030	Annex V.Part 1.42(d)				
040	Annex V.Part 1.42(e)				
050	Annex V.Part 1.31, 44(b)				
060	Annex V.Part 1.42(a)				
070	Annex V.Part 1.42(b)				
080	Annex V.Part 1.42(c)				
090	Annex V.Part 1.42(d)				
100	Annex V.Part 1.42(e)				

	References	Carrying amount	Gross carrying amount Annex V.Part 1.34(b)			
			Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)
		Annex V.Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a)	IFRS 9.B5.5.2.2-2.4; Annex V.Part 2.75	IFRS 9.5.5.3, IFRS 7.35M(b)(i)	IFRS 9.5.5.1, 7.35M(b)(ii)
		010	015	020	030	040
110	Loans and advances	Annex V.Part 1.32, 44(a)				
120	Central banks	Annex V.Part 1.42(a)				
130	General governments	Annex V.Part 1.42(b)				
140	Credit institutions	Annex V.Part 1.42(c)				
150	Other financial corporations	Annex V.Part 1.42(d)				
160	Non-financial corporations	Annex V.Part 1.42(e)				
170	Households	Annex V.Part 1.42(f)				
180	FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	IFRS 7.8(h); IFRS 9.4.1.2A				
190	of which: purchased credit-impaired financial assets	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.77				

	References	Accumulated impairment Annex V.Part 2.70(b), 71				Accumulated partial write-offs	Accumulated total write-offs
		Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Credit-impaired assets (Stage 3)			
		IFRS 9.5.5.5; IFRS 7.35H(a), IFRS 7.16A	IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i), IFRS 7.16A	IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii), IFRS 7.16A	IFRS 9.5.4.4 and B5.4.9 ; Annex V.Part 2.72-74	IFRS 9.5.4.4 and B5.4.9 ; Annex V.Part 2.72-74	
		050	060	070	080	090	
010	IAS 32.11; Annex 1.44(b) V.Part						
020	Annex V.Part 1.42(c)						
030	Annex V.Part 1.42(d)						
040	Annex V.Part 1.42(e)						
050	Annex V.Part 1.31, 44(b)						
060	Annex V.Part 1.42(a)						
070	Annex V.Part 1.42(b)						
080	Annex V.Part 1.42(c)						
090	Annex V.Part 1.42(d)						
100	Annex V.Part 1.42(e)						

	References	Accumulated impairment Annex V.Part 2.70(b), 71			Accumulated partial write-offs	Accumulated total write-offs
		Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Credit-impaired assets (Stage 3)		
		IFRS 9.5.5.5; IFRS 7.35H(a), IFRS 7.16A	IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i), IFRS 7.16A	IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii), IFRS 7.16A	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74
		050	060	070	080	090
110	Loans and advances	Annex V.Part 1.32, 44(a)				
120	Central banks	Annex V.Part 1.42(a)				
130	General governments	Annex V.Part 1.42(b)				
140	Credit institutions	Annex V.Part 1.42(c)				
150	Other financial corporations	Annex V.Part 1.42(d)				
160	Non-financial corporations	Annex V.Part 1.42(e)				
170	Households	Annex V.Part 1.42(f)				
180	FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	IFRS 7.8(h); IFRS 9.4.1.2A				
190	of which: purchased credit-impaired financial assets	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.77				

4.4.1 Financial assets at amortised cost

	References	Carrying amount Annex V.Part 1.27	Gross carrying amount Annex V.Part 1.34(b)			
			Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Credit-impaired assets (Stage 3)
		010	020	030	040	
010	Debt securities	Annex V.Part 1.31, 44(b)				
020	Central banks	Annex V.Part 1.42(a)				
030	General governments	Annex V.Part 1.42(b)				
040	Credit institutions	Annex V.Part 1.42(c)				
050	Other financial corporations	Annex V.Part 1.42(d)				
060	Non-financial corporations	Annex V.Part 1.42(e)				
070	Loans and advances	Annex V.Part 1.32, 44(a)				
080	Central banks	Annex V.Part 1.42(a)				
090	General governments	Annex V.Part 1.42(b)				
100	Credit institutions	Annex V.Part 1.42(c)				

	References	Carrying amount	Gross carrying amount Annex V.Part 1.34(b)			
			Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)
		Annex V.Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a)	IFRS 9.B5.5.2.2-2.4; Annex V.Part 2.75	IFRS 9.5.5.3; IFRS 7.35M(b)(i)	IFRS 9.5.5.1; 7.35M(b)(ii)
		010	015	020	030	040
110	Other financial corporations	Annex V.Part 1.42(d)				
120	Non-financial corporations	Annex V.Part 1.42(e)				
130	Households	Annex V.Part 1.42(f)				
140	FINANCIAL ASSETS AT AMORTISED COST	IFRS 7.8(f); IFRS 9.4.1.2				
150	of which: purchased credit-impaired financial assets	IFRS 9.5.13 and IFRS 7.35M(c); Annex V.Part 2.77				

	References	Accumulated impairment Annex V.Part 2.70(a), 71				Accumulated partial write-offs	Accumulated total write-offs
		Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Credit-impaired assets (Stage 3)			
		IFRS 9.5.5.5; IFRS7.35H(a)	IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i)	IFRS 5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii)	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74
		050	060	070	080	090	
010	Debt securities Annex V.Part 1.31, 44(b)						
020	Central banks Annex V.Part 1.42(a)						
030	General governments Annex V.Part 1.42(b)						
040	Credit institutions Annex V.Part 1.42(c)						
050	Other financial corporations Annex V.Part 1.42(d)						
060	Non-financial corporations Annex V.Part 1.42(e)						
070	Loans and advances Annex V.Part 1.32, 44(a)						
080	Central banks Annex V.Part 1.42(a)						
090	General governments Annex V.Part 1.42(b)						
100	Credit institutions Annex V.Part 1.42(c)						

	References	Accumulated impairment Annex V.Part 2.70(a), 71			Accumulated partial write-offs	Accumulated total write-offs
		Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Credit-impaired assets (Stage 3)		
		IFRS 9.5.5.5; IFRS 7.35H(a)	IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i)	IFRS 5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii)	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74
		050	060	070	080	090
110	Other financial corporations					
120	Non-financial corporations					
130	Households					
140	FINANCIAL ASSETS AT AMORTISED COST					
150	of which: purchased credit-impaired financial assets					

4.5 Subordinated financial assets

	References	Carrying amount
		Annex V.Part 1.27
		010
010	Loans and advances	
020	Debt securities	
030	SUBORDINATED [FOR THE ISSUER] FINANCIAL ASSETS	

5. Breakdown of non-trading Loans and advances by product
 5.1 Loans and advances other than held for trading and trading assets by product

		References	Gross carrying amount	Carrying amount Annex V.Part 1.27					
				Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations	Households
			Annex V.Part 1.34	Annex V.Part 1.42(a)	Annex V.Part 1.42(b)	Annex V.Part 1.42(c)	Annex V.Part 1.42(d)	Annex V.Part 1.42(e)	Annex V.Part 1.42(f)
			005	010	020	030	040	050	060
By product	010	On demand [call] and short notice [current account]							
	020	Credit card debt							
	030	Trade receivables							
	040	Finance leases							
	050	Reverse repurchase loans							
	060	Other term loans							
	070	Advances that are not loans							
	080	LOANS AND ADVANCES							

6. Breakdown of non-trading loans and advances to non-financial corporations by NACE codes
 6.1 Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes

		Non-financial corporations Annex V.Part 1.42(e), Part 2.91				Accumulated negative changes in fair value due to credit risk on non-performing exposures
References		Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	Accumulated impairment	
		Annex V.Part 1.34	Annex V.Part 2.93	Annex V.Part 2.213-232	Annex V.Part 2.70-71	Annex V.Part 2.69
		010	011	012	021	022
010	A Agriculture, forestry and fishing	NACE Regulation				
020	B Mining and quarrying	NACE Regulation				
030	C Manufacturing	NACE Regulation				
040	D Electricity, gas, steam and air conditioning supply	NACE Regulation				
050	E Water supply	NACE Regulation				
060	F Construction	NACE Regulation				
070	G Wholesale and retail trade	NACE Regulation				
080	H Transport and storage	NACE Regulation				
090	I Accommodation and food service activities	NACE Regulation				
100	J Information and communication	NACE Regulation				
105	K Financial and insurance activities	NACE Regulation, Annex V.Part 2.92				

		Non-financial corporations <i>Annex V.Part 1.42(e), Part 2.91</i>				Accumulated negative changes in fair value due to credit risk on non-performing exposures
		References	Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	Accumulated impairment
			<i>Annex V.Part 1.34</i>	<i>Annex V.Part 2.93</i>	<i>Annex V.Part 2.213-232</i>	<i>Annex V.Part 2.70-71</i>
			010	011	012	021
						022
110	L Real estate activities	NACE Regulation				
120	M Professional, scientific and technical activities	NACE Regulation				
130	N Administrative and support service activities	NACE Regulation				
140	O Public administration and defence, compulsory social security	NACE Regulation				
150	P Education	NACE Regulation				
160	Q Human health services and social work activities	NACE Regulation				
170	R Arts, entertainment and recreation	NACE Regulation				
180	S Other services	NACE Regulation				
190	LOANS AND ADVANCES	<i>Annex V.Part 1.32, Part 2.90</i>				

		Carrying amount Annex V.Part 1.27											
		Assets without significant increase in credit risk since initial recognition (Stage 1)				Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)				Credit-impaired assets (Stage 3)			
		≤ 30 days	≤ 30 days < 90 days	≤ 30 days < 90 days	≤ 30 days < 90 days	≤ 30 days	≤ 30 days < 90 days	≤ 30 days < 90 days	≤ 30 days < 90 days	≤ 30 days	≤ 30 days < 90 days	≤ 30 days < 90 days	≤ 30 days < 90 days
		010	020	030	040	050	060	070	080	090	IFRS 9.5.5.11;B5.5.37; IFRS 7.B81, Annex V.Part 2.96		
References													
220	Trade receivables												Annex V.Part 2.85(c)
230	Finance leases												Annex V.Part 2.85(d)
240	Reverse repurchase loans												Annex V.Part 2.85(e)
250	Other term loans												Annex V.Part 2.85(f)
260	Advances that are not loans												Annex V.Part 2.85(g)
270	of which: Loans collateralized by immovable property												Annex V.Part 2.86(a), 87
280	of which: other collateralized loans												Annex V.Part 2.86(b), 87
290	of which: credit for consumption												Annex V.Part 2.88(a)
300	of which: lending for house purchase												Annex V.Part 2.88(b)
310	of which: project finance loans												Annex V.Part 2.89; CRR Art 147(8)

8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27				Accumulated changes in fair value due to credit risk
		Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting	
		IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	IFRS 7.24.A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101
010		010	020	030	037	040
Derivatives	IFRS 9.BA.7(a)					
020						
Short positions	FRS 9.BA.7(b)					
030						
Equity instruments	IAS 32.11					
040						
Debt securities	Annex V.Part 1.31					
050						
Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36					
060						
Central banks	Annex V.Part 1.42(a), 44(c)					
070						
Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1					
080						
Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2					
090						
Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
100						
Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4					

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

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

	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27				Accumulated changes in fair value due to credit risk
		Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting	
420	Convertible compound financial instruments	IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101
430	Non-convertible	010	020	030	037	040
440	Other financial liabilities					
450	FINANCIAL LIABILITIES					

8.2 Subordinated financial liabilities

	References	Carrying amount	
		Designated at fair value through profit or loss	At amortized cost
010	Deposits	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1
020	Debt securities issued	010	020
030	SUBORDINATED FINANCIAL LIABILITIES		

9. Loan commitments, financial guarantees and other commitments
 9.1.1 Off-balance sheet exposures : Loan commitments, financial guarantees and other commitments given

	References National GAAP compatible IFRS	Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.107-108, 118</i>		Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V Part 2.106-109</i>	
		Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Instruments without significant increase in credit risk since initial recognition (Stage 1)
010		IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)
		010	020	030	040
010	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116				
021	Annex V.Part 2.117				
030	Annex V.Part 1.42(a)				
040	Annex V.Part 1.42(b)				
050	Annex V.Part 1.42(c)				
060	Annex V.Part 1.42(d)				
070	Annex V.Part 1.42(e)				
080	Annex V.Part 1.42(f)				

	References National GAAP compatible IFRS	Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.107-108, 118</i>				Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.106-109</i>	
		Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	
		IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M(d)	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)	010 020 030 040 050
090	Financial guarantees given	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116					
101	of which: non-performing	Annex V.Part 2.117					
110	Central banks	Annex V.Part 1.42(a)					
120	General governments	Annex V.Part 1.42(b)					
130	Credit institutions	Annex V.Part 1.42(c)					
140	Other financial corporations	Annex V.Part 1.42(d)					
150	Non-financial corporations	Annex V.Part 1.42(e)					

	References National GAAP compatible IFRS	Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.107-108, 118</i>			Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.106-109</i>	
		Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
		IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(d)	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)
		010	020	030	040	050
160	Households	Annex V.Part 1.42(f)				
170	Other Commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116				
181	of which: non-performing	Annex V.Part 2.117				
190	Central banks	Annex V.Part 1.42(a)				
200	General governments	Annex V.Part 1.42(b)				
210	Credit institutions	Annex V.Part 1.42(c)				

	References National GAAP compatible IFRS	Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.107-108, 118</i>				Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.106-109</i>	
		Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	
		IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(d)	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)	010 020 030 040 050
220	Other financial corporations	Annex V.Part 1.42(d)					
230	Non-financial corporations	Annex V.Part 1.42(e)					
240	Households	Annex V.Part 1.42(f)					

	References National GAAP compatible IFRS	Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment Annex V Part 2.106-109	Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
		IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111	IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118	Annex V Part 2.69
		060	100	110	120	130
010	Loan commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116				
021	of which: non-performing	Annex V.Part 2.117				
030	Central banks	Annex V.Part 1.42(a)				
040	General governments	Annex V.Part 1.42(b)				
050	Credit institutions	Annex V.Part 1.42(c)				
060	Other financial corporations	Annex V.Part 1.42(d)				
070	Non-financial corporations	Annex V.Part 1.42(e)				
080	Households	Annex V.Part 1.42(f)				

	References National GAAP compatible IFRS	Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment Annex V Part 2.106-109	Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
		Credit-impaired instruments (Stage 3)	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111	IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118	Annex V Part 2.69
		060	100	110	120	130
090	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116					
101	Annex V.Part 2.117					
110	Annex V.Part 1.42(a)					
120	Annex V.Part 1.42(b)					
130	Annex V.Part 1.42(c)					
140	Annex V.Part 1.42(d)					
150	Annex V.Part 1.42(e)					

	References National GAAP compatible IFRS	Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V Part 2.106-109</i>	Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
		Credit-impaired instruments (Stage 3)	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111	IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118	Annex V Part 2.69
		060	100	110	120	130
160	Households <i>Annex V.Part 1.42(f)</i>					
170	Other Commitments given CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116					
181	of which: non-performing <i>Annex V.Part 2.117</i>					
190	Central banks <i>Annex V.Part 1.42(a)</i>					
200	General governments <i>Annex V.Part 1.42(b)</i>					
210	Credit institutions <i>Annex V.Part 1.42(c)</i>					

	References National GAAP compatible IFRS	Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment Annex V Part 2.106-109	Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
		Credit-impaired instruments (Stage 3)	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111	IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118	Annex V Part 2.69
		060	100	110	120	130
220	Other financial corporations					
230	Non-financial corporations					
240	Households					

9.2 Loan commitments, financial guarantees and other commitments received

		References	Maximum amount of the guarantee that can be considered	Nominal amount
			IFRS 7.36 (b); Annex V.Part 2.119	Annex V.Part 2.119
			010	020
010	Loan commitments received	IFRS 9.2.1(g), .BC2.2; Annex V.Part 1.44(h), Part 2.102-103, 113		
020	Central banks	Annex V.Part 1.42(a)		
030	General governments	Annex V.Part 1.42(b)		
040	Credit institutions	Annex V.Part 1.42(c)		
050	Other financial corporations	Annex V.Part 1.42(d)		
060	Non-financial corporations	Annex V.Part 1.42(e)		
070	Households	Annex V.Part 1.42(f)		
080	Financial guarantees received	IFRS 9.2.1(e), .B2.5, .BC2.17, IFRS 8.Appendix A; IFRS 4 Annex A; Annex V.Part 1.44(h), Part 2.102-103, 114		
090	Central banks	Annex V.Part 1.42(a)		
100	General governments	Annex V.Part 1.42(b)		
110	Credit institutions	Annex V.Part 1.42(c)		
120	Other financial corporations	Annex V.Part 1.42(d)		
130	Non-financial corporations	Annex V.Part 1.42(e)		
140	Households	Annex V.Part 1.42(f)		
150	Other Commitments received	Annex V.Part 1.44(h), Part 2.102-103, 115		
160	Central banks	Annex V.Part 1.42(a)		
170	General governments	Annex V.Part 1.42(b)		
180	Credit institutions	Annex V.Part 1.42(c)		
190	Other financial corporations	Annex V.Part 1.42(d)		
200	Non-financial corporations	Annex V.Part 1.42(e)		
210	Households	Annex V.Part 1.42(f)		

10. Derivatives - Trading and economic hedges

	By type of risk / By product or by type of market	References	Carrying amount		Notional amount	
			Financial assets Held for trading and trading	Financial liabilities Held for trading and trading	Total Trading	of which: sold
010	Interest rate	Annex V.Part 2.129(a)	010	020	030	040
020	of which: economic hedges	Annex V.Part 2.137-139				
030	OTC options	Annex V.Part 2.136				
040	OTC other	Annex V.Part 2.136				
050	Organized market options	Annex V.Part 2.136				
060	Organized market other	Annex V.Part 2.136				
070	Equity	Annex V.Part 2.129(b)				
080	of which: economic hedges	Annex V.Part 2.137-139				
090	OTC options	Annex V.Part 2.136				
100	OTC other	Annex V.Part 2.136				
110	Organized market options	Annex V.Part 2.136				
120	Organized market other	Annex V.Part 2.136				
130	Foreign exchange and gold	Annex V.Part 2.129(c)				
140	of which: economic hedges	Annex V.Part 2.137-139				

By type of risk / By product or by type of market	References	Carrying amount		Notional amount	
		Financial assets Held for trading and trading	Financial liabilities Held for trading and trading	Total Trading	of which: sold
		Annex V.Part 2.120, 131	IFRS 9.BA.7 (a); Annex V.Part 2.120, 131	Annex V.Part 2.133-135	Annex V.Part 2.133-135
		010	020	030	040
150	OTC options	Annex V.Part 2.136			
160	OTC other	Annex V.Part 2.136			
170	Organized market options	Annex V.Part 2.136			
180	Organized market other	Annex V.Part 2.136			
190	Credit	Annex V.Part 2.129(d)			
195	of which: economic hedges with use of the fair value option	IFRS 9.6.7.1; Annex V.Part 2.140			
201	of which: other economic hedges	Annex V.Part 2.137-140			
210	Credit default swap				
220	Credit spread option				
230	Total return swap				
240	Other				
250	Commodity	Annex V.Part 2.129(e)			
260	of which: economic hedges	Annex V.Part 2.137-139			

By type of risk / By product or by type of market	References	Carrying amount		Notional amount	
		Financial assets Held for trading and trading	Financial liabilities Held for trading and trading	Total Trading	of which: sold
270	Other	Annex V.Part 2.120, 131 010	IFRS 9.BA.7 (a); Annex V.Part 2.120, 131 020	Annex V.Part 2.133-135 030	Annex V.Part 2.133-135 040
280	of which: economic hedges	Annex V.Part 2.129(f)			
290	DERIVATIVES	Annex V.Part 2.137-139			
300	of which: OTC - credit institutions	IFRS 9.Appendix A			
310	of which: OTC - other financial corporations	Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142			
320	of which: OTC - rest	Annex V.Part 1.42(d), 44(e), Part 2.141(b)			
		Annex V.Part 1.44(e), Part 2.141(c)			

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

	By product or by type of market	References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
010	Interest rate	Annex V.Part 2.1.29(a)	IFRS 7.24A; Annex V.Part 2.1.20, 131 010	IFRS 7.24A; Annex V.Part 2.1.20, 131 020	Annex V.Part 2.1.33-135 030	Annex V.Part 2.1.33-135 040
020	OTC options	Annex V.Part 2.1.36				
030	OTC other	Annex V.Part 2.1.36				
040	Organized market options	Annex V.Part 2.1.36				
050	Organized market other	Annex V.Part 2.1.36				
060	Equity	Annex V.Part 2.1.29(b)				
070	OTC options	Annex V.Part 2.1.36				
080	OTC other	Annex V.Part 2.1.36				
090	Organized market options	Annex V.Part 2.1.36				
100	Organized market other	Annex V.Part 2.1.36				
110	Foreign exchange and gold	Annex V.Part 2.1.29(c)				
120	OTC options	Annex V.Part 2.1.36				
130	OTC other	Annex V.Part 2.1.36				
140	Organized market options	Annex V.Part 2.1.36				

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

	By product or by type of market	References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V.Part 2.120, 131	IFRS 7.24A; Annex V.Part 2.120, 131	Annex V.Part 2.133-135	Annex V.Part 2.133-135
			010	020	030	040
310	OTC other	Annex V.Part 2.136				
320	Organized market options	Annex V.Part 2.136				
330	Organized market other	Annex V.Part 2.136				
340	Foreign exchange and gold	Annex V.Part 2.129(c)				
350	OTC options	Annex V.Part 2.136				
360	OTC other	Annex V.Part 2.136				
370	Organized market options	Annex V.Part 2.136				
380	Organized market other	Annex V.Part 2.136				
390	Credit	Annex V.Part 2.129(d)				
400	Credit default swap	Annex V.Part 2.136				
410	Credit spread option	Annex V.Part 2.136				
420	Total return swap	Annex V.Part 2.136				
430	Other	Annex V.Part 2.136				
440	Commodity	Annex V.Part 2.129(e)				
450	Other	Annex V.Part 2.129(f)				
460	CASH FLOW HEDGES	IFRS 7.24A; IAS 39.86(b); IFRS 9.6.5.2(b)				

	By product or by type of market	References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V.Part 2.120, 131	IFRS 7.24A; Annex V.Part 2.120, 131	Annex V.Part 2.133-135	Annex V.Part 2.133-135
			010	020	030	040
470	HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION	IFRS 7.24A; IAS 39.86(c); IFRS 9.6.5.2(c)				
480	PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK	IAS 39.71, 81A, 89A, AG 114-132				
490	PORTFOLIO CASH FLOW HEDGES OF INTEREST RATE RISK	IAS 39.71				
500	DERIVATIVES-HEDGE ACCOUNTING	IFRS 7.24A; IAS 39.9; IFRS 9.6.1				
510	of which: OTC - credit institutions	Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142				
520	of which: OTC - other financial corporations	Annex V.Part 1.42(d), 44(e), Part 2.141(b)				
530	of which: OTC - rest	Annex V.Part 1.44(e), Part 2.141(c)				

11.3 Non-derivative hedging instruments: Breakdown by accounting portfolio and type of hedge

	References	Carrying amount		
		Fair value hedge	Cash flow hedge	Hedge of net investment in a foreign operation
		Annex V.Part 2.145	Annex V.Part 2.145	Annex V.Part 2.145
		010	020	030
010	Non-derivative financial assets			
	IFRS 7.2.4A; IFRS 9.6.1; IFRS 9.6.2.2			
020	of which: Financial assets held for trading			
	IFRS 9.Appendix A			
030	of which: Non-trading financial assets mandatorily at fair value through profit or loss			
	IFRS 9.4.1.4; IFRS 7.8(a)(ii)			
040	of which: Financial assets designated at fair value through profit or loss			
	IFRS 9.4.1.5; IFRS 7.8(a)(i)			
050	Non-derivative financial liabilities			
	IFRS 7.2.4A; IFRS 9.6.1; IFRS 9.6.2.2			
060	Financial liabilities held for trading			
	IFRS 9.Appendix A			
070	Financial liabilities designated at fair value through profit or loss			
	IFRS 9.4.2.1; IFRS 9.6.2.2			
080	Financial assets at amortised cost			
	IFRS 9.4.2.1; IFRS 9.6.2.2			

F11.4 Hedged items in fair value hedges

	References	Micro-hedges		Micro-hedges - Net position hedge		Hedge adjustments on micro-hedges		Macro hedges		
		Carrying amount	Assets or liabilities included in hedge of a net position (before netting)	Hedge adjustments included in the carrying amount of assets/liabilities	Remaining adjustments for discontinued micro hedges including hedges of net positions	Hedged items in portfolio hedge of interest rate risk				
		IFRS 7.24B(a), Annex V.Part 2.146, 147	IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V.Part 2.147, 151	IFRS 7.24B(a)(ii); Annex V.Part 2.148, 149	IFRS 7.24B(a)(v); Annex V.Part 2.148, 150	010	020	030	040	050
ASSETS										
010	Financial assets measured at fair value through other comprehensive income		IFRS 9.4.1.2A; IFRS 7.8(h); Annex V. Part 2.146, 151							
020	Interest rate		Annex V.Part 2.129(a)							
030	Equity		Annex V.Part 2.129(b)							
040	Foreign exchange and gold		Annex V.Part 2.129(c)							
050	Credit		Annex V.Part 2.129(d)							
060	Commodity		Annex V.Part 2.129(e)							
070	Other		Annex V.Part 2.129(f)							

	References	Micro-hedges		Micro-hedges - Net position hedge	Hedge adjustments on micro-hedges		Macro hedges
		Carrying amount	Assets or liabilities included in hedge of a net position (before netting)	Hedge adjustments included in the carrying amount of assets/liabilities	Remaining adjustments for discontinued micro hedges including hedges of net positions	Hedged items in portfolio hedge of interest rate risk	
		IFRS 7.24B(a), Annex V.Part 2.146, 147	IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V.Part 2.147, 151	IFRS 7.24B(a)(i); Annex V.Part 2.148, 149	IFRS 7.24B(a)(v); Annex V.Part 2.148, 150	IFRS 9.6.1.3; IFRS 9.6.6.1; Annex V.Part 2.152	
		010	020	030	040	050	
160	Interest rate		Annex V.Part 2.129(a)				
170	Equity		Annex V.Part 2.129(b)				
180	Foreign exchange and gold		Annex V.Part 2.129(c)				
190	Credit		Annex V.Part 2.129(d)				
200	Commodity		Annex V.Part 2.129(e)				
210	Other		Annex V.Part 2.129(f)				

12. Movements in allowances and provisions for credit losses
 12.1 Movements in allowances and provisions for credit losses

	References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to risk (net)	Changes due to modifications without derecognition (net)
010	Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)	IFRS 9.5.5.5				
020	Debt securities	Annex V.Part 1.31, 44(b)				
030	Central banks	Annex V.Part 1.42(a)				
040	General governments	Annex V.Part 1.42(b)				
050	Credit institutions	Annex V.Part 1.42(c)				
060	Other financial corporations	Annex V.Part 1.42(d)				
070	Non-financial corporations	Annex V.Part 1.42(e)				
080	Loans and advances	Annex V.Part 1.32, 44(a)				
090	Central banks	Annex V.Part 1.42(a)				
100	General governments	Annex V.Part 1.42(b)				

	References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to credit risk (net)	Changes due to modifications without derecognition (net)
		010	020	030	040	050
110	Credit institutions	Annex V.Part 1.42(c)				
120	Other financial corporations	Annex V.Part 1.42(d)				
130	Non-financial corporations	Annex V.Part 1.42(e)				
140	Households	Annex V.Part 1.42(f)				
160	of which: collectively measured allowances	IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158				
170	of which: individually measured allowances	IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158				
180	Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	IFRS 9.5.5.3				
190	Debt securities	Annex V.Part 1.31, 44(b)				
200	Central banks	Annex V.Part 1.42(a)				
210	General governments	Annex V.Part 1.42(b)				

	References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to credit risk (net)	Changes due to modifications without derecognition (net)
		010	020	030	040	050
220	Credit institutions	Annex V.Part 1.42(c)				
230	Other financial corporations	Annex V.Part 1.42(d)				
240	Non-financial corporations	Annex V.Part 1.42(e)				
250	Loans and advances	Annex V.Part 1.32, 44(a)				
260	Central banks	Annex V.Part 1.42(a)				
270	General governments	Annex V.Part 1.42(b)				
280	Credit institutions	Annex V.Part 1.42(c)				
290	Other financial corporations	Annex V.Part 1.42(d)				
300	Non-financial corporations	Annex V.Part 1.42(e)				
310	Households	Annex V.Part 1.42(f)				
330	of which: collectively measured allowances	IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158				

	References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes in credit risk (net)	Changes due to modifications without derecognition (net)
		010	020	030	040	050
340	of which: individually measured allowances					
350	of which: non-performing					
360	Allowances for credit-impaired debt instruments (Stage 3)					
370	Debt securities					
380	Central banks					
390	General governments					
400	Credit institutions					
410	Other financial corporations					
420	Non-financial corporations					
430	Loans and advances					
440	Central banks					

		References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to credit risk (net)	Changes due to modifications without derecognition (net)
			010	020	030	040	050
450	General governments	Annex V.Part 1.42(b)					
460	Credit institutions	Annex V.Part 1.42(c)					
470	Other financial corporations	Annex V.Part 1.42(d)					
480	Non-financial corporations	Annex V.Part 1.42(e)					
490	Households	Annex V.Part 1.42(f)					
500	of which: collectively measured allowances	IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158					
510	of which: individually measured allowances	IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158					
520	Total allowance for debt instruments	IFRS 7.B8E					
530	Commitments and financial guarantees given (Stage 1)	IFRS 9.2.1(g); 2.3(c); 5.5, B2.5; Annex V.Part 2.157					
540	Commitments and financial guarantees given (Stage 2)	IFRS 9.2.1(g); 2.3(c); 5.5.3, B2.5; Annex V.Part 2.157					

	References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes in credit risk (net)	Changes due to modifications without derecognition (net)
550		010	020	030	040	050
	Annex V.Part 2.117					
560	of which: non-performing Commitments and financial guarantees given (Stage 3)					
570	Total provisions on commitments and financial guarantees given					

		References	Changes due to update in the institution's methodology for estimation (net)	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss
			IFRS 7.35; IFRS 7.35B(b); Annex V.Part 2.163	IFRS 7.35; IFRS 9.5.4.4; IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	IFRS 7.35; IFRS 7.35B(b); Annex V.Part 2.166	100	110	120
			070	080	090	100	110	120
010	Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)	IFRS 9.5.5.5						
020	Debt securities	Annex V.Part 1.31, 44(b)						
030	Central banks	Annex V.Part 1.42(a)						
040	General governments	Annex V.Part 1.42(b)						
050	Credit institutions	Annex V.Part 1.42(c)						
060	Other financial corporations	Annex V.Part 1.42(d)						
070	Non-financial corporations	Annex V.Part 1.42(e)						
080	Loans and advances	Annex V.Part 1.32, 44(a)						
090	Central banks	Annex V.Part 1.42(a)						
100	General governments	Annex V.Part 1.42(b)						

	References	Changes due to update in the institution's methodology for estimation (net)	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the state	Amounts written-off directly to the state
		IFRS 7.35I; IFRS 9.5.4.4; IFRS 7.35L; Annex V.Part 2.163	IFRS 7.35I; IFRS 9.5.4.4; IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166	100	110	IFRS 9.5.4.4; Annex V.Part 2.165
		070	080	090			120
110	Credit institutions	Annex V.Part 1.42(c)					
120	Other financial corporations	Annex V.Part 1.42(d)					
130	Non-financial corporations	Annex V.Part 1.42(e)					
140	Households	Annex V.Part 1.42(f)					
160	of which: collectively measured allowances	IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158					
170	of which: individually measured allowances	IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158					
180	Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	IFRS 9.5.5.3					
190	Debt securities	Annex V.Part 1.31, 44(b)					
200	Central banks	Annex V.Part 1.42(a)					
210	General governments	Annex V.Part 1.42(b)					

	References	Changes due to update in the institution's methodology for estimation (net)	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss
		IFRS 7.35; IFRS 7.35B(b); Annex V.Part 2.163	IFRS 7.35; IFRS 9.5.4.4; IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	IFRS 7.35; IFRS 7.35B(b); Annex V.Part 2.166	100	110	IFRS 9.5.4.4; Annex V.Part 2.165
		070	080	090	100	110	120
220	Credit institutions	Annex V.Part 1.42(c)					
230	Other financial corporations	Annex V.Part 1.42(d)					
240	Non-financial corporations	Annex V.Part 1.42(e)					
250	Loans and advances	Annex V.Part 1.32, 44(a)					
260	Central banks	Annex V.Part 1.42(a)					
270	General governments	Annex V.Part 1.42(b)					
280	Credit institutions	Annex V.Part 1.42(c)					
290	Other financial corporations	Annex V.Part 1.42(d)					
300	Non-financial corporations	Annex V.Part 1.42(e)					
310	Households	Annex V.Part 1.42(f)					
330	of which: collectively measured allowances	IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158					

		References	Changes due to update in the institution's methodology for estimation (net)	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss
			IFRS 7.35; IFRS 7.35E(b); Annex V.Part 2.163	IFRS 7.35; IFRS 9.5.4.4; IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	IFRS 7.35; IFRS 7.35B(b); Annex V.Part 2.166	100	110	IFRS 9.5.4.4; Annex V.Part 2.165
			070	080	090	100	110	120
340	of which: individually measured allowances	IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158						
350	of which: non-performing	Annex V.Part 2.213-232						
360	Allowances for credit-impaired debt instruments (Stage 3)	IFRS 9.5.5.1, 9. Appendix A						
370	Debt securities	Annex V.Part 1.31, 44(b)						
380	Central banks	Annex V.Part 1.42(a)						
390	General governments	Annex V.Part 1.42(b)						
400	Credit institutions	Annex V.Part 1.42(c)						
410	Other financial corporations	Annex V.Part 1.42(d)						
420	Non-financial corporations	Annex V.Part 1.42(e)						
430	Loans and advances	Annex V.Part 1.32, 44(a)						
440	Central banks	Annex V.Part 1.42(a)						

		References	Changes due to update in the institution's methodology for estimation (net)	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the state	Amounts written-off directly to the state
			IFRS 7.35; IFRS 7.35B(b); Annex V.Part 2.163	IFRS 7.35; IFRS 9.5.4.4; IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	IFRS 7.35; IFRS 7.35B(b); Annex V.Part 2.166	100	110	120
			070	080	090			
450	General governments	Annex V.Part 1.42(b)						
460	Credit institutions	Annex V.Part 1.42(c)						
470	Other financial corporations	Annex V.Part 1.42(d)						
480	Non-financial corporations	Annex V.Part 1.42(e)						
490	Households	Annex V.Part 1.42(f)						
500	of which: collectively measured allowances	IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158						
510	of which: individually measured allowances	IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158						
520	Total allowance for debt instruments	IFRS 7.B8E						
530	Commitments and financial guarantees given (Stage 1)	IFRS 9.2.1(g); 2.3(c); 5.5, B2.5; Annex V.Part 2.157						
540	Commitments and financial guarantees given (Stage 2)	IFRS 9.2.1(g); 2.3(c); 5.5.3, B2.5; Annex V.Part 2.157						

12.2 Transfers between impairment stages (gross basis presentation)

		Gross carrying amount / nominal amount Annex V.Part 1.34, Part 2.118, 167, 170					
		Transfers between Stage 1 and Stage 2		Transfers between Stage 2 and Stage 3		Transfers between Stage 1 and Stage 3	
References		To Stage 2 from Stage 1	To Stage 1 from Stage 2	To Stage 3 from Stage 2	To Stage 2 from Stage 3	To Stage 3 from Stage 1	To Stage 1 from Stage 3
		010	020	030	040	050	060
		Annex V.Part 2.168-169					
010	Debt securities						
020	Central banks						
030	General governments						
040	Credit institutions						
050	Other financial corporations						
060	Non-financial corporations						
070	Loans and advances						
080	Central banks						
090	General governments						
100	Credit institutions						

		Gross carrying amount / nominal amount Annex V.Part 1.34, Part 2.118, 167, 170					
		Transfers between Stage 1 and Stage 2		Transfers between Stage 2 and Stage 3		Transfers between Stage 1 and Stage 3	
		To Stage 1 from Stage 2	To Stage 2 from Stage 1	To Stage 2 from Stage 3	To Stage 3 from Stage 2	To Stage 1 from Stage 3	To Stage 3 from Stage 1
		Annex V.Part 2.168-169					
		010	020	030	040	050	060
110	Other financial corporations						
120	Non-financial corporations						
130	Households						
140	Total debt instruments						
150	Commitments and financial guarantees given						
		References					
		Annex V.Part 1.42(d)					
		Annex V.Part 1.42(e)					
		Annex V.Part 1.42(f)					
		IFRS 9.2.1(g); 2.3(c); 5.5.1, 5.5.3, 5.5.5					

13. Collateral and guarantees received

13.1 Breakdown of collateral and guarantees by loans and advances other than held for trading

Guarantees and collateral		References	Maximum amount of the collateral or guarantee that can be considered <i>Annex V.Part 2.171-172, 174</i>				
			Loans collateralized by immovable property		Other collateralized loans		Financial guarantees received
			Residential	Commercial	Cash [Debt instruments issued]	Rest	
010	Loans and advances	<i>IFRS 7.36(b)</i>	<i>Annex V.Part 2.173(a)</i> 010	<i>Annex V.Part 2.173(a)</i> 020	<i>Annex V.Part 2.173(b)</i> 030	<i>Annex V.Part 2.173(b)</i> 040	<i>Annex V.Part 2.173(c)</i> 050
020	of which: Other financial corporations	<i>Annex V.Part 1.32, 44(a)</i>					
030	of which: Non-financial corporations	<i>Annex V.Part 1.42(d)</i>					
040	of which: Households	<i>Annex V.Part 1.42(e)</i>					
050	of which: lending for house purchase	<i>Annex V.Part 1.42(f)</i> <i>Annex V.Part 2.88(b)</i>					

13.2 Collateral obtained by taking possession during the period [held at the reporting date]

	References	Carrying amount
		Annex V, Part 2.175
010	Non-current assets held-for-sale IFRS 7.38(a)	010
020	Property, plant and equipment IFRS 7.38(a)	
030	Investment property IFRS 7.38(a)	
040	Equity and debt instruments IFRS 7.38(a)	
050	Other IFRS 7.38(a)	
060	Total	

13.3 Collateral obtained by taking possession [tangible assets] accumulated

	References	Carrying amount
		010
010	Foreclosure [tangible assets] IFRS 7.38(a); Annex V, Part 2.176	

15. Derecognition and financial liabilities associated with transferred financial assets

		Transferred financial assets entirely recognized					
		Transferred assets			Associated liabilities ITS V.Part 2.181		
		Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
	<i>References</i>	IFRS 7.42D.(e); Annex V.Part 1.27	IFRS 7.42D.(e); CRR art 4(1)(61)	IFRS 7.42D.(e); Annex V.Part 2.183-184	IFRS 7.42D.(e)	IFRS 7.42D.(e); Annex V.Part 2.183-184	
010	Financial assets held for trading	010	020	030	040	050	060
020	Equity instruments						
030	Debt securities						
040	Loans and advances						
045	Non-trading financial assets mandatorily at fair value through profit or loss						
046	Equity instruments						
047	Debt securities						
048	Loans and advances						
050	Financial assets designated at fair value through profit or loss						
070	Debt securities						
080	Loans and advances						

		Transferred financial assets entirely recognized					
		Transferred assets			Associated liabilities ITS V.Part 2.181		
		Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
		IFRS 7.42D.(e), Annex V.Part 1.27	IFRS 7.42D.(e); CRR art 4(1)(61)	IFRS 7.42D.(e); Annex V.Part 2.183-184	IFRS 7.42D.(e)	IFRS 7.42D.(e); Annex V.Part 2.183-184	
		010	020	030	040	050	060
	References						
091	Financial assets at fair value through other comprehensive income						
		IFRS 7.8(h); IFRS 9.4.1.2A					
092	Equity instruments						
		IAS 32.11					
093	Debt securities						
		Annex V.Part 1.31					
094	Loans and advances						
		Annex V.Part 1.32					
131	Financial assets at amortised cost						
		IFRS 7.8 (f); IFRS 9.4.1.2					
132	Debt securities						
		Annex V.Part 1.31					
133	Loans and advances						
		Annex V.Part 1.32					
190	Total						

	References	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount of outstanding financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
		Principal amount of the outstanding original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
		070	080	090	100	110
010	Financial assets held for trading	IFRS 7.8(a)(ii); IFRS 9, Appendix A				
020	Equity instruments	IAS 32.11				
030	Debt securities	Annex V.Part 1.31				
040	Loans and advances	Annex V.Part 1.32				
045	Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 9.4.1.4				
046	Equity instruments	IAS 32.11				
047	Debt securities	Annex V.Part 1.31				
048	Loans and advances	Annex V.Part 1.32				
050	Financial assets designated at fair value through profit or loss	IFRS 7.8(a)(i); IFRS 9.4.1.5				
070	Debt securities	Annex V.Part 1.31				
080	Loans and advances	Annex V.Part 1.32				

	References	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount of outstanding financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
		Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
091	Financial assets at fair value through other comprehensive income					
092	Equity instruments					
093	Debt securities					
094	Loans and advances					
131	Financial assets at amortised cost					
132	Debt securities					
133	Loans and advances					
190	Total	070	080	090	100	CRR art.109; Annex V.Part 2.182 110

16. Breakdown of selected statement of profit or loss items

16.1 Interest income and expenses by instrument and counterparty sector

		References	Current period	
			Income	Expenses
			Annex V.Part 2.187, 189	Annex V.Part 2.188, 190
			010	020
010	Derivatives -Trading	IFRS 9.Appendix A, .BA.1, .BA.6; Annex V.Part 2.193		
015	of which: interest income from derivatives in economic hedges	Annex V.Part 2.193		
020	Debt securities	Annex V.Part 1.31, 44(b)		
030	Central banks	Annex V.Part 1.42(a)		
040	General governments	Annex V.Part 1.42(b)		
050	Credit institutions	Annex V.Part 1.42(c)		
060	Other financial corporations	Annex V.Part 1.42(d)		
070	Non-financial corporations	Annex V.Part 1.42(e)		
080	Loans and advances	Annex V.Part 1.32, 44(a)		
090	Central banks	Annex V.Part 1.42(a)		
100	General governments	Annex V.Part 1.42(b)		
110	Credit institutions	Annex V.Part 1.42(c)		
120	Other financial corporations	Annex V.Part 1.42(d)		
130	Non-financial corporations	Annex V.Part 1.42(e)		
140	Households	Annex V.Part 1.42(f)		
150	Other assets	Annex V.Part 2.5		
160	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		
170	Central banks	Annex V.Part 1.42(a)		
180	General governments	Annex V.Part 1.42(b)		
190	Credit institutions	Annex V.Part 1.42(c)		
200	Other financial corporations	Annex V.Part 1.42(d)		
210	Non-financial corporations	Annex V.Part 1.42(e)		
220	Households	Annex V.Part 1.42(f)		
230	Debt securities issued	Annex V.Part 1.37		
240	Other financial liabilities	Annex V.Part 1.32-34, Part 2.191		

		References	Current period	
			Income	Expenses
			Annex V.Part 2.187, 189	Annex V.Part 2.188, 190
			010	020
250	Derivatives - Hedge accounting, interest rate risk	Annex V.Part 2.192		
260	Other Liabilities	Annex V.Part 1.38-41		
270	INTEREST	IAS 1.97		
280	of which: interest-income on credit impaired financial assets	IFRS 9.5.4.1; .B5.4.7; Annex V.Part 2.194		

16.2 Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument

		References	Current period
			Annex V. Part 2.195-196
			010
020	Debt securities	Annex V.Part 1.31	
030	Loans and advances	Annex V.Part 1.32	
040	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
050	Debt securities issued	Annex V.Part 1.37	
060	Other financial liabilities	Annex V.Part 1.38-41	
070	GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET	Annex V.Part 2.45	

16.3 Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument

		References	Current period
			Annex V. Part 2.197-198
			010
010	Derivatives	IFRS 9.Appendix A, .BA.1, .BA.7(a)	
015	of which: Economic hedges with use of the fair value option	IFRS 9.6.7.1; IFRS 7.9(d); Annex V.Part 2.199	
020	Equity instruments	IAS 32.11	

		References	Current period
			Annex V. Part 2.197-198
			010
030	Debt securities	Annex V.Part 1.31	
040	Loans and advances	Annex V.Part 1.32	
050	Short positions	IFRS 9.BA.7(b)	
060	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
070	Debt securities issued	Annex V.Part 1.37	
080	Other financial liabilities	Annex V.Part 1.38-41	
090	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET	IFRS 9.Appendix A, .BA.6;IFRS 7.20(a)(i)	
095	of which: gains and losses due to the reclassification of assets at amortised cost	IFRS 9.5.6.2; annex V.Part 2.199	

16.4 Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk

		References	Current period
			010
010	Interest rate instruments and related derivatives	Annex V.Part 2.200(a)	
020	Equity instruments and related derivatives	Annex V.Part 2.200(b)	
030	Foreign exchange trading and derivatives related with foreign exchange and gold	Annex V.Part 2.200(c)	
040	Credit risk instruments and related derivatives	Annex V.Part 2.200(d)	
050	Derivatives related with commodities	Annex V.Part 2.200(e)	
060	Other	Annex V.Part 2.200(f)	
070	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET	IFRS 7.20(a)(i)	

16.4.1 Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument

		References	Current period
			Annex V.Part 2.201
			010
020	Equity instruments	IAS 32.11	
030	Debt securities	Annex V.Part 1.31	

		References	Current period
			Annex V.Part 2.201
			010
040	Loans and advances	Annex V.Part 1.32	
090	GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT AND LOSS, NET	IFRS 7.20(a)(i)	
100	of which: gains and losses due to the reclassification of assets at amortised cost	IFRS 9.6.5.2; Annex V.Part 2.202	

16.5 Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument

		References	Current period	Changes in fair value due to credit risk
			Annex V.Part 2.203	Annex V.Part 2.203
			010	020
020	Debt securities	Annex V.Part 1.31		
030	Loans and advances	Annex V.Part 1.32		
040	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		
050	Debt securities issued	Annex V.Part 1.37		
060	Other financial liabilities	Annex V.Part 1.38-41		
070	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET	IFRS 7.20(a)(i)		
071	of which: gains or (-) losses upon designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net	IFRS 9.6.7; IFRS 7.24G(b); Annex V.Part 2.204		
072	of which: gains or (-) losses after designation on financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net	IFRS 9.6.7; IFRS 7.20(a)(i); Annex V.Part 2.204		

16.6 Gains or losses from hedge accounting

		References	Current period
			Annex V.Part 2.205
			010
010	Fair value changes of the hedging instrument [including discontinuation]	IFRS 7.24A(c); IFRS 7.24C(b)(vi)	
020	Fair value changes of the hedged item attributable to the hedged risk	IFRS 9.6.3.7; .6.5.8; .B6.4.1; IFRS 7.24B(a)(iv); IFRS 7.24C(b)(vi); Annex V.Part 2.206	
030	Ineffectiveness in profit or loss from cash flow hedges	IFRS 7.24C(b)ii; IFRS 7.24C(b)(vi)	
040	Ineffectiveness in profit or loss from hedges of net investments in foreign operations	IFRS 7.24C(b)(ii); IFRS 7.24C(b)(vi)	
050	GAINS OR (-) LOSSES FROM HEDGE ACCOUNTING, NET		

16.7 Impairment on non-financial assets

		References	Current period		
			Additions	Reversals	Accumulated impairment
			Annex V.Part 2.208	Annex V.Part 2.208	
			010	020	040
060	Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates	IAS 28.40-43			
070	Subsidiaries	IFRS 10 Appendix A			
080	Joint ventures	IAS 28.3			
090	Associates	IAS 28.3			
100	Impairment or (-) reversal of impairment on non-financial assets	IAS 36.126(a),(b)			
110	Property, plant and equipment	IAS 16.73(e)(v-vi)			
120	Investment properties	IAS 40.79(d)(v)			
130	Goodwill	IAS 36.10b; IAS 36.88-99, 124; IFRS 3 Appendix B67(d)(v)			
140	Other intangible assets	IAS 38.118(e)(iv)(v)			
145	Other	IAS 36.126(a),(b)			
150	TOTAL				

17. Reconciliation between Accounting and CRR scope of consolidation: Balance Sheet

17.1 Assets

		References	Accounting scope of consolidation [Carrying amount]
			Annex V.Part 1.27, Part 2.209
			010
010	Cash, cash balances at central banks and other demand deposits	IAS 1.54 (i)	
020	Cash on hand	Annex V.Part 2.1	
030	Cash balances at central banks	Annex V.Part 2.2	
040	Other demand deposits	Annex V.Part 2.3	
050	Financial assets held for trading	IFRS 7.8(a)(ii); IFRS 9.Appendix A	
060	Derivatives	IFRS 9.Appendix A	
070	Equity instruments	IAS 32.11	
080	Debt securities	Annex V.Part 1.31	
090	Loans and advances	Annex V.Part 1.32	
096	Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 9.4.1.4	
097	Equity instruments	IAS 32.11	
098	Debt securities	Annex V.Part 1.31	
099	Loans and advances	Annex V.Part 1.32	
100	Financial assets designated at fair value through profit or loss	IFRS 7.8(a)(i); IFRS 9.4.1.5	
120	Debt securities	Annex V.Part 1.31	
130	Loans and advances	Annex V.Part 1.32	
141	Financial assets at fair value through other comprehensive income	IFRS 7.8(h); IFRS 9.4.1.2A	
142	Equity instruments	IAS 32.11	
143	Debt securities	Annex V.Part 1.31	
144	Loans and advances	Annex V.Part 1.32	
181	Financial assets at amortised cost	IFRS 7.8(f); IFRS 9.4.1.2	
182	Debt securities	Annex V.Part 1.31	
183	Loans and advances	Annex V.Part 1.32	

		References	Accounting scope of consolidation [Carrying amount]
			Annex V.Part 1.27, Part 2.209
			010
240	Derivatives – Hedge accounting	IFRS 9.6.2.1; Annex V.Part 1.22	
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A(a); IFRS 9.6.5.8	
260	Investments in subsidiaries, joint ventures and associates	IAS 1.54(e); Annex V.Part 1.21, Part 2.4, 210	
270	Assets under reinsurance and insurance contracts	IFRS 4.IG20.(b)-(c); Annex V.Part 2.211	
280	Tangible assets		
290	Intangible assets	IAS 1.54(c); CRR art 4(1)(115)	
300	Goodwill	IFRS 3.B67(d); CRR art 4(1)(113)	
310	Other intangible assets	IAS 38.8,118	
320	Tax assets	IAS 1.54(n-o)	
330	Current tax assets	IAS 1.54(n); IAS 12.5	
340	Deferred tax assets	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)	
350	Other assets	Annex V.Part 2.5	
360	Non-current assets and disposal groups classified as held for sale	IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6	
370	TOTAL ASSETS	IAS 1.9(a), IG 6	

17.2 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given

		References	Accounting scope of consolidation [Nominal amount]
			Annex V.Part 2.118, 209
			010
010	Loan commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116	
020	Financial guarantees given	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116	

		References	Accounting scope of consolidation [Nominal amount]
			Annex V.Part 2.118, 209
			010
030	Other Commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116	
040	OFF-BALANCE SHEET EXPOSURES		

17.3 Liabilities and equity

		References	Accounting scope of consolidation [Carrying amount]
			Annex V.Part 1.27, Part 2.209
			010
010	Financial liabilities held for trading	IFRS 7.8 (e) (ii); IFRS 9.BA.6	
020	Derivatives	IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)	
030	Short positions	IFRS 9.BA.7(b)	
040	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
050	Debt securities issued	Annex V.Part 1.37	
060	Other financial liabilities	Annex V.Part 1.38-41	
070	Financial liabilities designated at fair value through profit or loss	IFRS 7.8 (e)(i); IFRS 9.4.2.2	
080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
090	Debt securities issued	Annex V.Part 1.37	
100	Other financial liabilities	Annex V.Part 1.38-41	
110	Financial liabilities measured at amortised cost	IFRS 7.8(g); IFRS 9.4.2.1	
120	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
130	Debt securities issued	Annex V.Part 1.37	
140	Other financial liabilities	Annex V.Part 1.38-41	
150	Derivatives – Hedge accounting	IFRS 9.6.2.1; Annex V.Part 1.26	
160	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A(b), IFRS 9.6.5.8	

		References	Accounting scope of consolidation [Carrying amount]
			Annex V.Part 1.27, Part 2.209
			010
170	Liabilities under insurance and reinsurance contracts	IFRS 4.IG20(a); Annex V.Part 2.212	
180	Provisions	IAS 37.10; IAS 1.54(l)	
190	Tax liabilities	IAS 1.54(n-o)	
200	Current tax liabilities	IAS 1.54(n); IAS 12.5	
210	Deferred tax liabilities	IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)	
220	Share capital repayable on demand	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12	
230	Other liabilities	Annex V.Part 2.13	
240	Liabilities included in disposal groups classified as held for sale	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14	
250	LIABILITIES	IAS 1.9(b);IG 6	
260	Capital	IAS 1.54(r), BAD art 22	
270	Share premium	IAS 1.78(e); CRR art 4(1)(124)	
280	Equity instruments issued other than capital	Annex V.Part 2.18-19	
290	Other equity	IFRS 2.10; Annex V.Part 2.20	
300	Accumulated other comprehensive income	CRR art 4(1)(100)	
310	Retained earnings	CRR art 4(1)(123)	
320	Revaluation reserves	IFRS 1.33, D5-D8	
330	Other reserves	IAS 1.54; IAS 1.78 (e)	
340	(-) Treasury shares	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.28	
350	Profit or loss attributable to owners of the parent	IFRS 10.B94	
360	(-) Interim dividends	IAS 32.35	
370	Minority interests [Non-controlling interests]	IAS 1.54(q); IFRS 10.22, .B94	
380	TOTAL EQUITY	IAS 1.9(c), IG 6	
390	TOTAL EQUITY AND TOTAL LIABILITIES	IAS 1.IG6	

18. Information on performing and non-performing exposures

		Gross carrying amount / Nominal amount			
		References	Performing		
			010	030	Past due > 30 days <= 90 days
		010	030	Past due > 30 days <= 90 days	
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	
010	Debt securities	Annex V. Part 1.31, 44(b)			
020	Central banks	Annex V. Part 1.42(a)			
030	General governments	Annex V. Part 1.42(b)			
040	Credit institutions	Annex V. Part 1.42(c)			
050	Other financial corporations	Annex V. Part 1.42(d)			
060	Non-financial corporations	Annex V. Part 1.42(e)			
070	Loans and advances	Annex V. Part 1.32, 44(a)			
080	Central banks	Annex V. Part 1.42(a)			
090	General governments	Annex V. Part 1.42(b)			

		Gross carrying amount / Nominal amount		
		Performing	Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days
	References	010	030	055
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235
100	Credit institutions	Annex V.Part 1.42(c)		
110	Other financial corporations	Annex V.Part 1.42(d)		
120	Non-financial corporations	Annex V.Part 1.42(e)		
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)		
140	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87		
150	Households	Annex V.Part 1.42(f)		
160	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87		
170	Of which: Credit for consumption	Annex V.Part 2.88(a)		
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V.Part 2.233(a)		

		Gross carrying amount / Nominal amount			
					Performing
References		010	020	030	Past due > 30 days <= 90 days
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235
181	Debt securities	Annex V.Part 1.31, 44(b)			
182	Central banks	Annex V.Part 1.42(a)			
183	General governments	Annex V.Part 1.42(b)			
184	Credit institutions	Annex V.Part 1.42(c)			
185	Other financial corporations	Annex V.Part 1.42(d)			
186	Non-financial corporations	Annex V.Part 1.42(e)			
191	Loans and advances	Annex V.Part 1.32, 44(a)			
192	Central banks	Annex V.Part 1.42(a)			
193	General governments	Annex V.Part 1.42(b)			

		Gross carrying amount / Nominal amount			
		References	Performing		
			010 Annex V. Part 1.34, Part 2.118, 221	020 Annex V. Part 2. 213-216, 223-239	Not past due or Past due <= 30 days 030 Annex V. Part 2. 222, 235
194	Credit institutions	Annex V.Part 1.42(c)			
195	Other financial corporations	Annex V.Part 1.42(d)			
196	Non-financial corporations	Annex V.Part 1.42(e)			
197	Households	Annex V.Part 1.42(f)			
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Annex V.Part 2.233(b)			
211	Debt securities	Annex V.Part 1.31, 44(b)			
212	Central banks	Annex V.Part 1.42(a)			
213	General governments	Annex V.Part 1.42(b)			

		Gross carrying amount / Nominal amount		
References	010 Annex V. Part 1.34, Part 2.118, 221	020 Annex V. Part 2. 213-216, 223-239	Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days
			030 Annex V. Part 2. 222, 235	055 Annex V. Part 2. 222, 235
214	Credit institutions	Annex V.Part 1.42(c)		
215	Other financial corporations	Annex V.Part 1.42(d)		
216	Non-financial corporations	Annex V.Part 1.42(e)		
221	Loans and advances	Annex V.Part 1.32, 44(a)		
222	Central banks	Annex V.Part 1.42(a)		
223	General governments	Annex V.Part 1.42(b)		
224	Credit institutions	Annex V.Part 1.42(c)		
225	Other financial corporations	Annex V.Part 1.42(d)		
226	Non-financial corporations	Annex V.Part 1.42(e)		
227	Households	Annex V.Part 1.42(f)		

		Gross carrying amount / Nominal amount			
		References	Performing		
	010 Annex V. Part 1.34, Part 2.118, 221		020 Annex V. Part 2. 213-216, 223-239	Not past due or Past due <= 30 days 030 Annex V. Part 2. 222, 235	Past due > 30 days <= 90 days 055 Annex V. Part 2. 222, 235
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V.Part 2.233(c), 234			
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V.Part 2.217			
335	DEBT INSTRUMENTS HELD FOR SALE	Annex V.Part 2.220			
340	Loan commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224			
350	Central banks	Annex V.Part 1.42(a)			
360	General governments	Annex V.Part 1.42(b)			

		Gross carrying amount / Nominal amount		
		Performing	Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days
References	010		030	055
		Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235
370	Credit institutions			
380	Other financial corporations			
390	Non-financial corporations			
400	Households			
410	Financial guarantees given			
420	Central banks			
430	General governments			
440	Credit institutions			

		Gross carrying amount / Nominal amount			
		References	Performing		
	010 Annex V. Part 1.34, Part 2.118, 221		020 Annex V. Part 2. 213-216, 223-239	Not past due or Past due ≤ 30 days 030 Annex V. Part 2. 222, 235	Past due > 30 days ≤ 90 days 055 Annex V. Part 2. 222, 235
450	Other financial corporations	Annex V.Part 1.42(d)			
460	Non-financial corporations	Annex V.Part 1.42(e)			
470	Households	Annex V.Part 1.42(f)			
480	Other Commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224			
490	Central banks	Annex V.Part 1.42(a)			
500	General governments	Annex V.Part 1.42(b)			
510	Credit institutions	Annex V.Part 1.42(c)			
520	Other financial corporations	Annex V.Part 1.42(d)			

		Gross carrying amount / Nominal amount		
		Performing		
References		010	Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days
		020	030	055
530	Non-financial corporations	Annex V. Part 1.42(e)	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235
540	Households	Annex V. Part 1.42(f)		
550	OFF-BALANCE SHEET EXPOSURES	Annex V. Part 2.217		

		Gross carrying amount / Nominal amount						
		Non-performing						
References		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
060		070	080	090	100	105	110	120
	Annex V.Part 2.213-216, 223-239	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236	CRR art 178; Annex V.Part 2.238(b)	IFRS 9.5.5.1; IFRS 9.Ap-pendix A; Annex V.Part 2.238(a)
010	Debt securities							
		Annex V.Part 1.31, 44(b)						
020	Central banks							
		Annex V.Part 1.42(a)						
030	General governments							
		Annex V.Part 1.42(b)						
040	Credit institutions							
		Annex V.Part 1.42(c)						
050	Other financial corporations							
		Annex V.Part 1.42(d)						
060	Non-financial corporations							
		Annex V.Part 1.42(e)						
070	Loans and advances							
		Annex V.Part 1.32, 44(a)						
080	Central banks							
		Annex V.Part 1.42(a)						
090	General governments							
		Annex V.Part 1.42(b)						

		Gross carrying amount / Nominal 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	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
		060	080	090	100	105	110	120
		Annex V.Part 2.213-216, 223-239	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236	CRR art 178; Annex V.Part 2.238(b)	IFRS 9,5.5.1; IFRS 9,Appendix A; Annex V.Part 2.238(a)
100	Credit institutions							
110	Other financial corporations							
120	Non-financial corporations							
130	Of which: Small and Medium-sized Enterprises							
140	Of which: Loans collateralised by commercial immovable property							
150	Households							
160	Of which: Loans collateralised by residential immovable property							
170	Of which: Credit for consumption							
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST							

		Gross carrying amount / Nominal amount						
		Non-performing						
References		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year < = 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
		060	080	090	100	105	110	120
		Annex V.Part 2.213-216, 223-239	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236	CRR art 178; Annex V.Part 2.238(b)	IFRS 9.5.5.1; IFRS 9.Ap-pendix A; Annex V.Part 2.238(a)
194	Credit institutions							
195	Other financial corporations							
196	Non-financial corporations							
197	Households							
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT							
211	Debt securities							
212	Central banks							
213	General governments							

		Gross carrying amount / Nominal amount							
		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	Past due > 1 year < = 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired	
		060	080	090	100	105	110	120	
		Annex V . Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9,5.5.1; IFRS 9.Ap-pendix A; Annex V. Part 2.238(a)	
214	Credit institutions								
215	Other financial corporations								
216	Non-financial corporations								
221	Loans and advances								
222	Central banks								
223	General governments								
224	Credit institutions								
225	Other financial corporations								
226	Non-financial corporations								
227	Households								

		Gross carrying amount / Nominal 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	Past due > 1 year < = 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
		060	080	090	100	105	110	120
		Annex V.Part 2.213-216, 223-239	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236	CRR art 178; Annex V.Part 2.238(b)	IFRS 9.5.5.1; IFRS 9.Ap-pendix A; Annex V.Part 2.238(a)
	References							
370	Credit institutions							
380	Other financial corporations							
390	Non-financial corporations							
400	Households							
410	Financial guarantees given							
420	Central banks							
430	General governments							
440	Credit institutions							

		Gross carrying amount / Nominal amount						
		Non-performing						
References		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
060		070	080	090	100	105	110	120
		Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9,5,5.1; IFRS 9,Appendix A; Annex V. Part 2.238(a)
530	Non-financial corporations							
540	Households							
550	OFF-BALANCE SHEET EXPOSURES							

		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
		Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
		Performing exposures - Accumulated impairment and provisions	Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year < = 5 years	Past due > 5 years		
		130	140	150	160	170	180	190	195
		Annex V.Part 2. 238	Annex V.Part 2. 238	Annex V.Part 2. 238	Annex V.Part 2. 236, 238	Annex V.Part 2. 236, 238	Annex V.Part 2. 236, 238	Annex V.Part 2. 236, 238	Annex V.Part 2. 236, 238
	References								
181	Debt securities		Annex V.Part 1.31, 44(b)						
182	Central banks		Annex V.Part 1.42(a)						
183	General governments		Annex V.Part 1.42(b)						
184	Credit institutions		Annex V.Part 1.42(c)						
185	Other financial corporations		Annex V.Part 1.42(d)						
186	Non-financial corporations		Annex V.Part 1.42(e)						
191	Loans and advances		Annex V.Part 1.32, 44(a)						
192	Central banks		Annex V.Part 1.42(a)						
193	General governments		Annex V.Part 1.42(b)						

	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
	Performing exposures - Accumulated impairment and provisions		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year < = 5 years	Past due > 5 years	
	130	140	150	160	170	180	190	195
	Annex V, Part 2, 238	Annex V, Part 2, 238	Annex V, Part 2, 238	Annex V, Part 2, 236, 238	Annex V, Part 2, 236, 238	Annex V, Part 2, 236, 238	Annex V, Part 2, 236, 238	Annex V, Part 2, 236, 238
530	Non-financial corporations	Annex V, Part 1.42(e)						
540	Households	Annex V, Part 1.42(f)						
550	OFF-BALANCE SHEET EXPOSURES	Annex V, Part 2.217						

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

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

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>	
		Collateral received and financial guarantees received	
		200	210
		<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
References			
181	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>	
182	Central banks	<i>Annex V.Part 1.42(a)</i>	
183	General governments	<i>Annex V.Part 1.42(b)</i>	
184	Credit institutions	<i>Annex V.Part 1.42(c)</i>	
185	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	
186	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	
191	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>	
192	Central banks	<i>Annex V.Part 1.42(a)</i>	
193	General governments	<i>Annex V.Part 1.42(b)</i>	

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

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>		Collateral received and financial guarantees received	
				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
		200	210		
		<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>		
	References				
214	Credit institutions	<i>Annex V.Part 1.42(c)</i>			
215	Other financial corporations	<i>Annex V.Part 1.42(d)</i>			
216	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>			
221	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>			
222	Central banks	<i>Annex V.Part 1.42(a)</i>			
223	General governments	<i>Annex V.Part 1.42(b)</i>			
224	Credit institutions	<i>Annex V.Part 1.42(c)</i>			
225	Other financial corporations	<i>Annex V.Part 1.42(d)</i>			
226	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>			
227	Households	<i>Annex V.Part 1.42(f)</i>			

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>		Collateral received and financial guarantees received	
				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
		200	210		
		<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>		<i>Annex V. Part 2. 239</i>
References					
231	DEBT INSTRUMENTS AT STRICT LOCUM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	<i>Annex V.Part 2.233(c), 234</i>			
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	<i>Annex V.Part 2.217</i>			
335	DEBT INSTRUMENTS HELD FOR SALE	<i>Annex V.Part 2.220</i>			
340	Loan commitments given	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224</i>			
350	Central banks	<i>Annex V.Part 1.42(a)</i>			
360	General governments	<i>Annex V.Part 1.42(b)</i>			

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

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>		Collateral received and financial guarantees received	
				Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
		200	210		
		<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>		<i>Annex V. Part 2. 239</i>
	References				
450	Other financial corporations	<i>Annex V.Part 1.42(d)</i>			
460	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>			
470	Households	<i>Annex V.Part 1.42(f)</i>			
480	Other Commitments given	<i>CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224</i>			
490	Central banks	<i>Annex V.Part 1.42(a)</i>			
500	General governments	<i>Annex V.Part 1.42(b)</i>			
510	Credit institutions	<i>Annex V.Part 1.42(c)</i>			
520	Other financial corporations	<i>Annex V.Part 1.42(d)</i>			

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>	
		Collateral received and financial guarantees received	
		Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
		<i>Annex V. Part 2. 239</i>	<i>Annex V. Part 2. 239</i>
References			
530	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	
540	Households	<i>Annex V.Part 1.42(f)</i>	
550	OFF-BALANCE SHEET EXPOSURES	<i>Annex V.Part 2.217</i>	

19. Information forborne exposures

		Gross carrying amount / nominal amount of exposures with forbearance measures				
		Performing exposures with forbearance measures				
	References	010	020	030	040	of which: Performing forborne exposures under probation reclassified from non-performing
		Annex V, Part 1.34, Part 2. 118, 240-245, 251-258	Annex V, Part 2. 256, 259-262	Annex V, Part 2.241(a), 266	Annex V, Part 2. 241 (b), 265-266	Annex V, Part 2. 256(b), 261
010	Debt securities					
020	Central banks					
030	General governments					
040	Credit institutions					
050	Other financial corporations					
060	Non-financial corporations					
070	Loans and advances					
080	Central banks					

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

		Gross carrying amount / nominal amount of exposures with forbearance measures			
		Performing exposures with forbearance measures			
References		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing	
		030	040	050	
		020			
		Annex V. Part 2. 256, 259-262	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 256(b), 261	
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-258			
170	Of which: Credit for consumption	Annex V. Part 2.88(a)			
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V. Part 2.249(a)			
181	Debt securities	Annex V. Part 1.31, 44(b)			
182	Central banks	Annex V. Part 1.42(a)			
183	General governments	Annex V. Part 1.42(b)			
184	Credit institutions	Annex V. Part 1.42(c)			
185	Other financial corporations	Annex V. Part 1.42(d)			
186	Non-financial corporations	Annex V. Part 1.42(e)			

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

		Gross carrying amount / nominal amount of exposures with forbearance measures			
		Performing exposures with forbearance measures			
References	010 Annex V, Part 1.34, Part 2. 118, 240- 245, 251-258	020 Annex V, Part 2. 256, 259-262	Instruments with modifications in their terms and conditions 030 Annex V, Part 2.241(a), 266	Refinancing 040 Annex V, Part 2. 241 (b), 265-266	of which: Performing forborne exposures under probation reclassified from non-performing 050 Annex V, Part 2. 256(b), 261
DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT					
	Annex V,Part 2.249(b)				
211	Annex V,Part 1.31, 44(b)				
212	Annex V,Part 1.42(a)				
213	Annex V,Part 1.42(b)				
214	Annex V,Part 1.42(c)				
215	Annex V,Part 1.42(d)				
216	Annex V,Part 1.42(e)				

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

		References	Gross carrying amount / nominal amount of exposures with forbearance measures			
			Performing exposures with forbearance measures			
			Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing	
			030	040	050	
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 256(b), 261	
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V.Part 2.249(c)				
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V.Part 2.246				
335	DEBT INSTRUMENTS HELD FOR SALE	Annex V.Part 2.247				
340	Loan commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246				

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

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

		Gross carrying amount / nominal amount of exposures with forbearance measures						
		Non-performing exposures with forbearance measures						
	References	Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance		
		060	070	090	100	110		
		Annex V. Part 2. 259-263	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263		
170	Of which: Credit for consumption							
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST							
181	Debt securities							
182	Central banks							
183	General governments							
184	Credit institutions							
185	Other financial corporations							
186	Non-financial corporations							

		Gross carrying amount / nominal amount of exposures with forbearance measures						
		Non-performing exposures with forbearance measures						
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	References	Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance	
								060
			Annex V. Part 2. 259-263	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263	
201		Annex V.Part 2.249(b)						
211	Debt securities	Annex V.Part 1.3.1, 44(b)						
212	Central banks	Annex V.Part 1.42(a)						
213	General governments	Annex V.Part 1.42(b)						
214	Credit institutions	Annex V.Part 1.42(c)						
215	Other financial corporations	Annex V.Part 1.42(d)						
216	Non-financial corporations	Annex V.Part 1.42(e)						

		Gross carrying amount / nominal amount of exposures with forbearance measures						
		Non-performing exposures with forbearance measures						
	References	Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance		
		060	070	090	100	110		
		Annex V. Part 2. 259-263	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263		
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT							
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING							
335	DEBT INSTRUMENTS HELD FOR SALE							
340	Loan commitments given							

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

	References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>	
		Performing exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
120		130	140	150	160	170	180
		<i>Annex V, Part 2.207</i>	<i>Annex V, Part 2.207</i>	<i>Annex V, Part 2.241(a), 267</i>	<i>Annex V, Part 2.241(b), 267</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>
170	Of which: Credit for consumption		<i>Annex V, Part 2.88(a)</i>				
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST		<i>Annex V, Part 2.249(a)</i>				
181	Debt securities		<i>Annex V, Part 1.31, 44(b)</i>				
182	Central banks		<i>Annex V, Part 1.42(a)</i>				
183	General governments		<i>Annex V, Part 1.42(b)</i>				
184	Credit institutions		<i>Annex V, Part 1.42(c)</i>				
185	Other financial corporations		<i>Annex V, Part 1.42(d)</i>				
186	Non-financial corporations		<i>Annex V, Part 1.42(e)</i>				

	References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>	
		Performing exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
		120	140	150	160	170	180
		<i>Annex V, Part 2.267</i>	<i>Annex V, Part 2.207</i>	<i>Annex V, Part 2.241(a), 267</i>	<i>Annex V, Part 2.241(b), 267</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT						
211	Debt securities						
212	Central banks						
213	General governments						
214	Credit institutions						
215	Other financial corporations						
216	Non-financial corporations						

20. Geographical breakdown

20.1 Geographical breakdown of assets by location of the activities

		References	Carrying amount Annex V.Part 1.27	
			Domestic activities	Non-domestic activities
			Annex V.Part 2.270	Annex V.Part 2.270
			010	020
010	Cash, cash balances at central banks and other demand deposits	IAS 1.54 (i)		
020	Cash on hand	Annex V.Part 2.1		
030	Cash balances at central banks	Annex V.Part 2.2		
040	Other demand deposits	Annex V.Part 2.3		
050	Financial assets held for trading	IFRS 9. Appendix A		
060	Derivatives	IFRS 9. Appendix A		
070	Equity instruments	IAS 32.11		
080	Debt securities	Annex V.Part 1.31		
090	Loans and advances	Annex V.Part 1.32		
096	Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 7.8(a)(ii); IFRS 9.4.1.4		
097	Equity instruments	IAS 32.11		
098	Debt securities	Annex V.Part 1.31		
099	Loans and advances	Annex V.Part 1.32		
100	Financial assets designated at fair value through profit or loss	IFRS 7.8(a)(i); IFRS 9.4.1.5		
120	Debt securities	Annex V.Part 1.31		
130	Loans and advances	Annex V.Part 1.32		
141	Financial assets at fair value through other comprehensive income	IFRS 7.8(h); IFRS 9.4.1.2A		
142	Equity instruments	IAS 32.11		
143	Debt securities	Annex V.Part 1.31		
144	Loans and advances	Annex V.Part 1.32		
181	Financial assets at amortised cost	IFRS 7.8(f); IFRS 9.4.1.2		
182	Debt securities	Annex V.Part 1.31		

		References	Carrying amount Annex V.Part 1.27	
			Domestic activities	Non-domestic activities
			Annex V.Part 2.270	Annex V.Part 2.270
			010	020
183	Loans and advances	Annex V.Part 1.32		
240	Derivatives – Hedge accounting	IFRS 9.6.2.1; Annex V.Part 1.22		
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A(a); IFRS 9.6.5.8		
260	Tangible assets			
270	Intangible assets	IAS 1.54(c); CRR art 4(1)(115)		
280	Investments in subsidiaries, joint ventures and associates	IAS 1.54(e); Annex V.Part 1.21, Part 2.4		
290	Tax assets	IAS 1.54(n-o)		
300	Other assets	Annex V.Part 2.5		
310	Non-current assets and disposal groups classified as held for sale	IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7		
320	ASSETS	IAS 1.9(a), IG 6		

20.2 Geographical breakdown of liabilities by location of the activities

		References	Carrying amount Annex V.Part 1.27	
			Domestic activities	Non-domestic activities
			Annex V.Part 2.270	Annex V.Part 2.270
			010	020
010	Financial liabilities held for trading	IFRS 7.8 (e) (ii); IFRS 9.BA.6		
020	Derivatives	IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)		
030	Short positions	IFRS 9.BA7(b)		
040	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		

		References	Carrying amount Annex V.Part 1.27	
			Domestic activities	Non-domestic activities
			Annex V.Part 2.270	Annex V.Part 2.270
			010	020
050	Debt securities issued	Annex V.Part 1.37		
060	Other financial liabilities	Annex V.Part 1.38-41		
070	Financial liabilities designated at fair value through profit or loss	IFRS 7.8 (e)(i); IFRS 9.4.2.2		
080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		
090	Debt securities issued	Annex V.Part 1.37		
100	Other financial liabilities	Annex V.Part 1.38-41		
110	Financial liabilities measured at amortised cost	IFRS 7.8(g); IFRS 9.4.2.1		
120	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		
130	Debt securities issued	Annex V.Part 1.37		
140	Other financial liabilities	Annex V.Part 1.38-41		
150	Derivatives – Hedge accounting	IFRS 9.6.2.1; Annex V.Part 1.26		
160	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A(b), IFRS 9.6.5.8		
170	Provisions	IAS 37.10; IAS 1.54(l)		
180	Tax liabilities	IAS 1.54(n-o)		
190	Share capital repayable on demand	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12		
200	Other liabilities	Annex V.Part 2.13		
210	Liabilities included in disposal groups classified as held for sale	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14		
220	LIABILITIES	IAS 1.9(b);IG 6		

20.3 Geographical breakdown of statement of profit or loss items by location of the activities

		References	Current period	
			Domestic activities	Non-domestic activities
			Annex V.Part 2.270	Annex V.Part 2.270
			010	020
010	Interest income	IAS 1.97; Annex V.Part 2.31		
020	(Interest expenses)	IAS 1.97; Annex V.Part 2.31		
030	(Expenses on share capital repayable on demand)	IFRIC 2.11		
040	Dividend income	Annex V.Part 2.40		
050	Fee and commission income	IFRS 7.20(c)		
060	(Fee and commission expenses)	IFRS 7.20(c)		
070	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	Annex V.Part 2.45		
080	Gains or (-) losses on financial assets and liabilities held for trading, net	IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46		
083	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss	IFRS 9.5.7.1		
090	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44		
100	Gains or (-) losses from hedge accounting, net	Annex V.Part 2.47-48		
110	Exchange differences [gain or (-) loss], net	IAS 21.28, 52 (a)		
130	Gains or (-) losses on derecognition of non financial assets, net	IAS 1.34		
140	Other operating income	Annex V.Part 2.314-316		
150	(Other operating expenses)	Annex V.Part 2.314-316		
155	TOTAL OPERATING INCOME, NET			
160	(Administrative expenses)			

		References	Current period	
			Domestic activities	Non-domestic activities
			Annex V.Part 2.270	Annex V.Part 2.270
			010	020
170	(Depreciation)	IAS 1.102, 104		
171	Modification gains or (-) losses, net	IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49		
180	(Provisions or (-) reversal of provisions)	IAS 37.59, 84; IAS 1.98(b)(f)(g)		
190	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	IFRS 7.20(a)(viii); Annex V Part 2.51, 53		
200	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	IAS 28.40-43		
210	(Impairment or (-) reversal of impairment on non-financial assets)	IAS 36.126(a)(b)		
220	Negative goodwill recognised in profit or loss	IFRS 3.Appendix B64(n)(i)		
230	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	Annex V.Part 2.54		
240	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	IFRS 5.37; Annex V.Part 2.55		
250	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	IAS 1.102, IG 6; IFRS 5.33 A		
260	(Tax expense or (-) income related to profit or loss from continuing operations)	IAS 1.82(d); IAS 12.77		
270	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	IAS 1, IG 6		
280	Profit or (-) loss after tax from discontinued operations	IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56		
290	PROFIT OR (-) LOSS FOR THE YEAR	IAS 1.81A(a)		

20.4 Geographical breakdown of assets by residence of the counterparty

z-axis	Country of residence of the counterparty
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	References	Gross carrying amount					Accumulated changes in fair value due to credit risk on non-performing exposures
		Of which: held for trading or trading	of which: financial assets subject to impairment	Of which: debt forbearance	Of which: non-performing	Accumulated impairment	
010		Annex V.Part 1.34, Part 2.271, 275	Annex V.Part 2.273	Annex V.Part 2.273	Annex V.Part 2.275	Annex V.Part 2.275	Annex V.Part 2.274
		010	011	012	022	025	040
020	IFRS 9 Appendix A, Annex V.Part 2.272						
030	Annex V.Part 1.42(c)						
040	Annex V.Part 1.42(d)						
050	IAS 32.11						
060	Annex V.Part 1.42(c)						
070	Annex V.Part 1.42(d)						
080	Annex V.Part 1.42(e)						
090	Annex V.Part 1.31, 44(b)						
	Annex V.Part 1.42(a)						

z-axis
Country of residence of
the counterparty

	References	Gross carrying amount					Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Annex V.Part 1.34, Part 2.271, 275	Annex V.Part 1.15(a), Part 2.273	of which: financial assets subject to impairment	Annex V.Part 2.273	Of which: debt forbearance		
		010	011	012	022	025	031	040
100	General governments							
110	Credit institutions							
120	Other financial corporations							
130	Non-financial corporations							
140	Loans and advances							
150	Central banks							
160	General governments							
170	Credit institutions							
180	Other financial corporations							
190	Non-financial corporations							

Country of residence of the counterparty

z-axis

	Country of residence of the counterparty	References	Gross carrying amount					Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which: held for trading or trading	of which: financial assets subject to impairment	Of which: debt forbearance	Of which: non-performing			
			Annex V.Part 1.34, Part 2.271, 275	Annex V.Part 1.15(a), Part 2.273	Annex V.Part 2.273	Annex V.Part 2.275	Annex V.Part 2.275	Annex V.Part 2.274	
			010	011	012	022	025	040	
200	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)							
210	Of which: Loans collateralized by commercial immovable property	Annex V.Part 2.86(a), 87							
220	Households	Annex V.Part 1.42(f)							
230	Of which: Loans collateralized by residential immovable property	Annex V.Part 2.86(a), 87							
240	Of which: Credit for consumption	Annex V.Part 2.88(a)							

20.5 Geographical breakdown of off-balance sheet exposures by residence of the counterparty

Country of residence of the counterparty

z-axis

	References	Nominal amount			Provisions for commitments and guarantees given
			Of which: debt forbearance	Of which: non-performing	
010	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116	Annex V.Part 2.118, 271 010	Annex V.Part 2.240-258 022	Annex V.Part 2.275 025	Annex V.Part 2.276 030
020	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f); Part 2.102-105, 114, 116				
030	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116				

20.6 Geographical breakdown of liabilities by residence of the counterparty

z-axis Country of residence of the counterparty

		References	Carrying amount
			Annex V.Part 1.27, 2.271
			010
010	Derivatives	IFRS 9 Appendix A, Annex V.Part 1.44(e), Part 2.272	
020	Of which: credit institutions	Annex V.Part 1.42(c)	
030	Of which: other financial corporations	Annex V.Part 1.42(d)	
040	Short positions	IFRS 9.BA7(b); Annex V.Part 1.44(d)	
050	Of which: credit institutions	Annex V.Part 1.42(c)	
060	Of which: other financial corporations	Annex V.Part 1.42(d)	
070	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
080	Central banks	Annex V.Part 1.42(a)	
090	General governments	Annex V.Part 1.42(b)	
100	Credit institutions	Annex V.Part 1.42(c)	
110	Other financial corporations	Annex V.Part 1.42(d)	
120	Non-financial corporations	Annex V.Part 1.42(e)	
130	Households	Annex V.Part 1.42(f)	

20.7.1 Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes

Country of residence of the counterparty

z-axis

		Non-financial corporations Annex V. Part 2.271, 277			
References		Gross carrying amount		Accumulated impairment	Accumulated changes in fair value due to credit risk on non-performing exposures
		of which: loans and advances subject to impairment	Of which: non-performing		
		Annex V.Part 1.34, Part 2.275	Annex V.Part 2.273	Annex V.Part 2.274	Annex V.Part 2.274
		010	011	021	022
010	A Agriculture, forestry and fishing	NACE Regulation			
020	B Mining and quarrying	NACE Regulation			
030	C Manufacturing	NACE Regulation			
040	D Electricity, gas, steam and air conditioning supply	NACE Regulation			
050	E Water supply	NACE Regulation			
060	F Construction	NACE Regulation			
070	G Wholesale and retail trade	NACE Regulation			
080	H Transport and storage	NACE Regulation			
090	I Accommodation and food service activities	NACE Regulation			
100	J Information and communication	NACE Regulation			

	z-axis	Country of residence of the counterparty	References	Non-financial corporations <i>Annex V, Part 2.271, 277</i>			
				Gross carrying amount		Accumulated impairment	Accumulated changes in fair value due to credit risk on non-performing exposures
				of which: loans and advances subject to impairment	Of which: non-performing		
				<i>Annex V, Part 2.273</i>	<i>Annex V, Part 2.275</i>	<i>Annex V, Part 2.274</i>	<i>Annex V, Part 2.274</i>
				<i>Annex V, Part 1.34, Part 2.275</i>			
				010	011	012	021
							022
105	K Financial and insurance activities		NACE Regulation				
110	L Real estate activities		NACE Regulation				
120	M Professional, scientific and technical activities		NACE Regulation				
130	N Administrative and support service activities		NACE Regulation				
140	O Public administration and defence, compulsory social security		NACE Regulation				
150	P Education		NACE Regulation				
160	Q Human health services and social work activities		NACE Regulation				
170	R Arts, entertainment and recreation		NACE Regulation				
180	S Other services		NACE Regulation				
190	LOANS AND ADVANCES		<i>Annex V, Part 1.32</i>				

21. Tangible and intangible assets: assets subject to operating lease

		References	Carrying amount
			Annex V.Part 2.278-279
			010
010	Property plant and equipment	IAS 16.6; IAS 1.54(a)	
020	Revaluation model	IAS 17.49; IAS 16.31, 73(a)(d)	
030	Cost model	IAS 17.49; IAS 16.30, 73(a)(d)	
040	Investment property	IAS 40.IN5; IAS 1.54(b)	
050	Fair value model	IAS 17.49; IAS 40.33-55, 76	
060	Cost model	IAS 17.49; IAS 40.56,79(c)	
070	Other intangible assets	IAS 38.8, 118	
080	Revaluation model	IAS 17.49; IAS 38.75-87, 124(a)(ii)	
090	Cost model	IAS 17.49; IAS 38.74	

22. Asset management, custody and other service functions

22.1 Fee and commission income and expenses by activity

		References	Current period
			Annex V.Part 2.280
			IFRS 7.20(c) 010
010	Fee and commission income	Annex V.Part 2.281-283	
020	Securities		
030	Issuances	Annex V.Part 2.284(a)	
040	Transfer orders	Annex V.Part 2.284(b)	
050	Other	Annex V.Part 2.284(c)	
060	Clearing and settlement	Annex V.Part 2.284(d)	
070	Asset management	Annex V.Part 2.284(e); 285(a)	
080	Custody [by type of customer]	Annex V.Part 2.284(e); 285(b)	
090	Collective investment		
100	Other		
110	Central administrative services for collective investment	Annex V.Part 2.284(e); 285(c)	
120	Fiduciary transactions	Annex V.Part 2.284(e); 285(d)	
130	Payment services	Annex V.Part 2.284(e), 285(e)	

		References	Current period
			Annex V.Part 2.280
		IFRS 7.20(c)	010
140	Customer resources distributed but not managed [by type of product]	Annex V.Part 2.285(f)	
150	Collective investment		
160	Insurance products		
170	Other		
180	Structured Finance	Annex V.Part 2.284(f)	
190	Loan servicing activities	Annex V.Part 2.284(g)	
200	Loan commitments given	IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(h)	
210	Financial guarantees given	IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(h)	
220	Other	Annex V.Part 2.284(j)	
230	(Fee and commission expenses)	Annex V.Part 2.113-115	
240	(Clearing and settlement)	Annex V.Part 2.284(d)	
250	(Custody)	Annex V.Part 2.285(b)	
260	(Loan servicing activities)	Annex V.Part 2.284(g)	
270	(Loan commitments received)	Annex V.Part 2.284(i)	
280	(Financial guarantees received)	Annex V.Part 2.284(i)	
290	(Other)	Annex V.Part 2.284(j)	

22.2 Assets involved in the services provided

		Reference	Amount of the assets involved in the services provided
			Annex V.Part 2.285(g)
			010
010	Asset management [by type of customer]	Annex V.Part 2.285(a)	
020	Collective investment		
030	Pension funds		
040	Customer portfolios managed on a discretionary basis		

		<i>Reference</i>	Amount of the assets involved in the services provided
			<i>Annex V.Part 2.285(g)</i>
			010
050	Other investment vehicles		
060	Custody assets [by type of customer]	<i>Annex V.Part 2.285(b)</i>	
070	Collective investment		
080	Other		
090	Of which: entrusted to other entities		
100	Central administrative services for collective investment	<i>Annex V.Part 2.285(c)</i>	
110	Fiduciary transactions	<i>Annex V.Part 2.285(d)</i>	
120	Payment services	<i>Annex V.Part 2.285(e)</i>	
130	Customer resources distributed but not managed [by type of product]	<i>Annex V.Part 2.285(f)</i>	
140	Collective investment		
150	Insurance products		
160	Other		

30.2 Breakdown of interests in unconsolidated structured entities by nature of the activities

	By nature of the activities	References	Carrying amount		
			Securitisation Special Purpose Entities	Asset management	Other activities
		IFRS 12.24, B6.(a)	CRR art 4(1)(66)	Annex V.Part 2.285(a)	
			010	020	030
010	Selected financial assets recognised in the reporting institution's balance sheet	IFRS 12.29(a),(b)			
021	of which: non-performing	Annex V.Part 2.213-239			
030	Derivatives	IFRS 9 Appendix A; Annex V.Part 2.272			
040	Equity instruments	IAS 32.11			
050	Debt securities	Annex V.Part 1.31			
060	Loans and advances	Annex V.Part 1.32			
070	Selected equity and financial liabilities recognised in the reporting institution's balance sheet	IFRS 12.29(a),(b)			
080	Equity instruments issued	IAS 32.11			
090	Derivatives	IFRS 9 Appendix A; Annex V.Part 2.272			
100	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36			
110	Debt securities issued	Annex V.Part 1.37			
Nominal amount					
120	Off-balance sheet exposures given by the reporting institution	IFRS 12.B26.(e); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118			
131	of which: non-performing	Annex V.Part 2.117			

31. Related parties

31.1 Related parties: amounts payable to and amounts receivable from

		Outstanding balances				
		Parent and entities with joint control or significant influence IAS 24.19(a),(b)	Subsidiaries and other entities of the same group IAS 24.19(c); Annex V.Part 2.289	Associates and joint ventures IAS 24.19(d),(e); Annex V.Part 2.289	Key management of the institution or its parent IAS 24.19(f)	Other related parties IAS 24.19(g)
		010	020	030	040	050
	References Annex V.Part 2.288-291					
010	Selected financial assets					
		IAS 24.18(b)				
020	Equity instruments	IAS 32.11				
030	Debt securities	Annex V.Part 1.31				
040	Loans and advances	Annex V.Part 1.32				
050	of which: non-performing	Annex V. Part 2.213-239				
060	Selected financial liabilities	IAS 24.18(b)				
070	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36				
080	Debt securities issued	Annex V.Part 1.37				
090	Nominal amount of loan commitments, financial guarantees and other commitments given	IAS 24.18(b); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118				
100	of which: non-performing	IAS 24.18(b); Annex V. Part 2.117				

		Outstanding balances				
		Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
		IAS 24.19(a),(b)	IAS 24.19(c); Annex V.Part 2.289	IAS 24.19(d),(e); Annex V.Part 2.289	IAS 24.19(f)	IAS 24.19(g)
		010	020	030	040	050
		References Annex V.Part 2.288-291				
110	Loan commitments, financial guarantees and other commitments received		IAS 24.18(b); Annex V.Part 2.290			
120	Notional amount of derivatives		Annex V.Part 2.133-135			
131	Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures		IAS 24.1(c); Annex V.Part 2.69-71, 291			
132	Provisions on non-performing off-balance sheet exposures		Annex V.Part 2.11, 106, 291			

31.2 Related parties: expenses and income generated by transactions with

	References Annex V.Part 2.288-289, 292-293	Current period				
		Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
		IAS 24.19(a),(b) 010	IAS 24.19(c) 020	IAS 24.19(d),(e) 030	IAS 24.19(f) 040	IAS 24.19(g) 050
010	Interest income	IAS 24.18(a); Annex V.Part 2.31				
020	Interest expenses	IAS 24.18(a); IAS 1.97; Annex V.Part 2.31				
030	Dividend income	IAS 24.18(a); Annex V.Part 2.40				
040	Fee and commission income	IAS 24.18(a); IFRS 7.20(c)				
050	Fee and commission expenses	IAS 24.18(a); IFRS 7.20(c)				
060	Gains or (-) losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss	IAS 24.18(a)				
070	Gains or (-) losses on de-recognition of other than financial assets	IAS 24.18(a); Annex V.Part 2.292				
080	Impairment or (-) reversal of impairment on non-performing exposures	IAS 24.18(d); Annex V.Part 2.293				
090	Provisions or (-) reversal of provisions on non-performing exposures	Annex V. Part 2.50, 293				

40.2. Group structure: “instrument-by-instrument”

Security code	Entity code	Holding company LEI code	Holding company code	Holding company name	Accumulated equity interest (%)	Carrying amount	Acquisition cost
Annex V.Part 2.297(a)	Annex V.Part 2.296(b), 297(c)	Annex V.Part 2.297(b)	Annex V.Part 2.297(b)		Annex V.Part 2.296(j), 297(c)	Annex V.Part 2.296(o), 297(c)	Annex V.Part 2.296(p), 297(c)
010	020	030	040	050	060	070	080

41. Fair value

41.1 Fair value hierarchy: financial instruments at amortised cost

	References Annex V.Part 2.298	Fair value IFRS 7.25-26	Fair value hierarchy IFRS 13.97, 93(b)		
			Level 1 IFRS 13.76	Level 2 IFRS 13.81	Level 3 IFRS 13.86
ASSETS					
015	IFRS 7.8(f); IFRS 9.4.1.2	010	020	030	040
016	Annex V.Part 1.31				
017	Annex V.Part 1.32				
LIABILITIES					
070	IFRS 7.8(g); IFRS 9.4.2.1				
080	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36				
090	Annex V.Part 1.37				
100	Annex V.Part 1.38-41				

41.2 Use of the Fair Value Option

		References	Carrying amount Annex V.Part 1.27			
			Accounting mismatch	Managed on a fair value basis	Hybrid contracts	Managed for credit risk
ASSETS						
010	Financial assets designated at fair value through profit or loss	IFRS 7.8(a)(i); IFRS 9.4.1.5	IFRS 9.B4.1.29	IFRS 9.B4.1.33	IFRS 9.4.3.6; IFRS 9.4.3.7; Annex V.Part 2.300	IFRS 9.6.7; IFRS 7.8(a)(e); Annex V.Part 2.301
030	Debt securities	Annex V.Part 1.31				
040	Loans and advances	Annex V.Part 1.32				
LIABILITIES						
050	Financial liabilities designated at fair value through profit or loss	IFRS 7.8 (e)(i); IFRS 9.4.2.2				
060	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36				
070	Debt securities issued	Annex V.Part 1.37				
080	Other financial liabilities	Annex V.Part 1.38-41				

42. Tangible and intangible assets: carrying amount by measurement method

		<i>References</i> <i>Annex V.Part 2.302</i>	Carrying amount
			010
010	Property plant and equipment	IAS 16.6; IAS 16.29; IAS 1.54(a)	
020	Revaluation model	IAS 16.31, 73(a),(d)	
030	Cost model	IAS 16.30, 73(a),(d)	
040	Investment property	IAS 40.5, 30; IAS 1.54(b)	
050	Fair value model	IAS 40.33-55, 76	
060	Cost model	IAS 40.56, 79(c)	
070	Other intangible assets	IAS 38.8, 118, 122 ; <i>Annex V.Part 2.303</i>	
080	Revaluation model	IAS 38.75-87, 124(a)(ii)	
090	Cost model	IAS 38.74	

43. Provisions

		Carrying amount Annex V, Part 1.27					
		Pensions and other post employment defined benefit obligations	Other long term employee benefits	Restructuring	Pending legal issues and tax litigation	Other commitments and guarantees given measured under IAS 37 and guarantees given measured under IFRS 4	Other provisions
		IAS 19.63; IAS 1.78(d); Annex V, Part 2.9	IAS 19.153; IAS 1.78(d); Annex V, Part 2.10	IAS 37.70-83	IAS 37.14	IAS 37; IFRS 4; Annex V, Part 2.304-305	IAS 37.14
		010	020	030	040	055	060
		References National GAAP compatible IFRS					
010	Opening balance [carrying amount at the beginning of the period]	IAS 37.84 (a)					
020	Additions, including increases in existing provisions	IAS 37.84 (b)					
030	(-) Amounts used	IAS 37.84 (c)					
040	(-) Unused amounts reversed during the period	IAS 37.84 (d)					
050	Increase in the discounted amount [passage of time] and effect of any change in the discount rate	IAS 37.84 (e)					
060	Other movements						
070	Closing balance [carrying amount at the end of the period]	IAS 37.84 (a)					

44 Defined benefit plans and employee benefits

44.1 Components of net defined benefit plan assets and liabilities

		References	Amount
			Annex V.Part 2.306-307
			010
010	Fair value of defined benefit plan assets	IAS 19.140(a)(i), 142	
020	Of which: Financial instruments issued by the institution	IAS 19.143	
030	Equity instruments	IAS 19.142(b)	
040	Debt instruments	IAS 19.142(c)	
050	Real estate	IAS 19.142(d)	
060	Other defined benefit plan assets		
070	Present value of defined benefit obligations	IAS 19.140(a)(ii)	
080	Effect of the asset ceiling	IAS 19.140(a)(iii)	
090	Net defined benefit assets [Carrying amount]	IAS 19.63; Annex V.Part 2.308	
100	Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]	IAS 19.63, IAS 1.78(d); Annex V.Part 2.9	
110	Memo item: Fair value of any right to reimbursement recognised as an asset	IAS 19.140(b)	

44.2 Movements in defined benefit obligations

		References	Defined benefit obligations
			Annex V.Part 2.306, 309
			010
010	Opening balance [present value]	IAS 19.140(a)(ii)	
020	Current service cost	IAS 19.141(a)	
030	Interest cost	IAS 19.141(b)	
040	Contributions paid	IAS 19.141(f)	

		<i>References</i>	Defined benefit obligations
			<i>Annex V.Part 2.306, 309</i>
			010
050	Actuarial (-) gains or losses from changes in demographic assumptions	<i>IAS 19.141(c)(ii)</i>	
060	Actuarial (-) gains or losses from changes in financial assumptions	<i>IAS 19.141(c)(iii)</i>	
070	Foreign currency exchange increase or (-) decrease	<i>IAS 19.141(e)</i>	
080	Benefits paid	<i>IAS 19.141(g)</i>	
090	Past service cost, including gains and losses arising from settlements	<i>IAS 19.141(d)</i>	
100	Increase or (-) decrease through business combinations and disposals	<i>IAS 19.141(h)</i>	
110	Other increases or (-) decreases		
120	Closing balance [present value]	<i>IAS 19.140(a)(ii); Annex V.Part 2.310</i>	

44.3 Memo items [related to staff expenses]

		<i>References</i>	Current period
			010
010	Pension and similar expenses	<i>Annex V.Part 2.311(a)</i>	
020	Share based payments	<i>IFRS 2.44; Annex V.Part 2.311(b)</i>	

45 Breakdown of selected items of statement of profit or loss

45.1 Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio

		References	Current period	Changes in fair value due to credit risk
				Annex V.Part 2.312
			010	020
010	Financial assets designated at fair value through profit or loss	IFRS 7.20(a)(i); IFRS 9.4.1.5		
020	Financial liabilities designated at fair value through profit or loss	IFRS 7.20(a)(i); IFRS 9.4.2.2		
030	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	IFRS 7.20(a)(i)		

45.2 Gains or losses on derecognition of non-financial assets

		References	Current period
			Annex V.Part 2.313
			010
020	Investment property	IAS 40.69; IAS 1.34(a), 98(d)	
030	Intangible assets	IAS 38.113-115A; IAS 1.34(a)	
040	Other assets	IAS 1.34 (a)	
050	GAINS OR (-) LOSSES ON DERECOGNITION OF NON-FINANCIAL ASSETS	IAS 1.34	

45.3 Other operating income and expenses

		References	Income	Expenses
			010	020
			010	Changes in fair value in tangible assets measured using the fair value model
020	Investment property	IAS 40.75(f); Annex V.Part 2.314		
030	Operating leases other than investment property	IAS 17.50, 51, 56(b); Annex V.Part 2.315		
040	Other	Annex V.Part 2.316		
050	OTHER OPERATING INCOME OR EXPENSES	Annex V.Part 2.314-316		

46. Statement of changes in equity

Sources of equity changes	References	Capital				Accumulated other comprehensive income
		Capital IAS 1.106, 54(r) 010	Share premium IAS 1.106, 78(e) 020	Equity instruments issued other than IAS 1.106, Annex V.Part 2.18-19 030	Other equity IAS 1.106; Annex V.Part 2.20 040	
010						050
020	IAS 1.106.(b); IAS 8.42					
030	IAS 1.106.(b); IAS 1.16; IAS 8.22					
040						
050	IAS 1.106.(d).(iii)					
060	IAS 1.106.(d).(iii)					
070	IAS 1.106.(d).(iii)					
080	IAS 1.106.(d).(iii)					
090	IAS 1.106.(d).(iii)					

	Sources of equity changes	References	Capital		Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income
			IAS 1.106, 54(r)	IAS 1.106, 78(e)				
			010	020	030	040	050	
100	Capital reduction	IAS 1.106.(d).(iii)						
110	Dividends	IAS 1.106.(d).(iii); IAS 32.35; IAS 1.106						
120	Purchase of treasury shares	IAS 1.106.(d).(iii); IAS 32.33						
130	Sale or cancellation of treasury shares	IAS 1.106.(d).(iii); IAS 32.33						
140	Reclassification of financial instruments from equity to liability	IAS 1.106.(d).(iii)						
150	Reclassification of financial instruments from liability to equity	IAS 1.106.(d).(iii)						
160	Transfers among components of equity	IAS 1.106.(d).(iii); Annex V, Part 2.318						
170	Equity increase or (-) decrease resulting from business combinations	IAS 1.106.(d).(iii)						

Sources of equity changes	References	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income
		IAS 1.106, 54(r) 010	IAS 1.106, 78(e) 020	IAS 1.106, Annex V, Part 2.18-19 030	IAS 1.106; Annex V, Part 2.20 040	IAS 1.106 050
180 Share based payments	IAS 1.106.(d)(iii); IFRS 2.10					
190 Other increase or (-) decrease in equity	IAS 1.106(d)					
200 Total comprehensive income for the year	IAS 1.106(d)(i)-(ii); IAS 1.81A(c); IAS 1.1G6					
210 Closing balance [current period]						

	Sources of equity changes	References	Retained earnings	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent
			CRR art 4(1)(123)	IFRS 1.30 D5-D8	IAS 1.106, 54(c)	IAS 1.106; IAS 32.34, 33; Annex V, Part 2.30	IAS 1.106(a)
010	Opening balance [before restatement]		060	070	080	090	100
020	Effects of corrections of errors	IAS 1.106.(b); IAS 8.42					
030	Effects of changes in accounting policies	IAS 1.106.(b); IAS 1.106; IAS 8.22					
040	Opening balance [current period]						
050	Issuance of ordinary shares	IAS 1.106.(d).(iii)					
060	Issuance of preference shares	IAS 1.106.(d).(iii)					
070	Issuance of other equity instruments	IAS 1.106.(d).(iii)					
080	Exercise or expiration of other equity instruments issued	IAS 1.106.(d).(iii)					
090	Conversion of debt to equity	IAS 1.106.(d).(iii)					

Sources of equity changes	References	Retained earnings	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent
100	Capital reduction	IAS 1.106.(d).(iii)	070	080	090	100
110	Dividends	IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6				
120	Purchase of treasury shares	IAS 1.106.(d).(iii); IAS 32.33				
130	Sale or cancellation of treasury shares	IAS 1.106.(d).(iii); IAS 32.33				
140	Reclassification of financial instruments from equity to liability	IAS 1.106.(d).(iii)				
150	Reclassification of financial instruments from liability to equity	IAS 1.106.(d).(iii)				
160	Transfers among components of equity	IAS 1.106.(d).(iii); Annex V, Part 2.318				
170	Equity increase or (-) decrease resulting from business combinations	IAS 1.106.(d).(iii)				

Sources of equity changes	References	Retained earnings	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent
		CRR art 4(1)(123)	IFRS 1.30 D5-D8	IAS 1.106, 54(c)	IAS 1.106; IAS 32.34, 33; Annex V, Part 2.30	IAS 1.106(a)
180	Share based payments	060	070	080	090	100
190	Other increase or (-) decrease in equity					
200	Total comprehensive income for the year					
210	Closing balance [current period]					

Sources of equity changes	References	(-) Interim dividends	Minority interests		Total
			Accumulated Other Comprehensive Income	Other items	
		IAS 1.106; IAS 32.35	IAS 1.54(q), 106(a)	IAS 1.54(q), 106(a)	IAS 1.9(c), IG6
		110	120	130	140
010	Opening balance [before restatement]				
020	Effects of corrections of errors	IAS 1.106.(b); IAS 8.42			
030	Effects of changes in accounting policies	IAS 1.106.(b); IAS 1.IG6; IAS 8.22			
040	Opening balance [current period]				
050	Issuance of ordinary shares	IAS 1.106.(d).(iii)			
060	Issuance of preference shares	IAS 1.106.(d).(iii)			
070	Issuance of other equity instruments	IAS 1.106.(d).(iii)			
080	Exercise or expiration of other equity instruments issued	IAS 1.106.(d).(iii)			
090	Conversion of debt to equity	IAS 1.106.(d).(iii)			

Sources of equity changes	References	(-) Interim dividends	Minority interests		Total
			Accumulated Other Comprehensive Income	Other items	
		IAS 1.106; IAS 32.35	IAS 1.54(q), 106(a)	IAS 1.54(q), 106(a)	IAS 1.9(c), IG6
		110	120	130	140
100 Capital reduction	IAS 1.106.(d).(iii)				
110 Dividends	IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6				
120 Purchase of treasury shares	IAS 1.106.(d).(iii); IAS 32.33				
130 Sale or cancellation of treasury shares	IAS 1.106.(d).(iii); IAS 32.33				
140 Reclassification of financial instruments from equity to liability	IAS 1.106.(d).(iii)				
150 Reclassification of financial instruments from liability to equity	IAS 1.106.(d).(iii)				
160 Transfers among components of equity	IAS 1.106.(d).(iii); Annex V.Part 2.318				
170 Equity increase or (-) decrease resulting from business combinations	IAS 1.106.(d).(iii)				

	Sources of equity changes	References	(-) Interim dividends	Minority interests		Total
				Accumulated Other Comprehensive Income	Other items	
180	Share based payments	IAS 1.106.(d)(iii); IFRS 2.10	IAS 1.106; IAS 32.35 110	IAS 1.54(q), 106(a) 120	IAS 1.54(q), 106(a) 130	IAS 1.9(c), IAS 1.106 140
190	Other increase or (-) decrease in equity	IAS 1.106.(d)				
200	Total comprehensive income for the year	IAS 1.106.(d)(i)-(ii); IAS 1.81A.(c); IAS 1.106				
210	Closing balance [current period]					

ANNEX II

ANNEX IV

REPORTING FINANCIAL INFORMATION ACCORDING TO NATIONAL ACCOUNTING FRAMEWORKS

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3	F 03.00	Statement of comprehensive income	
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FINREP TEMPLATES FOR GAAP		
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12.1	F 12.01	Movements in allowances and provisions for credit losses
12.2	F 12.02	Transfers between impairment stages (gross basis presentation)
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13.1	F 13.01	Breakdown of collateral and guarantees by loans and advances other than held for trading

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16.5	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument
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	Reconciliation between accounting and CRR scope of consolidation: Balance Sheet
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FINREP TEMPLATES FOR GAAP		
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20.3	F 20.03	Geographical breakdown of main statement of profit or loss items by location of the activities
20.4	F 20.04	Geographical breakdown of assets by residence of the counterparty
20.5	F 20.05	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	F 20.06	Geographical breakdown of liabilities by residence of the counterparty
20.7.1	F 20.07.1	Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes
21	F 21.00	Tangible and intangible assets: assets subject to operating lease
		Asset management, custody and other service functions
22.1	F 22.01	Fee and commission income and expenses by activity
22.2	F 22.02	Assets involved in the services provided
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		Off-balance sheet activities: interests in unconsolidated structured entities
30.1	F 30.01	Interests in unconsolidated structured entities
30.2	F 30.02	Breakdown of interests in unconsolidated structured entities by nature of the activities
		Related parties
31.1	F 31.01	Related parties: amounts payable to and amounts receivable from
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		Group structure
40.1	F 40.1	Group structure: "entity-by-entity"
40.2	F 40.02	Group structure: "instrument-by-instrument"
		Fair value
41.1	F 41.01	Fair value hierarchy: financial instruments at amortised cost
41.2	F 41.02	Use of the Fair Value Option

FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
42	F 42.00	Tangible and intangible assets: carrying amount by measurement method
43	F 43.00	Provisions
		Defined benefit plans and employee benefits
44.1	F 44.01	Components of net defined benefit plan assets and liabilities
44.2	F 44.02	Movements in defined benefit plan obligations
44.3	F 44.03	Memo items [related to staff expenses]
		Breakdown of selected items of statement of profit or loss
45.1	F 45.01	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio
45.2	F 45.02	Gains or losses on derecognition of non-financial assets other than held for sale and investments in subsidiaries, joint ventures and associates
45.3	F 45.03	Other operating income and expenses
46	F 46.00	Statement of changes in equity

COLOUR CODE IN TEMPLATES:


 Parts for National GAAP reporters


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

1. Balance Sheet Statement [Statement of Financial Position]

1.1 Assets

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
010	Cash, cash balances at central banks and other demand deposits	BAD art 4.Assets(1)	IAS 1.54 (i)		
020	Cash on hand	Annex V.Part 2.1	Annex V.Part 2.1		
030	Cash balances at central banks	BAD art 13(2); Annex V.Part 2.2	Annex V.Part 2.2		
040	Other demand deposits	Annex V.Part 2.3	Annex V.Part 2.3	5	
050	Financial assets held for trading		IFRS 9.Appendix A		
060	Derivatives		IFRS 9.Appendix A	10	
070	Equity instruments		IAS 32.11	4	
080	Debt securities		Annex V.Part 1.31	4	
090	Loans and advances		Annex V.Part 1.32	4	
091	Trading financial assets	BAD Article 32-33; Annex V.Part 1.17			
092	Derivatives	CRR Annex II; Annex V.Part 1.17, 27		10	
093	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
094	Debt securities	Annex V.Part 1.31		4	
095	Loans and advances	Annex V.Part 1.32		4	
096	Non-trading financial assets mandatorily at fair value through profit or loss		IFRS 7.8(a)(ii); IFRS 9.4.1.4	4	
097	Equity instruments		IAS 32.11	4	
098	Debt securities		Annex V.Part 1.31	4	
099	Loans and advances		Annex V.Part 1.32	4	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
100	Financial assets designated at fair value through profit or loss	Accounting Directive art 8(1)(a), (6)	IFRS 7.8(a)(i); IFRS 9.4.1.5	4	
110	Equity instruments			4	
120	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31	4	
130	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32	4	
141	Financial assets at fair value through other comprehensive income		IFRS 7.8(h); IFRS 9.4.1.2A	4	
142	Equity instruments		IAS 32.11	4	
143	Debt securities		Annex V.Part 1.31	4	
144	Loans and advances		Annex V.Part 1.32	4	
171	Non-trading non-derivative financial assets measured at fair value through profit or loss	BAD art 36(2)		4	
172	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
173	Debt securities	Annex V.Part 1.31		4	
174	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32		4	
175	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), (8)		4	
176	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
177	Debt securities	Annex V.Part 1.31		4	
178	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32		4	
181	Financial assets at amortised cost		IFRS 7.8(f); IFRS 9.4.1.2	4	

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
182	Debt securities		Annex V.Part 1.31	4	
183	Loans and advances		Annex V.Part 1.32	4	
231	Non-trading non-derivative financial assets measured at a cost-based method	BAD art 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part 1.18, 19		4	
390	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
232	Debt securities	Annex V.Part 1.31		4	
233	Loans and advances	Annex V.Part 1.32		4	
234	Other non-trading non-derivative financial assets	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20		4	
235	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
236	Debt securities	Annex V.Part 1.31		4	
237	Loans and advances	Annex V.Part 1.32		4	
240	Derivatives – Hedge accounting	Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22	IFRS 9.6.2.1; Annex V.Part 1.22	11	
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	Accounting Directive art 8(5), (6); IAS 39.89A (a)	IAS 39.89A(a); IFRS 9.6.5.8		
260	Investments in subsidiaries, joint ventures and associates	BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4	IAS 1.54(e); Annex V.Part 1.21, Part 2.4	40	
270	Tangible assets	BAD art 4.Assets(10)			
280	Property, Plant and Equipment		IAS 16.6; IAS 1.54(a)	21, 42	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
290	Investment property		IAS 40.5; IAS 1.54(b)	21, 42	
300	Intangible assets	BAD art 4.Assets(9); CRR art 4(1)(115)	IAS 1.54(c); CRR art 4(1)(115)		
310	Goodwill	BAD art 4.Assets(9); CRR art 4(1)(113)	IFRS 3.B67(d); CRR art 4(1)(113)		
320	Other intangible assets	BAD art 4.Assets(9)	IAS 38.8,118	21, 42	
330	Tax assets		IAS 1.54(n-o)		
340	Current tax assets		IAS 1.54(n); IAS 12.5		
350	Deferred tax assets	Accounting Directive art 17(1)(f); CRR art 4(1)(106)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)		
360	Other assets	Annex V.Part 2.5, 6	Annex V.Part 2.5		
370	Non-current assets and disposal groups classified as held for sale		IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7		
375	(-) Haircuts for trading assets at fair value	Annex V Part 1.29			
380	TOTAL ASSETS	BAD art 4 Assets	IAS 1.9(a), IG 6		

1.2 Liabilities

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
010	Financial liabilities held for trading		IFRS 7.8 (e) (ii); IFRS 9.BA.6	8	
020	Derivatives		IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)	10	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
030	Short positions		IFRS 9.BA7(b)	8	
040	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
050	Debt securities issued		Annex V.Part 1.37	8	
060	Other financial liabilities		Annex V.Part 1.38-41	8	
061	Trading financial liabilities	Accounting Directive art 8(1)(a),(3),(6)		8	
062	Derivatives	CRR Annex II; Annex V.Part 1.25		10	
063	Short positions			8	
064	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		8	
065	Debt securities issued	Annex V.Part 1.37		8	
066	Other financial liabilities	Annex V.Part 1.38-41		8	
070	Financial liabilities designated at fair value through profit or loss	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8 (e)(i); IFRS 9.4.2.2	8	
080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
090	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37	8	
100	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41	8	
110	Financial liabilities measured at amortised cost		IFRS 7.8(g); IFRS 9.4.2.1	8	
120	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
130	Debt securities issued		Annex V.Part 1.37	8	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
140	Other financial liabilities		Annex V.Part 1.38-41	8	
141	Non-trading non-derivative financial liabilities measured at a cost-based method	Accounting Directive art 8(3)		8	
142	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		8	
143	Debt securities issued	Annex V.Part 1.37		8	
144	Other financial liabilities	Annex V.Part 1.38-41		8	
150	Derivatives – Hedge accounting	Accounting Directive art 8(1)(a), (6), (8)(a); Annex V.Part 1.26	IFRS 9.6.2.1; Annex V.Part 1.26	11	
160	Fair value changes of the hedged items in portfolio hedge of interest rate risk	Accounting Directive art 8(5), (6); Annex V.Part 2.8; IAS 39.89A(b)	IAS 39.89A(b), IFRS 9.6.5.8		
170	Provisions	BAD art 4.Liabilities(6)	IAS 37.10; IAS 1.54(l)	43	
175	Funds for general banking risks [if presented within liabilities]	BAD art 38.1; CRR art 4(112); Annex V.Part 2.15			
180	Pensions and other post employment defined benefit obligations	Annex V.Part 2.9	IAS 19.63; IAS 1.78(d); Annex V.Part 2.9	43	
190	Other long term employee benefits	Annex V.Part 2.10	IAS 19.153; IAS 1.78(d); Annex V.Part 2.10	43	
200	Restructuring		IAS 37.71, 84(a)	43	
210	Pending legal issues and tax litigation		IAS 37.Appendix C. Examples 6 and 10	43	
220	Commitments and guarantees given	BAD Article 4 Liabilities (6)(c), Off balance sheet items, Article 27(11), Article 28(8), Article 33	IFRS 9.4.2.1(c),(d), 9.5.5, 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.11	9 12 43	
230	Other provisions	BAD Article 4 Liabilities (6)(c), Off balance sheet items	IAS 37.14	43	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
240	Tax liabilities		IAS 1.54(n-o)		
250	Current tax liabilities		IAS 1.54(n); IAS 12.5		
260	Deferred tax liabilities	Accounting Directive art 17(1)(f); CRR art 4(1)(108)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)		
270	Share capital repayable on demand		IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12		
280	Other liabilities	Annex V.Part 2.13	Annex V.Part 2.13		
290	Liabilities included in disposal groups classified as held for sale		IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14		
295	Haircuts for trading liabilities at fair value	Annex V Part 1.29			
300	TOTAL LIABILITIES		IAS 1.9(b);IG 6		

1.3 Equity

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					010
010	Capital	BAD art 4.Liabilities(9), BAD art 22	IAS 1.54(r), BAD art 22	46	
020	Paid up capital	BAD art 4.Liabilities(9)	IAS 1.78(e)		
030	Unpaid capital which has been called up	BAD art 4.Liabilities(9); Annex V.Part 2.17			
040	Share premium	BAD art 4.Liabilities(10); CRR art 4(1)(124)	IAS 1.78(e); CRR art 4(1)(124)	46	
050	Equity instruments issued other than capital	Annex V.Part 2.18-19	Annex V.Part 2.18-19	46	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					010
060	Equity component of compound financial instruments	Accounting Directive art 8(6); Annex V.Part 2.18	IAS 32.28-29; Annex V.Part 2.18		
070	Other equity instruments issued	Annex V.Part 2.19	Annex V.Part 2.19		
080	Other equity	Annex V.Part 2.20	IFRS 2.10; Annex V.Part 2.20		
090	Accumulated other comprehensive income	CRR art 4(1)(100)	CRR art 4(1)(100)	46	
095	Items that will not be reclassified to profit or loss		IAS 1.82A(a)		
100	Tangible assets		IAS 16.39-41		
110	Intangible assets		IAS 38.85-87		
120	Actuarial gains or (-) losses on defined benefit pension plans		IAS 1.7, IG6; IAS 19.120(c)		
122	Non-current assets and disposal groups classified as held for sale		IFRS 5.38, IG Example 12		
124	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates		IAS 1.IG6; IAS 28.10		
320	Fair value changes of equity instruments measured at fair value through other comprehensive income		IAS 1.7(d); IFRS 9 5.7.5, B5.7.1; Annex V.Part 2.21		
330	Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income		IAS 1.7(e);IFRS 9.5.7.5;6.5.3; IFRS 7.24C; Annex V.Part 2.22		
340	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]		IFRS 9.5.7.5;6.5.8(b); Annex V.Part 2.22		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					010
350	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]		IAS 1.7(e); IFRS 9.5.7.5; 6.5.8(a); Annex V.Part 2.57		
360	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk		IAS 1.7(f); IFRS 9 5.7.7; Annex V.Part 2.23		
128	Items that may be reclassified to profit or loss		IAS 1.82A(a) (ii)		
130	Hedge of net investments in foreign operations [effective portion]	Accounting Directive art 8(1)(a), (6)(8)	IFRS 9.6.5.13(a); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv); 24E(a); Annex V.Part 2.24		
140	Foreign currency translation	BAD art 39(6)	IAS 21.52(b); IAS 21.32, 38-49		
150	Hedging derivatives. Cash flow hedges reserve [effective portion]	Accounting Directive art 8(1)(a), (6)(8)	IAS 1.7 (e); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b)(i); 24E; IFRS 9.6.5.11(b); Annex V.Part 2.25		
155	Fair value changes of debt instruments measured at fair value through other comprehensive income		IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26		
165	Hedging instruments [not designated elements]		IAS 1.7(g)(h); IFRS 9.6.5.15; 6.5.16; IFRS 7.24E (b)(c); Annex V.Part 2.60		
170	Non-current assets and disposal groups classified as held for sale		IFRS 5.38, IG Example 12		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					010
180	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates		IAS 1.IG6; IAS 28.10		
190	Retained earnings	BAD art 4.Liabilities(13); CRR art 4(1)(123)	CRR art 4(1)(123)		
200	Revaluation reserves	BAD art 4.Liabilities(12)	IFRS 1.30, D5-D8; Annex V.Part 2.28		
201	Tangible assets	Accounting Directive art 7(1)			
202	Equity instruments	Accounting Directive art 7(1)			
203	Debt securities	Accounting Directive art 7(1)			
204	Other	Accounting Directive art 7(1)			
205	Fair value reserves	Accounting Directive art 8(1)(a)			
206	Hedge of net investments in foreign operations	Accounting Directive art 8(1)(a), (8)(b)			
207	Hedging derivatives.Cash flow hedges	Accounting Directive art 8(1)(a), (8)(a); CRR article 30(a)			
208	Hedging derivatives. Other hedges	Accounting Directive art 8(1)(a), (8)(a)			
209	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), (8)(2)			
210	Other reserves	BAD art 4 Liabilities(11)-(13)	IAS 1.54; IAS 1.78(e)		
215	Funds for general banking risks [if presented within equity]	BAD art 38.1; CRR art 4(112); Annex V.Part 2.15			

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

2. Statement of profit or loss

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Breakdown in table	Current period
					010
025	Non-trading financial assets mandatorily at fair value through profit or loss		<i>IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1</i>		
030	Financial assets designated at fair value through profit or loss		<i>IFRS 7.20(a)(i), B5(e)</i>		
041	Financial assets at fair value through other comprehensive income		<i>IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A</i>		
051	Financial assets at amortised cost		<i>IFRS 7.20(b); IFRS 9.4.1.2; IFRS 9.5.7.2</i>		
070	Derivatives - Hedge accounting, interest rate risk		<i>IFRS 9.Appendix A; .B6.6.16; Annex V.Part 2.35</i>		
080	Other assets		<i>Annex V.Part 2.36</i>		
085	Interest income on liabilities	<i>Annex V.Part 2.37</i>	<i>IFRS 9.5.7.1, Annex V.Part 2.37</i>		
090	(Interest expenses)	<i>BAD art 27.Vertical layout(2); Annex V.Part 2.31</i>	<i>IAS 1.97; Annex V.Part 2.31</i>	16	
100	(Financial liabilities held for trading)		<i>IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34</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); IFRS 9.5.7.2</i>		
130	(Derivatives - Hedge accounting, interest rate risk)		<i>IAS 39.9; Annex V.Part 2.35</i>		
140	(Other liabilities)		<i>Annex V.Part 2.38</i>		
145	(Interest expense on assets)	<i>Annex V.Part 2.39</i>	<i>IFRS 9.5.7.1, Annex V.Part 2.39</i>		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
150	(Expenses on share capital repayable on demand)		IFRIC 2.11		
160	Dividend income	BAD art 27.Vertical layout(3); Annex V.Part 2.40	Annex V.Part 2.40	31	
170	Financial assets held for trading		IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40		
175	Non-trading financial assets mandatorily at fair value through profit or loss		IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1A; Annex V.Part 2.40		
191	Financial assets at fair value through other comprehensive income		IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41		
192	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	Annex V Part 2 .42	Annex V Part 2 .42		
200	Fee and commission income	BAD art 27.Vertical layout(4)	IFRS 7.20(c)	22	
210	(Fee and commission expenses)	BAD art 27.Vertical layout(5)	IFRS 7.20(c)	22	
220	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	BAD art 27.Vertical layout(6)	Annex V.Part 2.45	16	
231	Financial assets at fair value through other comprehensive income		IFRS 9.4.1.2A; IFRS 9.5.7.10-11		
241	Financial assets at amortised cost		IFRS 7.20(a)(v); IFRS 9.4.1.2; IFRS 9.5.7.2		
260	Financial liabilities measured at amortised cost		IFRS 7.20(a)(v); IFRS 9.5.7.2		
270	Other				

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
280	Gains or (-) losses on financial assets and liabilities held for trading, net		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46	16	
285	Gains or (-) losses on trading financial assets and liabilities, net	BAD art 27.Vertical layout(6)		16	
287	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46		
290	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44	16, 45	
295	Gains or (-) losses on non-trading financial assets and liabilities, net	BAD art 27.Vertical layout(6)		16	
300	Gains or (-) losses from hedge accounting, net	Accounting Directive art 8(1)(a), (6), (8)	Annex V.Part 2.47	16	
310	Exchange differences [gain or (-) loss], net	BAD art 39	IAS 21.28, 52 (a)		
320	Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	BAD art 27.Vertical layout(13)-(14); Annex V Part 2.56			
330	Gains or (-) losses on derecognition of non-financial assets, net	Annex V. Part 2.48	IAS 1.34; Annex V. Part 2.48	45	
340	Other operating income	BAD art 27.Vertical layout(7); Annex V.Part 2.314-316	Annex V.Part 2.314-316	45	
350	(Other operating expenses)	BAD art 27.Vertical layout(10); Annex V.Part 2.314-316	Annex V.Part 2.314-316	45	
355	TOTAL OPERATING INCOME, NET				
360	(Administrative expenses)	BAD art 27.Vertical layout(8)			
370	(Staff expenses)	BAD art 27.Vertical layout(8)(a)	IAS 19.7; IAS 1.102, IG 6	44	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
380	(Other administrative expenses)	BAD art 27.Vertical layout(8)(b);			
390	(Depreciation)		IAS 1.102, 104		
400	(Property, Plant and Equipment)	BAD art 27.Vertical layout(9)	IAS 1.104; IAS 16.73(e)(vii)		
410	(Investment Properties)	BAD art 27.Vertical layout(9)	IAS 1.104; IAS 40.79(d)(iv)		
415	(Goodwill)	BAD art 27.Vertical layout(9)			
420	(Other intangible assets)	BAD art 27.Vertical layout(9)	IAS 1.104; IAS 38.118(e)(vi)		
425	Modification gains or (-) losses, net		IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49		
426	Financial assets at fair value through other comprehensive income		IFRS 7.35J		
427	Financial assets at amortised cost		IFRS 7.35J		
430	(Provisions or (-) reversal of provisions)		IAS 37.59, 84; IAS 1.98(b)(f)(g)	9 12 43	
440	(Commitments and guarantees given)	BAD art 27.Vertical layout(11)-(12)	IFRS 9.4.2.1(c),(d),9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50		
450	(Other provisions)				
455	(Increases or (-) decreases of the fund for general banking risks, net)	BAD art 38.2			
460	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	BAD art 35-37, Annex V.Part 2.52, 53	IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V Part 2.51, 53	12	
481	(Financial assets at fair value through other comprehensive income)		IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8	12	
491	(Financial assets at amortised cost)		IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8	12	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
510	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	BAD art 27.Vertical layout(13)-(14)	IAS 28.40-43	16	
520	(Impairment or (-) reversal of impairment on non-financial assets)		IAS 36.126(a)(b)	16	
530	(Property, plant and equipment)	BAD art 27.Vertical layout(9)	IAS 16.73(e)(v-vi)		
540	(Investment properties)	BAD art 27.Vertical layout(9)	IAS 40.79(d)(v)		
550	(Goodwill)	BAD art 27.Vertical layout(9)	IFRS 3.Appendix B67(d)(v); IAS 36.124		
560	(Other intangible assets)	BAD art 27.Vertical layout(9)	IAS 38.118 (e)(iv)(v)		
570	(Other)		IAS 36.126 (a)(b)		
580	Negative goodwill recognised in profit or loss	Accounting Directive art 24(3)(f)	IFRS 3.Appendix B64(n)(i)		
590	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	BAD art 27.Vertical layout(13)-(14)	Annex V.Part 2.54		
600	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		IFRS 5.37; Annex V.Part 2.55		
610	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		IAS 1.102, IG 6; IFRS 5.33 A		
620	(Tax expense or (-) income related to profit or loss from continuing operations)	BAD art 27.Vertical layout(15)	IAS 1.82(d); IAS 12.77		
630	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	BAD art 27.Vertical layout(16)	IAS 1, IG 6		
632	Extraordinary profit or (-) loss after tax	BAD art 27.Vertical layout(21)			

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
633	Extraordinary profit or loss before tax	BAD art 27.Vertical layout(19)			
634	(Tax expense or (-) income related to extraordinary profit or loss)	BAD art 27.Vertical layout(20)			
640	Profit or (-) loss after tax from discontinued operations		IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56		
650	Profit or (-) loss before tax from discontinued operations		IFRS 5.33(b)(i)		
660	(Tax expense or (-) income related to discontinued operations)		IFRS 5.33 (b)(ii),(iv)		
670	PROFIT OR (-) LOSS FOR THE YEAR	BAD art 27.Vertical layout(23)	IAS 1.81A(a)		
680	Attributable to minority interest [non-controlling interests]		IAS 1.81B (b)(i)		
690	Attributable to owners of the parent		IAS 1.81B (b)(ii)		

3. Statement of comprehensive income

		References National GAAP compatible IFRS	Current period
			010
010	Profit or (-) loss for the year	IAS 1.7, IG6	
020	Other comprehensive income	IAS 1.7, IG6	
030	Items that will not be reclassified to profit or loss	IAS 1.82A(a)(i)	
040	Tangible assets	IAS 1.7, IG6; IAS 16.39-40	
050	Intangible assets	IAS 1.7; IAS 38.85-86	
060	Actuarial gains or (-) losses on defined benefit pension plans	IAS 1.7, IG6; IAS 19.120(c)	
070	Non-current assets and disposal groups held for sale	IFRS 5.38	
080	Share of other recognised income and expense of entities accounted for using the equity method	IAS 1.IG6; IAS 28.10	
081	Fair value changes of equity instruments measured at fair value through other comprehensive income	IAS 1.7(d)	

		References National GAAP compatible IFRS	Current period
			010
083	Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	IFRS 9.5.7.5;6.5.3; IFRS 7.24C; Annex V.Part 2.57	
084	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	IFRS 9.5.7.5;6.5.8(b); Annex V.Part 2.57	
085	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	IFRS 9.5.7.5;6.5.8(a); Annex V.Part 2.57	
086	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	IAS 1.7(f)	
090	Income tax relating to items that will not be reclassified	IAS 1.91(b); Annex V.Part 2.66	
100	Items that may be reclassified to profit or loss	IAS 1.82A(a)(ii)	
110	Hedge of net investments in foreign operations [effective portion]	IFRS 9.6.5.13(a); IFRS 7.24C(b)(i)(iv);.24E(a); Annex V.Part 2.58	
120	Valuation gains or (-) losses taken to equity	IAS 1.IG6;IFRS 9.6.5.13(a); IFRS 7.24C(b)(i);.24E(a); Annex V.Part 2.58	
130	Transferred to profit or loss	IAS 1.7, 92-95; IAS 21.48-49; IFRS 9.6.5.14; Annex V.Part 2.59	
140	Other reclassifications	Annex V.Part 2.65	
150	Foreign currency translation	IAS 1.7, IG6; IAS 21.52(b)	
160	Translation gains or (-) losses taken to equity	IAS 21.32, 38-47	
170	Transferred to profit or loss	IAS 1.7, 92-95; IAS 21.48-49	
180	Other reclassifications	Annex V.Part 2.65	
190	Cash flow hedges [effective portion]	IAS 1.7, IG6; IAS 39.95(a)-96 IFRS 9.6.5.11(b); IFRS 7.24C(b)(i);.24E(a);	

		References National GAAP compatible IFRS	Current period
			010
200	Valuation gains or (-) losses taken to equity	IAS 1.7(e),IG6; IFRS 9.6.5.11(a)(b)(d); IFRS 7.24C(b)(i), .24E(a)	
210	Transferred to profit or loss	IAS 1.7, 92-95, IG6; IFRS 9.6.5.11(d)(ii)(iii);IFRS 7.24C(b)(iv),.24E(a) Annex V.Part 2.59	
220	Transferred to initial carrying amount of hedged items	IAS 1.IG6;IFRS 9.6.5.11(d)(i)	
230	Other reclassifications	Annex V.Part 2.65	
231	Hedging instruments [not designated elements]	IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24E (b)(c); Annex V.Part 2.60	
232	Valuation gains or (-) losses taken to equity	IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24E (b)(c)	
233	Transferred to profit or loss	IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24E(b)(c); Annex V.Part 2.61	
234	Other reclassifications	Annex V.Part 2.65	
241	Debt instruments at fair value through other comprehensive income	IAS 1.7(da), IG 6; IAS 1.IG6; IFRS 9.5.6.4; Annex V.Part 2.62-63	
251	Valuation gains or (-) losses taken to equity	IFRS 7.20(a)(ii); IAS 1.IG6; IFRS 9.5.6.4	
261	Transferred to profit or loss	IAS 1.7, IAS 1.92-95, IAS 1.IG6; IFRS 9.5.6.7; Annex V.Part 2.64	
270	Other reclassifications	IFRS 5.IG Example 12;IFRS 9.5.6.5; Annex V.Part 2.64-65	
280	Non-current assets and disposal groups held for sale	IFRS 5.38	
290	Valuation gains or (-) losses taken to equity	IFRS 5.38	
300	Transferred to profit or loss	IAS 1.7, 92-95; IFRS 5.38	

		<i>References National GAAP compatible IFRS</i>	Current period
			010
310	<i>Other reclassifications</i>	<i>IFRS 5.IG Example 12</i>	
320	Share of other recognised income and expense of Investments in subsidiaries, joint ventures and associates	<i>IAS 1.IG6; IAS 28.10</i>	
330	Income tax relating to items that may be reclassified to profit or (-) loss	<i>IAS 1.91(b), IG6; Annex V.Part 2.66</i>	
340	Total comprehensive income for the year	<i>IAS 1.7, 81A(a), IG6</i>	
350	Attributable to minority interest [Non-controlling interest]	<i>IAS 1.83(b)(i), IG6</i>	
360	Attributable to owners of the parent	<i>IAS 1.83(b)(ii), IG6</i>	

4. Breakdown of financial assets by instrument and by counterparty sector

4.1 Financial assets held for trading

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount
				<i>Annex V.Part 1.27</i>
				010
005	Derivatives			
010	Equity instruments		<i>IAS 32.11, Annex V.Part 1.44(b)</i>	
030	of which: credit institutions		<i>Annex V.Part 1.42(c)</i>	
040	of which: other financial corporations		<i>Annex V.Part 1.42(d)</i>	
050	of which: non-financial corporations		<i>Annex V.Part 1.42(e)</i>	
060	Debt securities		<i>Annex V.Part 1.31, 44(b)</i>	
070	Central banks		<i>Annex V.Part 1.42(a)</i>	
080	General governments		<i>Annex V.Part 1.42(b)</i>	
090	Credit institutions		<i>Annex V.Part 1.42(c)</i>	
100	Other financial corporations		<i>Annex V.Part 1.42(d)</i>	
110	Non-financial corporations		<i>Annex V.Part 1.42(e)</i>	

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount
				<i>Annex V.Part 1.27</i>
				010
120	Loans and advances		<i>Annex V.Part 1.32, 44(a)</i>	
130	Central banks		<i>Annex V.Part 1.42(a)</i>	
140	General governments		<i>Annex V.Part 1.42(b)</i>	
150	Credit institutions		<i>Annex V.Part 1.42(c)</i>	
160	Other financial corporations		<i>Annex V.Part 1.42(d)</i>	
170	Non-financial corporations		<i>Annex V.Part 1.42(e)</i>	
180	Households		<i>Annex V.Part 1.42(f)</i>	
190	FINANCIAL ASSETS HELD FOR TRADING		<i>IFRS 9.Appendix A</i>	

4.2.1 Non-trading financial assets mandatorily at fair value through profit or loss

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				<i>Annex V.Part 1.27</i>	<i>Annex V.Part 2.69</i>
				010	020
010	Equity instruments		<i>IAS 32.11, Annex V.Part 1.44(b)</i>		
020	of which: credit institutions		<i>Annex V.Part 1.42(c)</i>		
030	of which: other financial corporations		<i>Annex V.Part 1.42(d)</i>		
040	of which: non-financial corporations		<i>Annex V.Part 1.42(e)</i>		
050	Debt securities		<i>Annex V.Part 1.31, 44(b)</i>		
060	Central banks		<i>Annex V.Part 1.42(a)</i>		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				Annex V.Part 1.27	Annex V.Part 2.69
				010	020
070	General governments		Annex V.Part 1.42(b)		
080	Credit institutions		Annex V.Part 1.42(c)		
090	Other financial corporations		Annex V.Part 1.42(d)		
100	Non-financial corporations		Annex V.Part 1.42(e)		
110	Loans and advances		Annex V.Part 1.32, 44(a)		
120	Central banks		Annex V.Part 1.42(a)		
130	General governments		Annex V.Part 1.42(b)		
140	Credit institutions		Annex V.Part 1.42(c)		
150	Other financial corporations		Annex V.Part 1.42(d)		
160	Non-financial corporations		Annex V.Part 1.42(e)		
170	Households		Annex V.Part 1.42(f)		
180	NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS		IFRS 7.8(a)(ii); IFRS 9.4.1.4		

4.2.2 Financial assets designated at fair value through profit or loss

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				Annex V.Part 1.27	Annex V.Part 2.69
				010	020
010	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5			
020	of which: at cost				

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				Annex V.Part 1.27	Annex V.Part 2.69
				010	020
030	of which: credit institutions	<i>Annex V.Part 1.42(c)</i>			
040	of which: other financial corporations	<i>Annex V.Part 1.42(d)</i>			
050	of which: non-financial corporations	<i>Annex V.Part 1.42(e)</i>			
060	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>		
070	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>		
080	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>		
090	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>		
110	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>		
120	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>		
130	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>		
140	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>		
160	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>		
170	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>		
180	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>		
190	FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	<i>Accounting Directive art 8(1)(a), (6)</i>	<i>IFRS 7.8(a)(i); IFRS 9.4.1.5</i>		

4.3.1 Financial assets at fair value through other comprehensive income

	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Gross carrying amount Annex V.Part 1.34(b)			
				Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)
010		IAS 32.11; Annex V.Part 1.44(b)	Annex V.Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a)	IFRS 9.B5.5.22-24; Annex V.Part 2.75	IFRS 9.5.5.3, IFRS 7.35M(b)(i)	IFRS 9.5.5.1, 7.35M(b)(ii)
			010	015	020	030	040
Equity instruments							
of which: credit institutions		Annex V.Part 1.42(c)					
of which: other financial corporations		Annex V.Part 1.42(d)					
of which: non-financial corporations		Annex V.Part 1.42(e)					
Debt securities							
Central banks		Annex V.Part 1.31, 44(b)					
General governments		Annex V.Part 1.42(a)					
Credit institutions		Annex V.Part 1.42(b)					
Other financial corporations		Annex V.Part 1.42(c)					
Non-financial corporations		Annex V.Part 1.42(d)					
Loans and advances		Annex V.Part 1.32, 44(a)					

	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Gross carrying amount Annex V.Part 1.34(b)			
				Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit- impaired assets (Stage 3)
			Annex V.Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a)	IFRS 9.B5.5.22-24; Annex V.Part 2.75	IFRS 9.5.5.3, IFRS 7.35M(b)(i)	IFRS 9.5.5.1, 7.35M(b)(ii)
			010	015	020	030	040
120		Annex V.Part 1.42(a)					
130		Annex V.Part 1.42(b)					
140		Annex V.Part 1.42(c)					
150		Annex V.Part 1.42(d)					
160		Annex V.Part 1.42(e)					
170		Annex V.Part 1.42(f)					
180		IFRS 7.8(h); IFRS 9.4.1.2A					
190		IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.77					

	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment Annex V.Part 2.70(b), 71			Accumulated partial write-offs	Accumulated total write-offs
			Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit- impaired assets (Stage 3)		
010		IAS 32.11; Annex V.Part 1.44(b)	IFRS 9.5.5.5; IFRS 7.35H(a), IFRS 7.16A	IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i), IFRS 7.16A	IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii), IFRS 7.16A	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74	090
020		Annex V.Part 1.42(c)					080
030		Annex V.Part 1.42(d)					
040		Annex V.Part 1.42(e)					
050		Annex V.Part 1.31, 44(b)					
060		Annex V.Part 1.42(a)					
070		Annex V.Part 1.42(b)					
080		Annex V.Part 1.42(c)					
090		Annex V.Part 1.42(d)					
100		Annex V.Part 1.42(e)					
110		Annex V.Part 1.32, 44(a)					

	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment Annex V.Part 2.70(b), 71			Accumulated partial write-offs	Accumulated total write-offs
			Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit- impaired assets (Stage 3)		
			IFRS 9.5.5.5; IFRS 7.35H(a), IFRS 7.16A	IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i), IFRS 7.16A	IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii), IFRS 7.16A	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74
			050	060	070	080	090
120	Central banks	Annex V.Part 1.42(a)					
130	General governments	Annex V.Part 1.42(b)					
140	Credit institutions	Annex V.Part 1.42(c)					
150	Other financial corporations	Annex V.Part 1.42(d)					
160	Non-financial corporations	Annex V.Part 1.42(e)					
170	Households	Annex V.Part 1.42(f)					
180	FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	IFRS 7.8(h); IFRS 9.4.1.2A					
190	of which: purchased credit- impaired financial assets	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.77					

4.4.1. Financial assets at amortised cost

	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27	Gross carrying amount Annex V.Part 1.34(b)		
				Assets without significant increase in credit risk since initial recognition (Stage 1) IFRS 9.5.5.5; IFRS 7.35M(a)	of which: instruments with low credit risk IFRS 9.B5.5.22-24; Annex V.Part 2.75	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) IFRS 9.5.5.3, IFRS 7.35M(b)(i)
010		Annex V.Part 1.31, 44(b)	010	020	030	040
020		Annex V.Part 1.42(a)				
030		Annex V.Part 1.42(b)				
040		Annex V.Part 1.42(c)				
050		Annex V.Part 1.42(d)				
060		Annex V.Part 1.42(e)				
070		Annex V.Part 1.32, 44(a)				
080		Annex V.Part 1.42(a)				
090		Annex V.Part 1.42(b)				
100		Annex V.Part 1.42(c)				
110		Annex V.Part 1.42(d)				

	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Gross carrying amount Annex V.Part 1.34(b)			
				Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)
120	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.27 010	IFRS 9.5.5.5; IFRS 7.35M(a) 015	IFRS 9.B5.5.22-24; Annex V.Part 2.75 020	IFRS 9.5.5.3, IFRS 7.35M(b)(i) 030	IFRS 9.5.5.1, 7.35M(b)(ii) 040
130	Households	Annex V.Part 1.42(f)					
140	FINANCIAL ASSETS AT AMORTISED COST	IFRS 7.8(f); IFRS 9.4.1.2					
150	of which: purchased credit-impaired financial assets	IFRS 9.5.13 and IFRS 7.35M(f); Annex V.Part 2.77					

	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment Annex V.Part 2.70(a), 71			Accumulated partial write-offs	Accumulated total write-offs
			Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)		
120	Non-financial corporations	Annex V.Part 1.42(e)	050	060	070	080	090
130	Households	Annex V.Part 1.42(f)					
140	FINANCIAL ASSETS AT AMORTISED COST	IFRS 7.8(f); IFRS 9.4.1.2					
150	of which: purchased credit-impaired financial assets	IFRS 9.5.13 and IFRS 7.35M(f); Annex V.Part 2.77					

4.5 Subordinated financial assets

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount
				Annex V.Part 1.27-28
				010
010	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32	
020	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31	
030	SUBORDINATED [FOR THE ISSUER] FINANCIAL ASSETS	Accounting Directive art 8(1)(a); Annex V.Part 2.78, 100	Annex V.Part 2.78, 100	

4.6 Trading Financial assets

		References National GAAP based on BAD	Carrying amount
			Annex V.Part 1.27-28
			010
005	Derivatives	CRR Annex II; Annex V.Part 1.17, Part 2.68	
010	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)	
020	of which: unquoted		
030	of which: credit institutions	Annex V.Part 1.42(c)	
040	of which: other financial corporations	Annex V.Part 1.42(d)	
050	of which: non-financial corporations	Annex V.Part 1.42(e)	
060	Debt securities	Annex V.Part 1.31, 44(b)	
070	Central banks	Annex V.Part 1.42(a)	
080	General governments	Annex V.Part 1.42(b)	
090	Credit institutions	Annex V.Part 1.42(c)	
100	Other financial corporations	Annex V.Part 1.42(d)	
110	Non-financial corporations	Annex V.Part 1.42(e)	
120	Loans and advances	Annex V.Part 1.32, 44(a)	
130	Central banks	Annex V.Part 1.42(a)	
140	General governments	Annex V.Part 1.42(b)	
150	Credit institutions	Annex V.Part 1.42(c)	
160	Other financial corporations	Annex V.Part 1.42(d)	
170	Non-financial corporations	Annex V.Part 1.42(e)	
180	Households	Annex V.Part 1.42(f)	
190	TRADING FINANCIAL ASSETS	BAD Article 32-33; Annex V.Part 1.17	

4.7 Non-trading non-derivative financial assets measured at fair value through profit or loss

		References National GAAP based on BAD	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Annex V.Part 1.27-28	Annex V.Part 2.69
			010	021
010	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)		
020	of which: unquoted			
030	of which: credit institutions	Annex V.Part 1.42(c)		
040	of which: other financial corporations	Annex V.Part 1.42(d)		
050	of which: non-financial corporations	Annex V.Part 1.42(e)		
060	Debt securities	Annex V.Part 1.31, 44(b)		
070	Central banks	Annex V.Part 1.42(a)		
080	General governments	Annex V.Part 1.42(b)		
090	Credit institutions	Annex V.Part 1.42(c)		
100	Other financial corporations	Annex V.Part 1.42(d)		
110	Non-financial corporations	Annex V.Part 1.42(e)		
120	Loans and advances	Annex V.Part 1.32, 44(a)		
130	Central banks	Annex V.Part 1.42(a)		
140	General governments	Annex V.Part 1.42(b)		
150	Credit institutions	Annex V.Part 1.42(c)		
160	Other financial corporations	Annex V.Part 1.42(d)		
170	Non-financial corporations	Annex V.Part 1.42(e)		
180	Households	Annex V.Part 1.42(f)		
190	NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	BAD art 36(2)		

4.8 Non-trading non-derivative financial assets measured at fair value to equity

	References National GAAP based on BAD	Financial assets not subject to impairment Annex V.Part 1.34(d), Part 2.79		Financial assets subject to impairment Annex V.Part 2.79		
		Carrying amount Annex V.Part 1.27-28	Accumulated negative changes in fair value due to credit risk on non-performing exposures Annex V.Part 2.69	Carrying amount Annex V.Part 1.27-28	Gross carrying amount Annex V Part 1.34(d)	
					Unimpaired assets	Impaired assets
010	Equity instruments ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)	010	030	035	040	050
020	of which: unquoted					
030	of which: credit institutions					
040	of which: other financial corporations					
050	of which: non-financial corporations					
060	Debt securities Annex V.Part 1.31, 44(b)					
070	Central banks Annex V.Part 1.42(a)					
080	General governments Annex V.Part 1.42(b)					
090	Credit institutions Annex V.Part 1.42(c)					
100	Other financial corporations Annex V.Part 1.42(d)					

	References National GAAP based on BAD	Financial assets not subject to impairment Annex V.Part 1.34(d), Part 2.79		Financial assets subject to impairment Annex V.Part 2.79				
		Carrying amount Annex V.Part 1.27-28	Accumulated negative changes in fair value due to credit risk on non-performing exposures Annex V.Part 2.69	Carrying amount Annex V.Part 1.27-28	Gross carrying amount Annex V.Part 1.34(d)			
					Unimpaired assets	Impaired assets		
110	Non-financial corporations	Annex V.Part 1.42(e)						
120	Loans and advances	Annex V.Part 1.32, 44(a)						
130	Central banks	Annex V.Part 1.42(a)						
140	General governments	Annex V.Part 1.42(b)						
150	Credit institutions	Annex V.Part 1.42(c)						
160	Other financial corporations	Annex V.Part 1.42(d)						
170	Non-financial corporations	Annex V.Part 1.42(e)						
180	Households	Annex V.Part 1.42(f)						
190	NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY	Accounting Directive art 8(1)(a), (8)(2)						

		Financial assets subject to impairment Annex V.Part 2.79				
		Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount	Accumulated partial write-offs	Accumulated total write-offs
References National GAAP based on BAD		CRR art 4(95), Annex V Part 2.70(c),71	CRR art 4(95); Annex V.Part 2.70(c),71	CRR art 4(95); Annex V.Part 2.70(c), 71, 82	CRR art 4(95); Annex V.Part 2.72-74	CRR art 4(95); Annex V.Part 2.72-74
010	Equity instruments	060	070	080	090	100
020	of which: unquoted					
030	of which: credit institutions					
040	of which: other financial corporations					
050	of which: non-financial corporations					
060	Debt securities					
070	Central banks					
080	General governments					
090	Credit institutions					
100	Other financial corporations					

		Financial assets subject to impairment Annex V.Part 2.79				
		Specific allowances for credit risk CRR art 4(95), Annex V Part 2.70(c),71 060	General allowances for credit risk affecting carrying amount CRR art 4(95); Annex V.Part 2.70(c),71 070	General allowances for banking risk affecting carrying amount CRR art 4(95); Annex V.Part 2.70(c), 71, 82 080	Accumulated partial write-offs CRR art 4(95); Annex V.Part 2.72-74 090	Accumulated total write-offs CRR art 4(95); Annex V.Part 2.72-74 100
		References National GAAP based on BAD				
110	Non-financial corporations					
120	Loans and advances					
130	Central banks					
140	General governments					
150	Credit institutions					
160	Other financial corporations					
170	Non-financial corporations					
180	Households					
190	NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY					

4.9 Non-trading non-derivative financial assets measured at a cost-based method

	References National GAAP based on BAD	Gross carrying amount Annex V.Part 1.34(c),34(e)				Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount
		Unimpaired assets Annex V.Part 2.80	Impaired assets CRR art 4(95), Annex V.Part 2.80	of which: assets under LOCUM				
				Annex V.Part 1.19	Annex V.Part 1.19			
005	Equity instruments ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)	010	020	015	025	030	041	045
006	of which: unquoted							
007	of which: credit institutions Annex V.Part 1.42(c)							
008	of which: other financial corporations Annex V.Part 1.42(d)							
009	of which: non-financial corporations Annex V.Part 1.42(e)							
010	Debt securities Annex V.Part 1.31, 44(b)							
020	Central banks Annex V.Part 1.42(a)							
030	General governments Annex V.Part 1.42(b)							
040	Credit institutions Annex V.Part 1.42(c)							

	References National GAAP based on BAD	Gross carrying amount Annex V.Part 1.34(c), 34(e)			Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount
		Unimpaired assets	Impaired assets	of which: assets under LOCOM			
		010	015	020	030	041	045
050	Other financial corporations						
060	Non-financial corporations						
070	Loans and advances						
080	Central banks						
090	General governments						
100	Credit institutions						
110	Other financial corporations						
120	Non-financial corporations						
130	Households						
140	NON-TRADING FINANCIAL ASSETS MEASURED AT A COST-BASED METHOD						

	References National GAAP based on BAD	Carrying amount	of which: assets under LOCOM	Accumulated negative value adjustments on LOCOM assets - market risk induced	Accumulated negative value adjustments on LOCOM assets - credit risk induced	Accumulated partial write-offs	Accumulated total write-offs
005	Equity instruments ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)	Annex V.Part 1.27-28 050	Annex V.Part 1.19 060	Annex V.Part 2.80 070	Annex V.Part 2.80 080	CRR art 4(95); Annex V.Part 2.72-74 090	CRR art 4(95); Annex V.Part 2.72-74 100
006	of which: unquoted						
007	of which: credit institutions						
008	of which: other financial corporations						
009	of which: non-financial corporations						
010	Debt securities						
020	Central banks						
030	General governments						
040	Credit institutions						

4.10 Other non-trading non-derivative financial assets

	References National GAAP based on BAD	Gross carrying amount Annex V.Part 1.34(e),34(f)				Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount
		Unimpaired assets Annex V.Part 2.81	of which: assets under LOCOM Annex V.Part 1.20	Impaired assets Annex V.Part 2.81	of which: assets under LOCOM Annex V.Part 1.20			
010	Equity instruments ECB/2013/33 Annex 2.Part 2.4-5; Annex V.Part 1.44(b)	015	016	020	025	030	040	050
020	of which: unquoted							
030	of which: credit institutions							
040	of which: other financial corporations							
050	of which: non-financial corporations							
060	Debt securities Annex V.Part 1.31, 44(b)							
070	Central banks Annex V.Part 1.42(a)							
080	General governments Annex V.Part 1.42(b)							
090	Credit institutions Annex V.Part 1.42(c)							
100	Other financial corporations Annex V.Part 1.42(d)							

	References National GAAP based on BAD	Gross carrying amount Annex V.Part 1.34(e), 34(f)				Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount
		Unimpaired assets	of which: assets under LOCOM	Impaired assets	of which: assets under LOCOM			
110	Non-financial corporations	Annex V.Part 1.42(e)						
120	Loans and advances	Annex V.Part 1.32, 44(a)						
130	Central banks	Annex V.Part 1.42(a)						
140	General governments	Annex V.Part 1.42(b)						
150	Credit institutions	Annex V.Part 1.42(c)						
160	Other financial corporations	Annex V.Part 1.42(d)						
170	Non-financial corporations	Annex V.Part 1.42(e)						
180	Households	Annex V.Part 1.42(f)						
190	OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS	Accounting Directive art 8(1)(a), (8)(2); Annex V.Part 1.20						

	References National GAAP based on BAD	Carrying amount	of which: assets under LOCOM	Accumulated negative value adjustments on LOCOM assets - market risk induced	Accumulated negative value adjustments on LOCOM assets - credit risk induced	Accumulated partial write-offs	Accumulated total write-offs
010	Equity instruments	010	070	080	090	100	110
	ECB/2013/33 Annex 2.Part 2.4-5; Annex V.Part 1.44(b)						
020	of which: unquoted						
030	of which: credit institutions						
	Annex V.Part 1.42(c)						
040	of which: other financial corporations						
	Annex V.Part 1.42(d)						
050	of which: non-financial corporations						
	Annex V.Part 1.42(e)						
060	Debt securities						
	Annex V.Part 1.31, 44(b)						
070	Central banks						
	Annex V.Part 1.42(a)						
080	General governments						
	Annex V.Part 1.42(b)						
090	Credit institutions						
	Annex V.Part 1.42(c)						
100	Other financial corporations						
	Annex V.Part 1.42(d)						

5. Breakdown of non-trading Loans and advances by product

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

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

Non-financial corporations <i>Annex V.Part 1.42(e), Part 2.91</i>						
	References	Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		010	011	012	021	022
050	E Water supply					
060	F Construction					
070	G Wholesale and retail trade					
080	H Transport and storage					
090	I Accommodation and food service activities					
100	J Information and communication					
105	K Financial and insurance activities					
110	L Real estate activities					
120	M Professional, scientific and technical activities					
130	N Administrative and support service activities					
140	O Public administration and defence, compulsory social security					
150	P Education					
160	Q Human health services and social work activities					
170	R Arts, entertainment and recreation					
180	S Other services					
190	LOANS AND ADVANCES					

7. Financial assets subject to impairment that are past due
 7.1 Financial assets subject to impairment that are past due

		Carrying amount Annex V.Part 1.27								
		Assets without significant increase in credit risk since initial recognition (Stage 1)			Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Credit-impaired assets (Stage 3)			
		≤ 30 days	< 30 days ≤ 90 days	> 90 days	≤ 30 days	< 30 days ≤ 90 days	> 90 days			
		010	020	030	040	050	060	070		
		IFRS 9.5.5.11;B5.5.37; IFRS 7.B8I, Annex V.Part 2.96							080	090
		References National GAAP compatible IFRS								
060	Debt securities									
		Annex V.Part 1.31, 44(b)								
070	Central banks									
		Annex V.Part 1.42(a)								
080	General governments									
		Annex V.Part 1.42(b)								
090	Credit institutions									
		Annex V.Part 1.42(c)								
100	Other financial corporations									
		Annex V.Part 1.42(d)								
110	Non-financial corporations									
		Annex V.Part 1.42(e)								
120	Loans and advances									
		Annex V.Part 1.32, 44(a)								
130	Central banks									
		Annex V.Part 1.42(a)								

		Carrying amount Annex V.Part 1.27								
		Assets without significant increase in credit risk since initial recognition (Stage 1)			Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Credit-impaired assets (Stage 3)		
		≤ 30 days	> 30 days ≤ 90 days	> 90 days	≤ 30 days	> 30 days ≤ 90 days	> 90 days	≤ 30 days	> 30 days ≤ 90 days	> 90 days
		IFRS 9.5.5.11;B5.5.37; IFRS 7.B81, Annex V.Part 2.96								
		010	020	030	040	050	060	070	080	090
250	Other term loans									
260	Advances that are not loans									
270	of which: Loans collateralized by immovable property									
280	of which: other collateralized loans									
290	of which: credit for consumption									
300	of which: lending for house purchase									
310	of which: project finance loans									

References National GAAP compatible IFRS

Annex V.Part 2.85(f)
 Annex V.Part 2.85(g)
 Annex V.Part 2.86(a), 87
 Annex V.Part 2.86(b), 87
 Annex V.Part 2.88(a)
 Annex V.Part 2.88(b)
 Annex V.Part 2.89; CRR Art 147(8)

		References National GAAP based on BAD	Carrying amount Annex V.Part 1.27-28						
			Past due but not impaired			Past due impaired			
			≤ 30 days	∧ 30 days ≤ 90 days	∧ 90 days	≤ 30 days	∧ 30 days ≤ 90 days	∧ 90 days	
			CRR art 4(95); Annex V.Part 2.96						
			010	020	030	040	050	060	
200	On demand [call] and short notice [current account]	Annex V.Part 2.85(a)							
210	Credit card debt	Annex V.Part 2.85(b)							
220	Trade receivables	Annex V.Part 2.85(c)							
230	Finance leases	Annex V.Part 2.85(d)							
240	Reverse repurchase loans	Annex V.Part 2.85(e)							
250	Other term loans	Annex V.Part 2.85(f)							
260	Advances that are not loans	Annex V.Part 2.85(g)							
270	of which: Loans collateralized by immovable property	Annex V.Part 2.86(a), 87							
280	of which: other collateralized loans	Annex V.Part 2.86(b), 87							
290	of which: credit for consumption	Annex V.Part 2.88(a)							
300	of which: lending for house purchase	Annex V.Part 2.88(b)							
310	of which: project finance loans	Annex V.Part 2.89; CRR Art 147(8)							

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
010	Derivatives	CRR Annex II		IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101
020	Short positions									
030	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5	IAS 32.11							
040	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31							
050	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1		IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101	
					Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102	
				010	020	030	034	035	037	040
060	Central banks	Annex V.Part 1.42(a), 44(c)	Annex V.Part 1.42(a), 44(c)							
070	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
080	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
090	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.9.7	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.9.7							
100	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							

			Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost- based method	Hedge accounting	
		References National GAAP compatible IFRS	IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6- BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1		IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101	
		References National GAAP based on BAD		Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102	
			010	020	030	034	035	037	040
110	General governments	Annex V.Part 1.42(b), 44(c)	Annex V.Part 1.42(b), 44(c)						
120	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1						
130	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2						
140	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.9.7	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.9.7						
150	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4						

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1		IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101	
					Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102	
				010	020	030	034	035	037	040
160	Credit institutions	Annex V.Part 1.42(c),44(c)	Annex V.Part 1.42(c),44(c)							
170	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
180	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
190	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.9.7	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.9.7							
200	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							

			Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost- based method	Hedge accounting	
		References National GAAP compatible IFRS	IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6- BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1		IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101	
		References National GAAP based on BAD		Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102	
			010	020	030	034	035	037	040
210	Other financial corpor- ations	Annex V.Part 1.42(d),44(c)	Annex V.Part 1.42(d),44(c)						
220	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1						
230	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2						
240	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.9.7	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.9.7						
250	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4						

			Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost- based method	Hedge accounting	
		References National GAAP compatible IFRS	IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6- BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1		IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101	
		References National GAAP based on BAD		Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102	
			010	020	030	034	035	037	040
260	Non-financial corpor- ations	Annex V.Part 1.42(e), 44(c)							
270	Current accounts / overnight deposits	Annex V.Part 1.42(e), 2.Part 2.9.1							
280	Deposits with agreed maturity	Annex V.Part 1.42(e), 2.Part 2.9.1							
290	Deposits redeemable at notice	Annex V.Part 1.42(e), 2.Part 2.9.3; Annex V.Part 2.9.7							
300	Repurchase agreements	Annex V.Part 1.42(e), 2.Part 2.9.4							

			Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost- based method	Hedge accounting	
		References National GAAP compatible IFRS	IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6- BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1		IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101	
		References National GAAP based on BAD		Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102	
			010	020	030	034	035	037	040
310	Households	Annex V.Part 1.42(f), 44(c)	Annex V.Part 1.42(f), 44(c)						
320	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1						
330	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2						
340	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.9.7	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.9.7						
350	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4						

			Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
		References National GAAP compatible IFRS	IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101	
		References National GAAP based on BAD		Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102	
			010	020	030	034	035	037	
360	Debt securities issued	Annex V.1.37, Part 2.98							
370	Certificates of deposits	Annex V.Part 2.98(a)							
380	Asset-backed securities	CRR art 4(61)							
390	Covered bonds	CRR art 129							
400	Hybrid contracts	Annex V.Part 2.98(d)							
410	Other debt securities issued	Annex V.Part 2.98(e)							

	Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
	Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost- based method	Hedge accounting	
	IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6- BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101
		Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(3)	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102
	010	020	030	034	035	037	040
	References National GAAP compatible IFRS						
420	Convertible compound financial instruments	IAS 32.AG 31					
430	Non-convertible						
440	Other financial liabilities	Annex V.Part 1.38-41					
450	FINANCIAL LIABILITIES						

8.2 Subordinated financial liabilities

		References National GAAP	References National GAAP compatible IFRS	Carrying amount		
				Designated at fair value through profit or loss	At amortized cost	At a cost-based method
				IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	
			Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3)	
010		010	020	030		
Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36			
020		Annex V.Part 1.37	Annex V.Part 1.37			
Debt securities issued	Annex V.Part 1.37	Annex V.Part 2.99-100	Annex V.Part 2.99-100			
030						
SUBORDINATED FINANCIAL LIABILITIES						

	References National GAAP compatible IFRS	Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.107-108, 118</i>				Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V.Part 2.106-109</i>			
		Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)		Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		
		IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M		IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e),(g), IFRS 9.4.2(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M
		010	020	030		040	050		
170	Other Commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116							
181	of which: non-performing	Annex V.Part 2.117							
190	Central banks	Annex V.Part 1.42(a)							
200	General governments	Annex V.Part 1.42(b)							
210	Credit institutions	Annex V.Part 1.42(c)							
220	Other financial corporations	Annex V.Part 1.42(d)							
230	Non-financial corporations	Annex V.Part 1.42(e)							
240	Households	Annex V.Part 1.42(f)							

	References National GAAP compatible IFRS	Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V Part 2.106-109</i>	Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
		Credit-impaired instruments (Stage 3)	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111	IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118	Annex V Part 2.69
		060	100	110	120	130
010	Loan commitments given CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116					
021	of which: non-performing Annex V.Part 2.117					
030	Central banks Annex V.Part 1.42(a)					
040	General governments Annex V.Part 1.42(b)					
050	Credit institutions Annex V.Part 1.42(c)					
060	Other financial corporations Annex V.Part 1.42(d)					
070	Non-financial corporations Annex V.Part 1.42(e)					
080	Households Annex V.Part 1.42(f)					

	References National GAAP compatible IFRS	Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment Annex V Part 2.106-109	Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
		Credit-impaired instruments (Stage 3)	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111	IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118	Annex V Part 2.69
		060	100	110	120	130
090	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116					
101	Annex V.Part 2.117					
110	Annex V.Part 1.42(a)					
120	Annex V.Part 1.42(b)					
130	Annex V.Part 1.42(c)					
140	Annex V.Part 1.42(d)					
150	Annex V.Part 1.42(e)					
160	Annex V.Part 1.42(f)					

	References National GAAP compatible IFRS	Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment <i>Annex V Part 2.106-109</i>	Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
		Credit-impaired instruments (Stage 3)	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118	IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111	IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118	Annex V Part 2.69
		060	100	110	120	130
170	Other Commitments given CRR Annex I; Annex V.Part 1.44(g); Part 2.102-105, 115, 116					
181	of which: non-performing Annex V.Part 2.117					
190	Central banks Annex V.Part 1.42(a)					
200	General governments Annex V.Part 1.42(b)					
210	Credit institutions Annex V.Part 1.42(c)					
220	Other financial corporations Annex V.Part 1.42(d)					
230	Non-financial corporations Annex V.Part 1.42(e)					
240	Households Annex V.Part 1.42(f)					

9.1 Off-balance sheet exposures under national GAAP: Loan commitments, financial guarantees and other commitments given

		References National GAAP	Nominal amount	Provisions
			CRR Annex I; Annex V.Part 2.118	CRR Annex I; Annex V.Part 2.11
			010	020
010	Loan commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113		
021	of which: non-performing	Annex V. Part 2.117		
030	Central banks	Annex V.Part 1.42(a)		
040	General governments	Annex V.Part 1.42(b)		
050	Credit institutions	Annex V.Part 1.42(c)		
060	Other financial corporations	Annex V.Part 1.42(d)		
070	Non-financial corporations	Annex V.Part 1.42(e)		
080	Households	Annex V.Part 1.42(f)		
090	Financial guarantees given	CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114		
101	of which: non-performing	Annex V. Part 2.117		
110	Central banks	Annex V.Part 1.42(a)		
120	General governments	Annex V.Part 1.42(b)		
130	Credit institutions	Annex V.Part 1.42(c)		
140	Other financial corporations	Annex V.Part 1.42(d)		
150	Non-financial corporations	Annex V.Part 1.42(e)		
160	Households	Annex V.Part 1.42(f)		
170	Other Commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115		
181	of which: non-performing	Annex V. Part 2.117		
190	Central banks	Annex V.Part 1.42(a)		
200	General governments	Annex V.Part 1.42(b)		
210	Credit institutions	Annex V.Part 1.42(c)		
220	Other financial corporations	Annex V.Part 1.42(d)		
230	Non-financial corporations	Annex V.Part 1.42(e)		
240	Households	Annex V.Part 1.42(f)		

9.2 Loan commitments, financial guarantees and other commitments received

		References National GAAP	References National GAAP compatible IFRS	Maximum amount of the guarantee that can be considered	Nominal amount
				IFRS 7.36 (b); Annex V.Part 2.119	Annex V.Part 2.119
				Annex V.Part 2.119	Annex V.Part 2.119
				010	020
010	Loan commitments received	Annex V.Part 1.44(h), Part 2.102-103, 113	IFRS 9.2.1(g), .BC2.2.2; Annex V.Part 1.44(h), Part 2.102-103, 113		
020	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)		
030	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)		
040	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)		
050	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)		
060	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)		
070	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)		
080	Financial guarantees received	Annex V.Part 1.44(h), Part 2.102-103, 114	IFRS 9.2.1(e), .B2.5, .BC2.17, IFRS 8.Appendix A; IFRS 4 Annex A; Annex V.Part 1.44(h), Part 2.102-103, 114		
090	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)		
100	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)		
110	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)		
120	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)		
130	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)		
140	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)		
150	Other Commitments received	Annex V.Part 1.44(h), Part 2.102-103, 115	Annex V.Part 1.44(h), Part 2.102-103, 115		
160	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)		
170	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)		
180	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)		
190	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)		
200	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)		
210	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)		

10. Derivatives - Trading and economic hedges

	By type of risk / By product or by type of market	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount			
				Financial assets Held for trading and trading	of which: Financial assets measured at a cost-based method / LOCOM	Financial liabilities Held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCOM
				Annex V.Part 1.120, 131 Annex V.Part 1.17, Part 2.120 010	Annex V.Part 2.120, 131 Annex V.Part 2.124 011	IFRS 9.BA.7 (a); Annex V.Part 2.120, 131 Annex V.Part 1.25, Part 2.120 020	Annex V.Part 2.124 016
010	Interest rate	Annex V.Part 2.129(a)	Annex V.Part 2.129(a)				
020	of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139				
030	OTC options	Annex V.Part 2.136	Annex V.Part 2.136				
040	OTC other	Annex V.Part 2.136	Annex V.Part 2.136				
050	Organized market options	Annex V.Part 2.136	Annex V.Part 2.136				
060	Organized market other	Annex V.Part 2.136	Annex V.Part 2.136				
070	Equity	Annex V.Part 2.129(b)	Annex V.Part 2.129(b)				
080	of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139				
090	OTC options	Annex V.Part 2.136	Annex V.Part 2.136				

	By type of risk / By product or by type of market	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount			
				Financial assets Held for trading and trading	of which: Financial assets measured at a cost-based method / LOCUM	Financial liabilities Held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCUM
				Annex V.Part 2.120, 131 Annex V.Part 1.17, Part 2.120 010	Annex V.Part 2.120, 131 Annex V.Part 2.124 011	IFRS 9.BA.7 (a); Annex V.Part 2.120, 131 Annex V.Part 1.25, Part 2.120 020	Annex V.Part 2.124 016
100	OTC other	Annex V.Part 2.136	Annex V.Part 2.136				
110	Organized market options	Annex V.Part 2.136	Annex V.Part 2.136				
120	Organized market other	Annex V.Part 2.136	Annex V.Part 2.136				
130	Foreign exchange and gold	Annex V.Part 2.129(c)	Annex V.Part 2.129(c)				
140	of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139				
150	OTC options	Annex V.Part 2.136	Annex V.Part 2.136				
160	OTC other	Annex V.Part 2.136	Annex V.Part 2.136				
170	Organized market options	Annex V.Part 2.136	Annex V.Part 2.136				
180	Organized market other	Annex V.Part 2.136	Annex V.Part 2.136				

	By type of risk / By product or by type of market	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount			
				Financial assets Held for trading and trading	of which: Financial assets measured at a cost-based method / LOCOM	Financial liabilities Held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCOM
				Annex V.Part 1.17, Part 2.120	Annex V.Part 2.124	Annex V.Part 1.25, Part 2.120	Annex V.Part 2.124
010	011	020	016				
190	Credit	Annex V.Part 2.129(d)	Annex V.Part 2.129(d)				
195	of which: economic hedges with use of the fair value option	Annex V.Part 2.140	IFRS 9.6.7.1; Annex V.Part 2.140				
201	of which: other economic hedges	Annex V.Part 2.137-140	Annex V.Part 2.137-140				
210	Credit default swap						
220	Credit spread option						
230	Total return swap						
240	Other						
250	Commodity	Annex V.Part 2.129(e)	Annex V.Part 2.129(e)				
260	of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139				

	By type of risk / By product or by type of market	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount			
				Financial assets Held for trading and trading	of which: Financial assets measured at a cost-based method / LOCOM	Financial liabilities Held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCOM
				Annex V.Part 2.120, 131 Annex V.Part 1.17, Part 2.120 010	Annex V.Part 2.124	IFRS 9.BA.7 (a); Annex V.Part 2.120, 131 Annex V.Part 1.25, Part 2.120 020	Annex V.Part 2.124
270	Other	Annex V.Part 2.129(f)	Annex V.Part 2.129(f)				
280	of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139				
290	DERIVATIVES	CRR Annex II; Annex V.Part 1.16(a)	IFRS 9.Appendix A				
300	of which: OTC - credit institutions	Annex V.Part 1.42(c), 44(e), Part 2.141 (a), 142	Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142				
310	of which: OTC - other financial corporations	Annex V.Part 1.42(d), 44(e), Part 2.141(b)	Annex V.Part 1.42(d), 44(e), Part 2.141(b)				
320	of which: OTC - rest	Annex V.Part 1.44(e), Part 2.141(c)	Annex V.Part 1.44(e), Part 2.141(c)				

	By type of risk / By product or by type of market	References National GAAP based on BAD	References National GAAP compatible IFRS	Fair value		Notional amount	
				Positive value	Negative value	Total Trading	of which: sold
				Annex V.Part 2.132	Annex V.Part 2.132	Annex V.Part 2.133-135	Annex V.Part 2.133-135
				022	025	030	040
010	Interest rate	Annex V.Part 2.129(a)	Annex V.Part 2.129(a)				
020	of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139				
030	OTC options	Annex V.Part 2.136	Annex V.Part 2.136				
040	OTC other	Annex V.Part 2.136	Annex V.Part 2.136				
050	Organized market options	Annex V.Part 2.136	Annex V.Part 2.136				
060	Organized market other	Annex V.Part 2.136	Annex V.Part 2.136				
070	Equity	Annex V.Part 2.129(b)	Annex V.Part 2.129(b)				
080	of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139				
090	OTC options	Annex V.Part 2.136	Annex V.Part 2.136				

	By type of risk / By product or by type of market	References National GAAP based on BAD	References National GAAP compatible IFRS	Fair value		Notional amount	
				Positive value	Negative value	Total Trading	of which: sold
100	OTC other	Annex V.Part 2.136	Annex V.Part 2.136			Annex V.Part 2.133-135	Annex V.Part 2.133-135
110	Organized market options	Annex V.Part 2.136	Annex V.Part 2.136			Annex V.Part 2.133-135	Annex V.Part 2.133-135
120	Organized market other	Annex V.Part 2.136	Annex V.Part 2.136				
130	Foreign exchange and gold	Annex V.Part 2.129(c)	Annex V.Part 2.129(c)				
140	of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139				
150	OTC options	Annex V.Part 2.136	Annex V.Part 2.136				
160	OTC other	Annex V.Part 2.136	Annex V.Part 2.136				
170	Organized market options	Annex V.Part 2.136	Annex V.Part 2.136				
180	Organized market other	Annex V.Part 2.136	Annex V.Part 2.136				

	By type of risk / By product or by type of market	References National GAAP based on BAD	References National GAAP compatible IFRS	Fair value		Notional amount	
				Positive value	Negative value	Total Trading	of which: sold
270	Other	Annex V.Part 2.129(f)	Annex V.Part 2.129(f)				
280	of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139				
290	DERIVATIVES	CRR Annex II; Annex V.Part 1.16(a)	IFRS 9-Appendix A				
300	of which: OTC - credit institutions	Annex V.Part 1.42(c), 44(e), Part 2.141 (a), 142	Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142				
310	of which: OTC - other financial corporations	Annex V.Part 1.42(d), 44(e), Part 2.141(b)	Annex V.Part 1.42(d), 44(e), Part 2.141(b)				
320	of which: OTC - rest	Annex V.Part 1.44(e), Part 2.141(c)	Annex V.Part 1.44(e), Part 2.141(c)				
				022	025	030	040
				Annex V.Part 2.132	Annex V.Part 2.132	Annex V.Part 2.133-135	Annex V.Part 2.133-135
						Annex V.Part 2.133-135	Annex V.Part 2.133-135

11. Hedge accounting

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

By product or by type of market		References National GAAP compatible IFRS	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V.Part 2.120, 131	IFRS 7.24A; Annex V.Part 2.120, 131	Annex V.Part 2.133-135	Annex V.Part 2.133-135
			010	020	030	040
010	Interest rate	Annex V.Part 2.129(a)				
020	OTC options	Annex V.Part 2.136				
030	OTC other	Annex V.Part 2.136				
040	Organized market options	Annex V.Part 2.136				
050	Organized market other	Annex V.Part 2.136				
060	Equity	Annex V.Part 2.129(b)				
070	OTC options	Annex V.Part 2.136				
080	OTC other	Annex V.Part 2.136				
090	Organized market options	Annex V.Part 2.136				
100	Organized market other	Annex V.Part 2.136				
110	Foreign exchange and gold	Annex V.Part 2.129(c)				
120	OTC options	Annex V.Part 2.136				
130	OTC other	Annex V.Part 2.136				
140	Organized market options	Annex V.Part 2.136				
150	Organized market other	Annex V.Part 2.136				
160	Credit	Annex V.Part 2.129(d)				
170	Credit default swap	Annex V.Part 2.136				
180	Credit spread option	Annex V.Part 2.136				
190	Total return swap	Annex V.Part 2.136				
200	Other	Annex V.Part 2.136				

By product or by type of market		References National GAAP compatible IFRS	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V.Part 2.120, 131	IFRS 7.24A; Annex V.Part 2.120, 131	Annex V.Part 2.133-135	Annex V.Part 2.133-135
			010	020	030	040
210	Commodity	Annex V.Part 2.129(e)				
220	Other	Annex V.Part 2.129(f)				
230	FAIR VALUE HEDGES	IFRS 7.24A; IAS 39.86(a); IFRS 9.6.5.2(a)				
240	Interest rate	Annex V.Part 2.129(a)				
250	OTC options	Annex V.Part 2.136				
260	OTC other	Annex V.Part 2.136				
270	Organized market options	Annex V.Part 2.136				
280	Organized market other	Annex V.Part 2.136				
290	Equity	Annex V.Part 2.129(b)				
300	OTC options	Annex V.Part 2.136				
310	OTC other	Annex V.Part 2.136				
320	Organized market options	Annex V.Part 2.136				
330	Organized market other	Annex V.Part 2.136				
340	Foreign exchange and gold	Annex V.Part 2.129(c)				
350	OTC options	Annex V.Part 2.136				
360	OTC other	Annex V.Part 2.136				
370	Organized market options	Annex V.Part 2.136				
380	Organized market other	Annex V.Part 2.136				
390	Credit	Annex V.Part 2.129(d)				
400	Credit default swap	Annex V.Part 2.136				
410	Credit spread option	Annex V.Part 2.136				

By product or by type of market		References National GAAP compatible IFRS	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V.Part 2.120, 131	IFRS 7.24A; Annex V.Part 2.120, 131	Annex V.Part 2.133-135	Annex V.Part 2.133-135
			010	020	030	040
420	Total return swap	Annex V.Part 2.136				
430	Other	Annex V.Part 2.136				
440	Commodity	Annex V.Part 2.129(e)				
450	Other	Annex V.Part 2.129(f)				
460	CASH FLOW HEDGES	IFRS 7.24A; IAS 39.86(b); IFRS 9.6.5.2(b)				
470	HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION	IFRS 7.24A; IAS 39.86(c); IFRS 9.6.5.2(c)				
480	PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK	IAS 39.71, 81A, 89A, AG 114-132				
490	PORTFOLIO CASH FLOW HEDGES OF INTEREST RATE RISK	IAS 39.71				
500	DERIVATIVES-HEDGE ACCOUNTING	IFRS 7.24A; IAS 39.9; IFRS 9.6.1				
510	of which: OTC - credit institutions	Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142				
520	of which: OTC - other financial corporations	Annex V.Part 1.42(d), 44(e), Part 2.141(b)				
530	of which: OTC - rest	Annex V.Part 1.44(e), Part 2.141(c)				

11.3 Non-derivative hedging instruments: Breakdown by accounting portfolio and type of hedge

		References National GAAP compatible IFRS	Carrying amount		
			Fair value hedge	Cash flow hedge	Hedge of net investment in a foreign operation
			Annex V.Part 2.145	Annex V.Part 2.145	Annex V.Part 2.145
			010	020	030
010	Non-derivative financial assets	IFRS 7.24A; IFRS 9.6.1; IFRS 9.6.2.2			
020	of which: Financial assets held for trading	IFRS 9.Appendix A			
030	of which: Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 9.4.1.4; IFRS 7.8(a)(ii)			
040	of which: Financial assets designated at fair value through profit or loss	IFRS 9.4.1.5; IFRS 7.8(a)(i)			
050	Non-derivative financial liabilities	IFRS 7.24A; IFRS 9.6.1; IFRS 9.6.2.2			
060	Financial liabilities held for trading	IFRS 9.Appendix A			
070	Financial liabilities designated at fair value through profit or loss	IFRS 9.4.2.1; IFRS 9.6.2.2			
080	Financial assets at amortised cost	IFRS 9.4.2.1; IFRS 9.6.2.2			

F11.3.1 Non-derivative hedging instruments under national GAAP: breakdown by accounting portfolio

		References National GAAP based on BAD	Carrying amount
			Annex V.Part 2.145
010	Non-derivative financial assets		
020	of which: Trading financial assets	BAD Article 32-33; Annex V.Part 1.17	
030	of which: Non-trading non-derivative financial assets measured at fair value through profit or loss	BAD art 36(2)	
040	of which: Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), (8)	
050	of which: Other non-trading non-derivative financial assets	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20	
060	Non-derivative financial liabilities		
070	of which: Trading financial liabilities	Accounting Directive art 8(1)(a),(3),(6)	
080	of which: Non-trading non-derivative financial liabilities measured at a cost-based method	Accounting Directive art 8(3)	

F11.4 Hedged items in fair value hedges

	References National GAAP compatible IFRS	Micro-hedges		Micro-hedges - Net position hedge		Hedge adjustments on micro-hedges		Macro hedges		
		Carrying amount	Assets or liabilities included in hedge of a net position (before netting)	Hedge adjustments included in the carrying amount of assets/liabilities	Remaining adjustments for discontinued micro hedges including hedges of net positions	Hedged items in portfolio hedge of interest rate risk				
		IFRS 7.24B(a), Annex V.Part 2.146, 147	IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V.Part 2.147, 151	IFRS 7.24B(a)(ii); Annex V.Part 2.148, 149	IFRS 7.24B(a)(v); Annex V.Part 2.148, 150	010	020	030	040	050
ASSETS										
010	Financial assets measured at fair value through other comprehensive income		IFRS 9.4.1.2A; IFRS 7.8(h); Annex V. Part 2.146, 151							
020	Interest rate		Annex V.Part 2.129(a)							
030	Equity		Annex V.Part 2.129(b)							
040	Foreign exchange and gold		Annex V.Part 2.129(c)							
050	Credit		Annex V.Part 2.129(d)							
060	Commodity		Annex V.Part 2.129(e)							
070	Other		Annex V.Part 2.129(f)							
080	Financial assets measured at amortised cost		IFRS 9.4.1.2A; IFRS 7.8(f); Annex V. Part 2.146, 151							
090	Interest rate		Annex V.Part 2.129(a)							
100	Equity		Annex V.Part 2.129(b)							

	References National GAAP compatible IFRS	Micro-hedges		Micro-hedges - Net position hedge		Hedge adjustments on micro-hedges		Macro hedges	
		Carrying amount	Assets or liabilities included in hedge of a net position (before netting)	Hedge adjustments included in the carrying amount of assets/liabilities	Remaining adjustments for discontinued micro hedges including hedges of net positions	Hedge adjustments included in the carrying amount of assets/liabilities	Hedge adjustments included in the carrying amount of assets/liabilities	Hedge adjustments included in the carrying amount of assets/liabilities	Hedge adjustments included in the carrying amount of assets/liabilities
		IFRS 7.24B(a), Annex V.Part 2.146, 147	IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V.Part 2.147, 151	IFRS 7.24B(a)(ii); Annex V.Part 2.148, 149	IFRS 7.24B(a)(v); Annex V.Part 2.148, 150	IFRS 9.6.1.3; IFRS 9.6.6.1; Annex V.Part 2.152			
		010	020	030	040	050			
110	Foreign exchange and gold	Annex V.Part 2.129(c)							
120	Credit	Annex V.Part 2.129(d)							
130	Commodity	Annex V.Part 2.129(e)							
140	Other	Annex V.Part 2.129(f)							
	LIABILITIES								
150	Financial liabilities measured at amortised costs	IFRS 9.4.2.1; IFRS 7.8(g); Annex V.Part 2.146, 151							
160	Interest rate	Annex V.Part 2.129(a)							
170	Equity	Annex V.Part 2.129(b)							
180	Foreign exchange and gold	Annex V.Part 2.129(c)							
190	Credit	Annex V.Part 2.129(d)							
200	Commodity	Annex V.Part 2.129(e)							
210	Other	Annex V.Part 2.129(f)							

	References National GAAP compatible IFRS	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Reverses of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss
540	Commitments and financial guarantees given (Stage 2)		IFRS 7.35I; Annex V.Part 2.159, 164(b)	IFRS 7.35I; Annex V.Part 2.160, 164(b)	IFRS 7.35I; Annex V.Part 2.161-162	IFRS 7.35I; Annex V.Part 2.164(c)	IFRS 7.35I; Annex V.Part 2.163	IFRS 7.35I; Annex V.Part 164(a), 165	IFRS 7.35I; Annex V.Part 2.166	100	110	120
550	of which: non-performing											
560	Commitments and financial guarantees given (Stage 3)											
570	Total provisions on commitments and financial guarantees given		IFRS 7.35I; Annex V.Part 2.157	IFRS 7.35I; Annex V.Part 2.160, 164(b)	IFRS 7.35I; Annex V.Part 2.161-162	IFRS 7.35I; Annex V.Part 2.164(c)	IFRS 7.35I; Annex V.Part 2.163	IFRS 7.35I; Annex V.Part 164(a), 165	IFRS 7.35I; Annex V.Part 2.166	100	110	120

1.2.2 Transfers between impairment stages (gross basis presentation)

		Gross carrying amount / nominal amount Annex V.Part 1.34, Part 2.118, 167, 170					
		Transfers between Stage 1 and Stage 2		Transfers between Stage 2 and Stage 3		Transfers between Stage 1 and Stage 3	
		To Stage 2 from Stage 1	To Stage 1 from Stage 2	To Stage 3 from Stage 2	To Stage 2 from Stage 3	To Stage 3 from Stage 1	To Stage 1 from Stage 3
		010	020	030	040	050	060
<i>References National GAAP compatible IFRS</i>		<i>Annex V.Part 2.168-169</i>					
010	Debt securities						
020	Central banks						
030	General governments						
040	Credit institutions						
050	Other financial corporations						
060	Non-financial corporations						
070	Loans and advances						
080	Central banks						

		Gross carrying amount / nominal amount Annex V.Part 1.34, Part 2.118, 167, 170					
		Transfers between Stage 1 and Stage 2		Transfers between Stage 2 and Stage 3		Transfers between Stage 1 and Stage 3	
		To Stage 2 from Stage 1	To Stage 1 from Stage 2	To Stage 3 from Stage 2	To Stage 2 from Stage 3	To Stage 3 from Stage 1	To Stage 1 from Stage 3
		010	020	030	040	050	060
		Annex V.Part 2.168-169					
090	General governments	Annex V.Part 1.42(b)					
100	Credit institutions	Annex V.Part 1.42(c)					
110	Other financial corporations	Annex V.Part 1.42(d)					
120	Non-financial corporations	Annex V.Part 1.42(e)					
130	Households	Annex V.Part 1.42(f)					
140	Total debt instruments						
150	Commitments and financial guarantees given	IFRS 9.2.1(g); 2.3(c); 5.5.1, 5.5.3, 5.5.5					
		References National GAAP compatible IFRS					

13. Collateral and guarantees received

13.1 Breakdown of collateral and guarantees by loans and advances other than held for trading

		References National GAAP based on BAD	References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered <i>Annex V.Part 2.171-172, 174</i>				
				Loans collateralized by immovable property		Other collateralized loans		Financial guarantees received
				Residential	Commercial	Cash [Debt instruments issued]	Rest	
010	Guarantees and collateral		IFRS 7.36(b)	Annex V.Part 2.173(a)	Annex V.Part 2.173(a)	Annex V.Part 2.173(b)	Annex V.Part 2.173(b)	Annex V.Part 2.173(c)
020	Loans and advances	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)	010	020	030	040	050
030	of which: Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)					
040	of which: Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
050	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
	of which: lending for house purchase	Annex V.Part 2.88(b)	Annex V.Part 2.88(b)					

13.2 Collateral obtained by taking possession during the period [held at the reporting date]

	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 2.175
010	Non-current assets held-for-sale	IFRS 7.38(a)	010
020	Property, plant and equipment	IFRS 7.38(a)	
030	Investment property	IFRS 7.38(a)	
040	Equity and debt instruments	IFRS 7.38(a)	
050	Other	IFRS 7.38(a)	
060	Total		

13.3 Collateral obtained by taking possession [tangible assets] accumulated

	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount 010
010	Foreclosure [tangible assets]	IFRS 7.38(a); Annex V.Part 2.176	

	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
	Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
		IFRS 7.42D(i)	IFRS 7.42D(i); Annex V.Part 1.27, Part 2.181		CRR art 109; Annex V.Part 2.182
	070	080	090	100	110
	References National GAAP compatible IFRS				
	References National GAAP based on BAD				
010	Financial assets held for trading		IFRS 7.8(a)(ii); IFRS 9. Appendix A		
020	Equity instruments		IAS 32.11		
030	Debt securities		Annex V.Part 1.31		
040	Loans and advances		Annex V.Part 1.32		
041	Trading financial assets	Accounting Directive art 8(1)(a), (6); Annex V.Part 1.15			
042	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5			

043	Debt securities	References National GAAP based on BAD	References National GAAP compatible IFRS	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
				Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
				070	080	090	100	110
044	Loans and advances	Annex V.Part 1.31 Annex V.Part 1.32						
045	Non-trading financial assets mandatorily at fair value through profit or loss		IFRS 9.4.1.4					
046	Equity instruments		IAS 32.11					
047	Debt securities		Annex V.Part 1.31					
048	Loans and advances		Annex V.Part 1.32					
050	Financial assets designated at fair value through profit or loss	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8(a)(i); IFRS 9.4.1.5					

		References National GAAP based on BAD	References National GAAP compatible IFRS	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
				Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
060	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		IFRS 7.42D(f)	IFRS 7.42D(f); Annex V.Part 1.27, Part 2.181	100	CRR art 109; Annex V.Part 2.182	
070	Debt securities	Annex V.Part 1.31		080	090	110	CRR art 109; Annex V.Part 2.182	
080	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.31					
091	Financial assets at fair value through other comprehensive income		Annex V.Part 1.32					
092	Equity instruments		IFRS 7.8(h); IFRS 9.4.1.2A					
093	Debt securities		IAS 32.11					
094	Loans and advances		Annex V.Part 1.31					
121	Non-trading non-derivative financial assets measured at fair value through profit or loss	Accounting Directive art 8(1)(a), (4)	Annex V.Part 1.32					

	References National GAAP based on BAD	References National GAAP compatible IFRS	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes		
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities				
122	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5	IFRS 7.42D(f); Annex V.Part 1.27, Part 2.181	IFRS 7.42D(f)	070	080	090	100	110
123	Debt securities	Annex V.Part 1.31							
124	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); part 1.14, part 3.35							
125	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), (8)(2)							
126	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5							

		References National GAAP compatible IFRS	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
		References National GAAP based on BAD					
127	Debt securities	Annex V.Part 1.31		080	090	100	CRR art 109; Annex V.Part 2.182
128	Loans and advances	Accounting Directive art 8(1)(a), (4)(b);part 1.14, part 3.35					CRR art 109; Annex V.Part 2.182
131	Financial assets at amortised cost						
132	Debt securities						
133	Loans and advances						

	References National GAAP based on BAD	References National GAAP compatible IFRS	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
			070	080	090	100	110
181	Non-trading non-derivative financial assets measured at a cost-based method	BAD art 37.1; art 42a(4)(b); Annex V.Part 1.16					
200	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5					
182	Debt securities	Annex V.Part 1.31					
183	Loans and advances	Annex V.Part 1.32					
184	Other non-trading non-derivative financial assets	BAD art 35-37					
185	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5					
186	Debt securities	Annex V.Part 1.31					
187	Loans and advances	Annex V.Part 1.32					
190	Total						

16. Breakdown of selected statement of profit or loss items

16.1 Interest income and expenses by instrument and counterparty sector

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	
				Income	Expenses
				<i>Annex V.Part 2.187, 189</i>	<i>Annex V.Part 2.188, 190</i>
				010	020
010	Derivatives -Trading	<i>CRR Annex II; Annex V.Part 2.193</i>	<i>IFRS 9.Appendix A, .BA.1, .BA.6; Annex V.Part 2.193</i>		
015	of which: interest income from derivatives in economic hedges	<i>Annex V.Part 2.193</i>	<i>Annex V.Part 2.193</i>		
020	Debt securities	<i>Annex V.Part 1.31, 44(b)</i>	<i>Annex V.Part 1.31, 44(b)</i>		
030	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>		
040	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>		
050	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>		
060	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>		
070	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>		
080	Loans and advances	<i>Annex V.Part 1.32, 44(a)</i>	<i>Annex V.Part 1.32, 44(a)</i>		
090	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>		
100	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>		
110	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>		
120	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>		
130	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>		
140	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>		

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	
				Income	Expenses
				<i>Annex V.Part 2.187, 189</i>	<i>Annex V.Part 2.188, 190</i>
				010	020
150	Other assets	<i>Annex V.Part 1.51</i>	<i>Annex V.Part 2.5</i>		
160	Deposits	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>		
170	Central banks	<i>Annex V.Part 1.42(a)</i>	<i>Annex V.Part 1.42(a)</i>		
180	General governments	<i>Annex V.Part 1.42(b)</i>	<i>Annex V.Part 1.42(b)</i>		
190	Credit institutions	<i>Annex V.Part 1.42(c)</i>	<i>Annex V.Part 1.42(c)</i>		
200	Other financial corporations	<i>Annex V.Part 1.42(d)</i>	<i>Annex V.Part 1.42(d)</i>		
210	Non-financial corporations	<i>Annex V.Part 1.42(e)</i>	<i>Annex V.Part 1.42(e)</i>		
220	Households	<i>Annex V.Part 1.42(f)</i>	<i>Annex V.Part 1.42(f)</i>		
230	Debt securities issued	<i>Annex V.1.37</i>	<i>Annex V.Part 1.37</i>		
240	Other financial liabilities	<i>Annex V.Part 1.32-34, Part 2.191</i>	<i>Annex V.Part 1.32-34, Part 2.191</i>		
250	Derivatives - Hedge accounting, interest rate risk	<i>Annex V.Part 2.192</i>	<i>Annex V.Part 2.192</i>		
260	Other Liabilities	<i>Annex V.Part 1.38-41</i>	<i>Annex V.Part 1.38-41</i>		
270	INTEREST	<i>BAD art 27.Vertical layout(1), (2)</i>	<i>IAS 1.97</i>		
280	of which: interest-income on credit impaired financial assets		<i>IFRS 9.5.4.1; .B5.4.7; Annex V.Part 2.194</i>		

16.2 Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				Annex V. Part 2.195-196
				010
010	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		
020	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31	
030	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32	
040	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
050	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37	
060	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41	
070	GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET	BAD art 27.Vertical layout(6); Annex V.Part 2.45	Annex V.Part 2.45	

16.3 Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				Annex V. Part 2.197-198
				010
010	Derivatives		IFRS 9.Appendix A, .BA.1, .BA.7(a)	
015	of which: Economic hedges with use of the fair value option		IFRS 9.6.7.1; IFRS 7.9(d); Annex V.Part 2.199	
020	Equity instruments		IAS 32.11	
030	Debt securities		Annex V.Part 1.31	
040	Loans and advances		Annex V.Part 1.32	
050	Short positions		IFRS 9.BA.7(b)	
060	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
070	Debt securities issued		Annex V.Part 1.37	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				Annex V. Part 2.197-198
				010
080	Other financial liabilities		Annex V.Part 1.38-41	
090	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET		IFRS 9.Appendix A, .BA.6;IFRS 7.20(a)(i)	
095	of which: gains and losses due to the reclassification of assets at amortised cost		IFRS 9.5.6.2; annex V.Part 2.199	
100	Derivatives	CRR Annex II		
110	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		
120	Debt securities	Annex V.Part 1.31		
130	Loans and advances	Annex V.Part 1.32		
140	Short positions			
150	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		
160	Debt securities issued	Annex V.Part 1.37		
170	Other financial liabilities	Annex V.Part 1.38-41		
180	GAINS OR (-) LOSSES ON TRADING FINANCIAL ASSETS AND LIABILITIES, NET	BAD art 27.Vertical layout(6); Annex V.Part 1.17		

16.4 Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				010
010	Interest rate instruments and related derivatives		Annex V.Part 2.200(a)	
020	Equity instruments and related derivatives		Annex V.Part 2.200(b)	
030	Foreign exchange trading and derivatives related with foreign exchange and gold		Annex V.Part 2.200(c)	
040	Credit risk instruments and related derivatives		Annex V.Part 2.200(d)	

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				010
050	Derivatives related with commodities		<i>Annex V.Part 2.200(e)</i>	
060	Other		<i>Annex V.Part 2.200(f)</i>	
070	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET	<i>BAD art 27.Vertical layout(6)</i>	<i>IFRS 7.20(a)(i)</i>	
080	Interest rate instruments and related derivatives	<i>Annex V.Part 2.200(a)</i>		
090	Equity instruments and related derivatives	<i>Annex V.Part 2.200(b)</i>		
100	Foreign exchange trading and derivatives related with foreign exchange and gold	<i>Annex V.Part 2.200(c)</i>		
110	Credit risk instruments and related derivatives	<i>Annex V.Part 2.200(d)</i>		
120	Derivatives related with commodities	<i>Annex V.Part 2.200(e)</i>		
130	Other	<i>Annex V.Part 2.200(f)</i>		
140	GAINS OR (-) LOSSES ON TRADING FINANCIAL ASSETS AND LIABILITIES, NET	<i>BAD art 27.Vertical layout(6)</i>		

16.4.1 Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				<i>Annex V.Part 2.201</i>
				010
020	Equity instruments		<i>IAS 32.11</i>	
030	Debt securities		<i>Annex V.Part 1.31</i>	
040	Loans and advances		<i>Annex V.Part 1.32</i>	
090	GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT AND LOSS, NET		<i>IFRS 7.20(a)(i)</i>	
100	of which: gains and losses due to the reclassification of assets at amortised cost		<i>IFRS 9.6.5.2; Annex V.Part 2.202</i>	

16.5 Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period	Changes in fair value due to credit risk
				Annex V.Part 2.203	Annex V.Part 2.203
				010	020
010	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5			
020	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31		
030	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32		
040	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		
050	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37		
060	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41		
070	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET	BAD art 27.Vertical layout(6)	IFRS 7.20(a)(i)		
071	of which: gains or (-) losses upon designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net		IFRS 9.6.7; IFRS 7.24G(b); Annex V.Part 2.204		
072	of which: gains or (-) losses after designation on financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net		IFRS 9.6.7; IFRS 7.20(a)(i); Annex V.Part 2.204		
080	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5			
090	Debt securities	Annex V.Part 1.31			
100	Loans and advances	Annex V.Part 1.32			

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period	Changes in fair value due to credit risk
				Annex V.Part 2.203	Annex V.Part 2.203
				010	020
110	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36			
120	Debt securities issued	Annex V.Part 1.37			
130	Other financial liabilities	Annex V.Part 1.38-41			
140	GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS AND LIABILITIES, NET	BAD art 27.Vertical layout(6)			

16.6 Gains or losses from hedge accounting

		References National GAAP based on BAD Annex V.Part 2.207	References National GAAP compatible IFRS	Current period
				Annex V.Part 2.205
				010
010	Fair value changes of the hedging instrument [including discontinuation]	Accounting Directive art 8(1)(a), (6), (8)(a)	IFRS 7.24A(c); IFRS 7.24C(b)(vi)	
020	Fair value changes of the hedged item attributable to the hedged risk	Accounting Directive art 8(1)(a), (6), (8)(a)	IFRS 9.6.3.7; .6.5.8; .B6.4.1; IFRS 7.24B(a)(iv); IFRS 7.24C(b)(vi); Annex V.Part 2.206	
030	Ineffectiveness in profit or loss from cash flow hedges	Accounting Directive art 8(1)(a), (6), (8)(a)	IFRS 7.24C(b)ii; IFRS 7.24C(b)(vi)	
040	Ineffectiveness in profit or loss from hedges of net investments in foreign operations	Accounting Directive art 8(1)(a)	IFRS 7.24C(b)(ii); IFRS 7.24C(b)(vi)	
050	GAINS OR (-) LOSSES FROM HEDGE ACCOUNTING, NET	Accounting Directive art 8(1)(a), (6), (8)(a)		

16.7 Impairment on non-financial assets

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period		
				Additions	Reversals	Accumulated impairment
				Annex V.Part 2.208	Annex V.Part 2.208	
				010	020	040
060	Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates	BAD art 27.Vertical layout(13)-(14)	IAS 28.40-43			

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period		
				Additions	Reversals	Accumulated impairment
				Annex V.Part 2.208	Annex V.Part 2.208	
				010	020	040
070	Subsidiaries		IFRS 10 Appendix A			
080	Joint ventures		IAS 28.3			
090	Associates		IAS 28.3			
100	Impairment or (-) reversal of impairment on non-financial assets		IAS 36.126(a),(b)			
110	Property, plant and equipment	BAD art 27.Vertical layout(9)	IAS 16.73(e)(v-vi)			
120	Investment properties	BAD art 27.Vertical layout(9)	IAS 40.79(d)(v)			
130	Goodwill	BAD art 27.Vertical layout(9)	IAS 36.10b; IAS 36.88-99, 124; IFRS 3 Appendix B67(d)(v)			
140	Other intangible assets	BAD art 27.Vertical layout(9)	IAS 38.118(e)(iv)(v)			
145	Other		IAS 36.126(a),(b)			
150	TOTAL					

17. Reconciliation between Accounting and CRR scope of consolidation: Balance Sheet

17.1 Assets

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accounting scope of consolidation [Carrying amount]
				Annex V.Part 1.27-28, Part 2.209
				010
010	Cash, cash balances at central banks and other demand deposits	BAD art 4.Assets(1)	IAS 1.54 (i)	
020	Cash on hand	Annex V.Part 2.1	Annex V.Part 2.1	
030	Cash balances at central banks	BAD art 13(2); Annex V.Part 2.2	Annex V.Part 2.2	
040	Other demand deposits	Annex V.Part 2.3	Annex V.Part 2.3	

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				<i>Annex V.Part 1.27-28, Part 2.209</i>
				010
050	Financial assets held for trading		<i>IFRS 7.8(a)(ii);IFRS 9.Appendix A</i>	
060	Derivatives		<i>IFRS 9.Appendix A</i>	
070	Equity instruments		<i>IAS 32.11</i>	
080	Debt securities		<i>Annex V.Part 1.31</i>	
090	Loans and advances		<i>Annex V.Part 1.32</i>	
091	Trading financial assets	<i>BAD Article 32-33; Annex V.Part 1.17</i>		
092	Derivatives	<i>CRR Annex II; Annex V.Part 1.17</i>		
093	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>		
094	Debt securities	<i>Annex V.Part 1.31</i>		
095	Loans and advances	<i>Annex V.Part 1.32</i>		
096	Non-trading financial assets mandatorily at fair value through profit or loss		<i>IFRS 9.4.1.4</i>	
097	Equity instruments		<i>IAS 32.11</i>	
098	Debt securities		<i>Annex V.Part 1.31</i>	
099	Loans and advances		<i>Annex V.Part 1.32</i>	

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				Annex V.Part 1.27-28, Part 2.209
				010
100	Financial assets designated at fair value through profit or loss	<i>Accounting Directive art 8(1)(a), (6)</i>	<i>IFRS 7.8(a)(i); IFRS 9.4.1.5</i>	
110	Equity instruments			
120	Debt securities	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	
130	Loans and advances	<i>Annex V.Part 1.32</i>	<i>Annex V.Part 1.32</i>	
141	Financial assets at fair value through other comprehensive income		<i>IFRS 7.8(h); IFRS 9.4.1.2A</i>	
142	Equity instruments		<i>IAS 32.11</i>	
143	Debt securities		<i>Annex V.Part 1.31</i>	
144	Loans and advances		<i>Annex V.Part 1.32</i>	
171	Non-trading non-derivative financial assets measured at fair value through profit or loss	<i>BAD art 36(2)</i>		
172	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>		
173	Debt securities	<i>Annex V.Part 1.31</i>		
174	Loans and advances	<i>Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32</i>		
175	Non-trading non-derivative financial assets measured at fair value to equity	<i>Accounting Directive art 8(1)(a), (8)</i>		
176	Equity instruments	<i>ECB/2013/33 Annex 2.Part 2.4-5</i>		
177	Debt securities	<i>Annex V.Part 1.31</i>		
178	Loans and advances	<i>Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32</i>		
181	Financial assets at amortised cost		<i>IFRS 7.8(f); IFRS 9.4.1.2</i>	

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				Annex V.Part 1.27-28, Part 2.209
				010
182	Debt securities		Annex V.Part 1.31	
183	Loans and advances		Annex V.Part 1.32	
231	Non-trading non-derivative financial assets measured at a cost-based method	BAD art 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part 1.18, 19		
380	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		
232	Debt securities	Annex V.Part 1.31		
233	Loans and advances	Annex V.Part 1.32		
234	Other non-trading non-derivative financial assets	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20		
235	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		
236	Debt securities	Annex V.Part 1.31		
237	Loans and advances	Annex V.Part 1.32		
240	Derivatives – Hedge accounting	Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22	IFRS 9.6.2.1; Annex V.Part 1.22	
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	Accounting Directive art 8(5), (6); IAS 39.89A (a)	IAS 39.89A(a); IFRS 9.6.5.8	
260	Investments in subsidiaries, joint ventures and associates	BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4, 210	IAS 1.54(e); Annex V.Part 1.21, Part 2.4, 210	
270	Assets under reinsurance and insurance contracts	Annex V.Part 2.211	IFRS 4.IG20.(b)-(c); Annex V.Part 2.211	
280	Tangible assets	BAD art 4.Assets(10)		

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				Annex V.Part 1.27-28, Part 2.209
				010
290	Intangible assets	BAD art 4.Assets(9); CRR art 4(1)(115)	IAS 1.54(c); CRR art 4(1)(115)	
300	Goodwill	BAD art 4.Assets(9); CRR art 4(1)(113)	IFRS 3.B67(d); CRR art 4(1)(113)	
310	Other intangible assets	BAD art 4.Assets(9)	IAS 38.8,118	
320	Tax assets		IAS 1.54(n-o)	
330	Current tax assets		IAS 1.54(n); IAS 12.5	
340	Deferred tax assets	Accounting Directive art 17(1)(f); CRR art 4(1)(106)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)	
350	Other assets	Annex V.Part 2.5, 6	Annex V.Part 2.5	
360	Non-current assets and disposal groups classified as held for sale		IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6	
365	(-) Haircuts for trading assets valued at fair value	Annex V Part 1.29		
370	TOTAL ASSETS	BAD art 4 Assets	IAS 1.9(a), IG 6	

17.2 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Nominal amount]
				Annex V.Part 2.118, 209
				010
010	Loan commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116	
020	Financial guarantees given	CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116	
030	Other Commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116	
040	OFF-BALANCE SHEET EXPOSURES			

17.3 Liabilities and equity

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accounting scope of consolidation [Carrying amount]
				Annex V.Part 1.27-28, Part 2.209
				010
010	Financial liabilities held for trading		IFRS 7.8 (e) (ii); IFRS 9.BA.6	
020	Derivatives		IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)	
030	Short positions		IFRS 9.BA7(b)	
040	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
050	Debt securities issued		Annex V.Part 1.37	
060	Other financial liabilities		Annex V.Part 1.38-41	
061	Trading financial liabilities	Accounting Directive art 8(1)(a),(3),(6)		
062	Derivatives	CRR Annex II; Annex V.Part 1.25, 27		
063	Short positions			
064	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		
065	Debt securities issued	Annex V.Part 1.37		
066	Other financial liabilities	Annex V.Part 1.38-41		
070	Financial liabilities designated at fair value through profit or loss	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8 (e)(i); IFRS 9.4.2.2	
080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
090	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37	
100	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41	
110	Financial liabilities measured at amortised cost		IFRS 7.8(g); IFRS 9.4.2.1	

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				Annex V.Part 1.27-28, Part 2.209
				010
120	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
130	Debt securities issued		Annex V.Part 1.37	
140	Other financial liabilities		Annex V.Part 1.38-41	
141	Non-trading non-derivative financial liabilities measured at a cost-based method	Accounting Directive art 8(3)		
142	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		
143	Debt securities issued	Annex V.Part 1.37		
144	Other financial liabilities	Annex V.Part 1.38-41		
150	Derivatives – Hedge accounting	Accounting Directive art 8(1)(a), (6), (8)(a); Annex V.Part 1.26	IFRS 9.6.2.1; Annex V.Part 1.26	
160	Fair value changes of the hedged items in portfolio hedge of interest rate risk	Accounting Directive art 8(5), (6); Annex V.Part 2.8; IAS 39.89A(b)	IAS 39.89A(b), IFRS 9.6.5.8	
170	Liabilities under insurance and reinsurance contracts	Annex V.Part 2.212	IFRS 4.IG20(a); Annex V.Part 2.212	
180	Provisions	BAD art 4.Liabilities(6)	IAS 37.10; IAS 1.54(l)	
190	Tax liabilities		IAS 1.54(n-o)	
200	Current tax liabilities		IAS 1.54(n); IAS 12.5	
210	Deferred tax liabilities	Accounting Directive art 17(1)(f); CRR art 4(1)(108)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)	
220	Share capital repayable on demand		IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12	
230	Other liabilities	Annex V.Part 2.13	Annex V.Part 2.13	
240	Liabilities included in disposal groups classified as held for sale		IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14	

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				Annex V.Part 1.27-28, Part 2.209
				010
245	Haircuts for trading liabilities valued at fair value	Annex V Part 1.29		
250	LIABILITIES		IAS 1.9(b);IG 6	
260	Capital	BAD art 4.Liabilities(9), BAD art 22	IAS 1.54(r), BAD art 22	
270	Share premium	BAD art 4.Liabilities(10); CRR art 4(124)	IAS 1.78(e); CRR art 4(1)(124)	
280	Equity instruments issued other than capital	Annex V.Part 2.18-19	Annex V.Part 2.18-19	
290	Other equity	Annex V.Part 2.20	IFRS 2.10; Annex V.Part 2.20	
300	Accumulated other comprehensive income	CRR art 4(1)(100)	CRR art 4(1)(100)	
310	Retained earnings	CRR art 4(1)(123)	CRR art 4(1)(123)	
320	Revaluation reserves	BAD art 4.Liabilities(12)	IFRS 1.33, D5-D8	
325	Fair value reserves	Accounting Directive art 8(1)(a)		
330	Other reserves	BAD art 4.Liabilities (11)-(13)	IAS 1.54; IAS 1.78 (e)	
335	First consolidation differences	Accounting Directive art 24(3)(c)		
340	(-) Treasury shares	Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.20	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.28	
350	Profit or loss attributable to owners of the parent	BAD art 4.Liabilities(14)	IFRS 10.B94	
360	(-) Interim dividends	CRR Article 26 (2)	IAS 32.35	
370	Minority interests [Non-controlling interests]	Accounting Directive art 24(4)	IAS 1.54(q); IFRS 10.22, .B94	
380	TOTAL EQUITY		IAS 1.9(c), IG 6	
390	TOTAL EQUITY AND TOTAL LIABILITIES	BAD art 4.Liabilities	IAS 1.IG6	

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

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

		Gross carrying amount / Nominal amount						
		Non-performing						
		Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
		080	090	100	105	110	120	
	References National GAAP compatible IFRS	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)	
	References National GAAP based on BAD							
183	General governments		Annex V. Part 1.42(b)	Annex V. Part 1.42(b)				
184	Credit institutions		Annex V. Part 1.42(c)	Annex V. Part 1.42(c)				
185	Other financial corporations		Annex V. Part 1.42(d)	Annex V. Part 1.42(d)				
186	Non-financial corporations		Annex V. Part 1.42(e)	Annex V. Part 1.42(e)				
191	Loans and advances		Annex V. Part 1.32, 44(a)	Annex V. Part 1.32, 44(a)				
192	Central banks		Annex V. Part 1.42(a)	Annex V. Part 1.42(a)				
193	General governments		Annex V. Part 1.42(b)	Annex V. Part 1.42(b)				

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

		Gross carrying amount / Nominal amount						Of which: impaired
		Non-performing						
		Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years			
		080	090	100	105	110	120	
	References National GAAP compatible IFRS	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)	
	References National GAAP based on BAD	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	CRR art 4(95); Annex V. Part 2.237(a)	
222	Central banks		Annex V. Part 1.42(a)	Annex V. Part 1.42(a)				
223	General governments		Annex V. Part 1.42(b)	Annex V. Part 1.42(b)				
224	Credit institutions		Annex V. Part 1.42(c)	Annex V. Part 1.42(c)				
225	Other financial corporations		Annex V. Part 1.42(d)	Annex V. Part 1.42(d)				
226	Non-financial corporations		Annex V. Part 1.42(e)	Annex V. Part 1.42(e)				
227	Households		Annex V. Part 1.42(f)	Annex V. Part 1.42(f)				

		Gross carrying amount / Nominal amount						
		Non-performing						
		Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
		080	090	100	105	110	120	
	References National GAAP compatible IFRS	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9.5.5.1; IFRS 9, Appendix A; Annex V. Part 2.237(a)	
	References National GAAP based on BAD							
350	Central banks		Annex V. Part 1.42(a)	Annex V. Part 1.42(a)				
360	General governments		Annex V. Part 1.42(b)	Annex V. Part 1.42(b)				
370	Credit institutions		Annex V. Part 1.42(c)	Annex V. Part 1.42(c)				
380	Other financial corporations		Annex V. Part 1.42(d)	Annex V. Part 1.42(d)				
390	Non-financial corporations		Annex V. Part 1.42(e)	Annex V. Part 1.42(e)				
400	Households		Annex V. Part 1.42(f)	Annex V. Part 1.42(f)				

		Gross carrying amount / Nominal amount						Of which: impaired
		Non-performing						
		Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due <= 1 year > 5 years	Past due > 5 years			
		080	090	100	105	110	120	
	References National GAAP compatible IFRS	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.237(a)	
	References National GAAP based on BAD	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	CRR art 178; Annex V. Part 2.238(b)	CRR art 4(95); Annex V. Part 2.237(a)	
460	Non-financial corporations		Annex V. Part 1.42(e)	Annex V. Part 1.42(e)				
470	Households		Annex V. Part 1.42(f)	Annex V. Part 1.42(f)				
480	Other Commitments given		CRR Annex I; Annex V. Part 1.44(g), Part 2.112, 115, 224	CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 115, 116, 224				
490	Central banks		Annex V. Part 1.42(a)	Annex V. Part 1.42(a)				
500	General governments		Annex V. Part 1.42(b)	Annex V. Part 1.42(b)				

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

	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
			Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	
130			140	150	160	170
			Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
			Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
140	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
150	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
160	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
170	Annex V.Part 2.88(a)	Annex V.Part 2.88(a)				
180	Annex V.Part 2.233(a)	Annex V.Part 2.233(a)				
181	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)				
182	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)				

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

	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days		
			130	140	150	160	170
			Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
			Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
222	Central banks	Annex V.Part 1.42(a)					
223	General governments	Annex V.Part 1.42(b)					
224	Credit institutions	Annex V.Part 1.42(c)					
225	Other financial corporations	Annex V.Part 1.42(d)					
226	Non-financial corporations	Annex V.Part 1.42(e)					
227	Households	Annex V.Part 1.42(f)					

		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
		Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	
		130	150	170	
	References National GAAP compatible IFRS	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
	References National GAAP based on BAD	Annex V. Part 2. 238	Annex V. Part 2. 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238
350	Central banks	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)		
360	General governments	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)		
370	Credit institutions	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)		
380	Other financial corporations	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)		
390	Non-financial corporations	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)		
400	Households	Annex V. Part 1.42(f)	Annex V. Part 1.42(f)		

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered <i>Annex V. Part 2.119</i>		
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Collateral received and financial guarantees received	
				Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years		Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
070	Loans and advances	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)	180	190	195	200	210	
080	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 239	Annex V. Part 2. 239	
090	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 236, 238	Annex V. Part 2. 239	Annex V. Part 2. 239	
100	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						
110	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)						
120	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)						
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)						

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

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

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

19. Information forborne exposures

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

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

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

Gross carrying amount / nominal amount of exposures with forbearance measures		Performing exposures with forbearance measures			
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing	
	010	020	030	040	050
	Annex V. Part 1.34, Part 2.118, 240-245, 251-258	Annex V. Part 2.256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2.241 (b), 265-266	Annex V. Part 2.256(b), 261
	Annex V. Part 1.34, Part 2.118, 240-245, 251-255	Annex V. Part 2.256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2.241 (b), 265-266	Annex V. Part 2.256(b), 261
	References National GAAP compatible IFRS				
	References National GAAP based on BAD				
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)			
140	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87			
150	Households	Annex V.Part 1.42(f)			
160	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87			

Gross carrying amount / nominal amount of exposures with forbearance measures		Performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing		
		010	020	030	040	050
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 256(b), 261
		Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 256(b), 261
	References National GAAP compatible IFRS					
	References National GAAP based on BAD					
170	Of which: Credit for consumption		Annex V.Part 2.88(a)			
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST		Annex V.Part 2.249(a)			
181	Debt securities		Annex V.Part 1.31, 44(b)			
182	Central banks		Annex V.Part 1.42(a)			

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

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

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

Gross carrying amount / nominal amount of exposures with forbearance measures		Performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing		
		010	020	030	040	050
	References National GAAP compatible IFRS	Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 256(b), 261
	References National GAAP based on BAD	Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 256(b), 261
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT					
211	Debt securities					
212	Central banks					

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

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

Gross carrying amount / nominal amount of exposures with forbearance measures		Performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing		
		010	020	030	040	050
		Annex V. Part 1.34, Part 2.118, 240-245, 251-258	Annex V. Part 2.256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2.241(b), 265-266	Annex V. Part 2.256(b), 261
		Annex V. Part 1.34, Part 2.118, 240-245, 251-255	Annex V. Part 2.256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2.241(b), 265-266	Annex V. Part 2.256(b), 261
	References National GAAP compatible IFRS					
	References National GAAP based on BAD					
225	Other financial corporations		Annex V.Part 1.42(d)			
226	Non-financial corporations		Annex V.Part 1.42(e)			
227	Households		Annex V.Part 1.42(f)			

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

Gross carrying amount / nominal amount of exposures with forbearance measures		Performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing		
		010	020	030	040	050
	References National GAAP compatible IFRS	Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 256(b), 261
	References National GAAP based on BAD	Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	Annex V. Part 2. 256, 259-262	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	Annex V. Part 2. 256(b), 261
335	DEBT INSTRUMENTS HELD FOR SALE		Annex V.Part 2.247			
340	Loan commitments given	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 246	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246			

Gross carrying amount / nominal amount of exposures with forbearance measures		Non-performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
		060	080	090	100	110
	<i>References National GAAP compatible IFRS</i>	Annex V. Part 2. 259-263	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
	<i>References National GAAP based on BAD</i>	Annex V. Part 2. 259-263	Annex V. Part 2. 241(a), 266	CRR art 178; Annex V. Part 2.264(b)	CRR art 4(95); Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
010	Debt securities					
020	Central banks					
030	General governments					
040	Credit institutions					

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

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

		Gross carrying amount / nominal amount of exposures with forbearance measures					
		Non-performing exposures with forbearance measures					
		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance	
		060	070	080	090	100	110
	References National GAAP compatible IFRS	Annex V. Part 2. 259-263	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
	References National GAAP based on BAD	Annex V. Part 2. 259-263	Annex V. Part 2.241(a), 266	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	CRR art 4(95); Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
130	Of which: Small and Medium-sized Enterprises						
140	Of which: Loans collateralised by commercial immovable property						
150	Households						
160	Of which: Loans collateralised by residential immovable property						

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

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

		Gross carrying amount / nominal amount of exposures with forbearance measures				
		Non-performing exposures with forbearance measures				
		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
		060	080	090	100	110
	<i>References National GAAP compatible IFRS</i>	Annex V. Part 2. 259-263	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	IFRS 9.5.5.1; IFRS 9. Appendix A; Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
	<i>References National GAAP based on BAD</i>	Annex V. Part 2. 259-263	Annex V. Part 2. 241 (b), 265-266	CRR art 178; Annex V. Part 2.264(b)	CRR art 4(95); Annex V. Part 2.264(a)	Annex V. Part 2. 231, 252(a), 263
213	General governments					
214	Credit institutions					
215	Other financial corporations					
216	Non-financial corporations					

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

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

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

170	Of which: Credit for consumption	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>		
				Performing exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
				120	130	140	150	160	170	180
				<i>Annex V, Part 2. 267</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 241(a), 267</i>	<i>Annex V, Part 2. 241(b), 267</i>	<i>Annex V, Part 2. 268</i>	<i>Annex V, Part 2. 268</i>
				<i>Annex V, Part 2. 267</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 241(a), 267</i>	<i>Annex V, Part 2. 241(b), 267</i>	<i>Annex V, Part 2. 268</i>	<i>Annex V, Part 2. 268</i>
170	Of which: Credit for consumption	<i>Annex V,Part 2.88(a)</i>	<i>Annex V,Part 2.88(a)</i>							
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	<i>Annex V,Part 2.249(a)</i>	<i>Annex V,Part 2.249(a)</i>							
181	Debt securities	<i>Annex V,Part 1.31, 44(b)</i>	<i>Annex V,Part 1.31, 44(b)</i>							
182	Central banks	<i>Annex V,Part 1.42(a)</i>	<i>Annex V,Part 1.42(a)</i>							

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

195	Other financial corporations	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>		
				Performing exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
				120	130	140	150	160	170	180
				<i>Annex V, Part 2. 267</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 241(a), 267</i>	<i>Annex V, Part 2. 241(b), 267</i>	<i>Annex V, Part 2. 268</i>	<i>Annex V, Part 2. 268</i>
				<i>Annex V, Part 2. 267</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 241(a), 267</i>	<i>Annex V, Part 2. 241(b), 267</i>	<i>Annex V, Part 2. 268</i>	<i>Annex V, Part 2. 268</i>
195	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							
196	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							
197	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)							

201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>		
				Performing exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
				120	130	140	150	160	170	180
				<i>Annex V, Part 2. 267</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 241(a), 267</i>	<i>Annex V, Part 2. 241(b), 267</i>	<i>Annex V, Part 2. 268</i>	<i>Annex V, Part 2. 268</i>
				<i>Annex V, Part 2. 267</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 241(a), 267</i>	<i>Annex V, Part 2. 241(b), 267</i>	<i>Annex V, Part 2. 268</i>	<i>Annex V, Part 2. 268</i>
201		<i>Annex V,Part 2.249(b)</i>	<i>Annex V,Part 2.249(b)</i>							
211	Debt securities	<i>Annex V,Part 1.31, 44(b)</i>	<i>Annex V,Part 1.31, 44(b)</i>							
212	Central banks	<i>Annex V,Part 1.42(a)</i>	<i>Annex V,Part 1.42(a)</i>							

225	Other financial corporations	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>		
				Performing exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	
				120	130	140	150	160	170	180
				<i>Annex V, Part 2. 267</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 241(a), 267</i>	<i>Annex V, Part 2. 241(b), 267</i>	<i>Annex V, Part 2. 268</i>	<i>Annex V, Part 2. 268</i>
				<i>Annex V, Part 2. 267</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 207</i>	<i>Annex V, Part 2. 241(a), 267</i>	<i>Annex V, Part 2. 241(b), 267</i>	<i>Annex V, Part 2. 268</i>	<i>Annex V, Part 2. 268</i>
225	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							
226	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							
227	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)							

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

20. Geographical breakdown

20.1 Geographical breakdown of assets by location of the activities

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activities	Non-domestic activities
				Annex V.Part 2.270	Annex V.Part 2.270
				010	020
010	Cash, cash balances at central banks and other demand deposits	BAD art 4.Assets(1)	IAS 1.54 (i)		
020	Cash on hand	Annex V.Part 2.1	Annex V.Part 2.1		
030	Cash balances at central banks	BAD art 13(2); Annex V.Part 2.2	Annex V.Part 2.2		
040	Other demand deposits	Annex V.Part 2.3	Annex V.Part 2.3		
050	Financial assets held for trading		IFRS 9. Appendix A		
060	Derivatives		IFRS 9. Appendix A		
070	Equity instruments		IAS 32.11		
080	Debt securities		Annex V.Part 1.31		
090	Loans and advances		Annex V.Part 1.32		
091	Trading financial assets	BAD Article 32-33; Annex V.Part 1.17			
092	Derivatives	CRR Annex II; Annex V.Part 1.17, 27			
093	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5			
094	Debt securities	Annex V.Part 1.31			
095	Loans and advances	Annex V.Part 1.32			
096	Non-trading financial assets mandatorily at fair value through profit or loss		IFRS 7.8(a)(ii); IFRS 9.4.1.4		
097	Equity instruments		IAS 32.11		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activities	Non-domestic activities
				Annex V.Part 2.270	Annex V.Part 2.270
				010	020
098	Debt securities		Annex V.Part 1.31		
099	Loans and advances		Annex V.Part 1.32		
100	Financial assets designated at fair value through profit or loss	Accounting Directive art 8(1)(a), (6)	IFRS 7.8(a)(i); IFRS 9.4.1.5		
110	Equity instruments				
120	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31		
130	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32		
141	Financial assets at fair value through other comprehensive income		IFRS 7.8(h); IFRS 9.4.1.2A		
142	Equity instruments		IAS 32.11		
143	Debt securities		Annex V.Part 1.31		
144	Loans and advances		Annex V.Part 1.32		
171	Non-trading non-derivative financial assets measured at fair value through profit or loss	BAD art 36(2)			
172	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5			
173	Debt securities	Annex V.Part 1.31			
174	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32			

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activities	Non-domestic activities
				Annex V.Part 2.270	Annex V.Part 2.270
				010	020
175	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), (8)			
176	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5			
177	Debt securities	Annex V.Part 1.31			
178	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32			
181	Financial assets at amortised cost		IFRS 7.8(f); IFRS 9.4.1.2		
182	Debt securities		Annex V.Part 1.31		
183	Loans and advances		Annex V.Part 1.32		
231	Non-trading non-derivative financial assets measured at a cost-based method	BAD art 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part 1.18, 19			
330	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5			
232	Debt securities	Annex V.Part 1.31			
233	Loans and advances	Annex V.Part 1.32			
234	Other non-trading non-derivative financial assets	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20			
235	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5			
236	Debt securities	Annex V.Part 1.31			

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activities	Non-domestic activities
				Annex V.Part 2.270	Annex V.Part 2.270
				010	020
237	Loans and advances	Annex V.Part 1.32			
240	Derivatives – Hedge accounting	Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22	IFRS 9.6.2.1; Annex V.Part 1.22		
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	Accounting Directive art 8(5), (6); IAS 39.89A(a)	IAS 39.89A(a); IFRS 9.6.5.8		
260	Tangible assets	BAD art 4.Assets(10)			
270	Intangible assets	BAD art 4.Assets(9); CRR art 4(1)(115)	IAS 1.54(c); CRR art 4(1)(115)		
280	Investments in subsidiaries, joint ventures and associates	BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4	IAS 1.54(e); Annex V.Part 1.21, Part 2.4		
290	Tax assets		IAS 1.54(n-o)		
300	Other assets	Annex V.Part 2.5, 6	Annex V.Part 2.5		
310	Non-current assets and disposal groups classified as held for sale		IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7		
315	(-) Haircuts for trading assets valued at fair value	Annex V Part 1.29			
320	ASSETS	BAD art 4 Assets	IAS 1.9(a), IG 6		

20.2 Geographical breakdown of liabilities by location of the activities

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activities	Non-domestic activities
				Annex V.Part 2.270	Annex V.Part 2.270
				010	020
010	Financial liabilities held for trading		IFRS 7.8 (e) (ii); IFRS 9.BA.6		
020	Derivatives		IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activities	Non-domestic activities
				Annex V.Part 2.270	Annex V.Part 2.270
				010	020
030	Short positions		IFRS 9.BA7(b)		
040	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		
050	Debt securities issued		Annex V.Part 1.37		
060	Other financial liabilities		Annex V.Part 1.38-41		
061	Trading financial liabilities	Accounting Directive art 8(1)(a),(3),(6)			
062	Derivatives	CRR Annex II; Annex V.Part 1.25			
063	Short positions				
064	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36			
065	Debt securities issued	Annex V.Part 1.37			
066	Other financial liabilities	Annex V.Part 1.38-41			
070	Financial liabilities designated at fair value through profit or loss	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8 (e)(i); IFRS 9.4.2.2		
080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		
090	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37		
100	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41		
110	Financial liabilities measured at amortised cost		IFRS 7.8(g); IFRS 9.4.2.1		
120	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activities	Non-domestic activities
				Annex V.Part 2.270	Annex V.Part 2.270
				010	020
130	Debt securities issued		Annex V.Part 1.37		
140	Other financial liabilities		Annex V.Part 1.38-41		
141	Non-trading non-derivative financial liabilities measured at a cost-based method	Accounting Directive art 8(3)			
142	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36			
143	Debt securities issued	Annex V.Part 1.37			
144	Other financial liabilities	Annex V.Part 1.38-41			
150	Derivatives – Hedge accounting	Accounting Directive art 8(1)(a), (6), (8)(a); Annex V.Part 1.26	IFRS 9.6.2.1; Annex V.Part 1.26		
160	Fair value changes of the hedged items in portfolio hedge of interest rate risk	Accounting Directive art 8(5), (6); Annex V.Part 2.8; IAS 39.89A(b)	IAS 39.89A(b), IFRS 9.6.5.8		
170	Provisions	BAD art 4.Liabilities(6)	IAS 37.10; IAS 1.54(l)		
180	Tax liabilities		IAS 1.54(n-o)		
190	Share capital repayable on demand		IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12		
200	Other liabilities	Annex V.Part 2.13	Annex V.Part 2.13		
210	Liabilities included in disposal groups classified as held for sale		IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14		
215	Haircuts for trading liabilities valued at fair value	Annex V Part 1.29			
220	LIABILITIES		IAS 1.9(b);IG 6		

20.3 Geographical breakdown of statement of profit or loss items by location of the activities

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period	
				Domestic activities	Non-domestic activities
				Annex V.Part 2.270	Annex V.Part 2.270
				010	020
010	Interest income	BAD art 27.Vertical layout(1); Annex V.Part 2.31	IAS 1.97; Annex V.Part 2.31		
020	(Interest expenses)	BAD art 27.Vertical layout(2); Annex V.Part 2.31	IAS 1.97; Annex V.Part 2.31		
030	(Expenses on share capital repayable on demand)		IFRIC 2.11		
040	Dividend income	BAD art 27.Vertical layout(3); Annex V.Part 2.40	Annex V.Part 2.40		
050	Fee and commission income	BAD art 27.Vertical layout(4)	IFRS 7.20(c)		
060	(Fee and commission expenses)	BAD art 27.Vertical layout(5)	IFRS 7.20(c)		
070	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	BAD art 27.Vertical layout(6)	Annex V.Part 2.45		
080	Gains or (-) losses on financial assets and liabilities held for trading, net		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46		
083	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss		IFRS 9.5.7.1		
085	Gains or (-) losses on trading financial assets and liabilities, net	BAD art 27.Vertical layout(6)			
090	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44		
095	Gains or (-) losses on non-trading financial assets and liabilities, net	BAD art 27.Vertical layout(6)			

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period	
				Domestic activities	Non-domestic activities
				Annex V.Part 2.270	Annex V.Part 2.270
				010	020
100	Gains or (-) losses from hedge accounting, net	Accounting Directive art 8(1)(a), (6), (8)	Annex V.Part 2.47-48		
110	Exchange differences [gain or (-) loss], net	BAD art 39	IAS 21.28, 52 (a)		
120	Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	BAD art 27.Vertical layout(13)-(14); Annex V Part 2.56			
130	Gains or (-) losses on derecognition of non financial assets, net		IAS 1.34		
140	Other operating income	BAD art 27.Vertical layout(7); Annex V.Part 2.314-316	Annex V.Part 2.314-316		
150	(Other operating expenses)	BAD art 27.Vertical layout(10); Annex V.Part 2.314-316	Annex V.Part 2.314-316		
155	TOTAL OPERATING INCOME, NET				
160	(Administrative expenses)	BAD art 27.Vertical layout(8)			
170	(Depreciation)		IAS 1.102, 104		
171	Modification gains or (-) losses, net		IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49		
175	(Increases or (-) decreases of the fund for general banking risks, net)	BAD art 38.2			
180	(Provisions or (-) reversal of provisions)		IAS 37.59, 84; IAS 1.98(b)(f)(g)		
190	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	BAD art 35-37, Annex V.Part 2.52, 53	IFRS 7.20(a)(viii); Annex V Part 2.51, 53		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period	
				Domestic activities	Non-domestic activities
				Annex V.Part 2.270	Annex V.Part 2.270
				010	020
200	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	BAD art 27.Vertical layout(13)-(14)	IAS 28.40-43		
210	(Impairment or (-) reversal of impairment on non-financial assets)		IAS 36.126(a)(b)		
220	Negative goodwill recognised in profit or loss	Accounting Directive art 24(3)(f)	IFRS 3.Appendix B64(n)(i)		
230	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	BAD art 27.Vertical layout(13)-(14)	Annex V.Part 2.54		
240	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		IFRS 5.37; Annex V.Part 2.55		
250	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		IAS 1.102, IG 6; IFRS 5.33 A		
260	(Tax expense or (-) income related to profit or loss from continuing operations)	BAD art 27.Vertical layout(15)	IAS 1.82(d); IAS 12.77		
270	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	BAD art 27.Vertical layout(16)	IAS 1, IG 6		
275	Extraordinary profit or (-) loss after tax	BAD art 27.Vertical layout(21)			
280	Profit or (-) loss after tax from discontinued operations		IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56		
290	PROFIT OR (-) LOSS FOR THE YEAR	BAD art 27.Vertical layout(23)	IAS 1.81A(a)		

20.4 Geographical breakdown of assets by residence of the counterparty

Country of residence
of the counterparty

z-axis

	Country of residence of the counterparty	References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount	Of which: held for trading or trading	of which: financial assets subject to impairment	Of which: debt forbearance	Of which: non- performing	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non- performing exposures
				010	011	012	022	025	031	040
010										
		Derivatives								
020		CRR Annex II; Annex V.Part 2.272	IFRS 9 Appendix A, Annex V.Part 2.272							
		Of which: credit insti- tutions	Annex V.Part 1.42(c)							
030		Of which: other financial corporations	Annex V.Part 1.42(d)							
040		Equity instruments	IAS 32.11							
		ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)								
050		Of which: credit insti- tutions	Annex V.Part 1.42(c)							

Country of residence
of the counterparty

z-axis

	References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount	Of which: held for trading or trading	of which: financial assets subject to impairment	Of which: debt forbearance	Of which: non-performing	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			010	011	012	022	025	031	040
060	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							
070	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							
080	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)							
090	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)							
100	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)							
110	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)							
120	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							

Country of residence
of the counterparty

z-axis

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount	Of which: held for trading or trading	of which: financial assets subject to impairment	Of which: debt forbearance	Of which: non- performing	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non- performing exposures
				010	011	012	022	025	031	040
130	Non-financial corpor- ations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							
140	Loans and advances	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)							
150	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)							
160	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)							
170	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)							
180	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)							
190	Non-financial corpor- ations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)							

20.5 Geographical breakdown of off-balance sheet exposures by residence of the counterparty

	Country of residence of the counterparty	References National GAAP based on BAD	References National GAAP compatible IFRS	Nominal amount		Of which: debt forbearance	Of which: non-performing	Provisions for commitments and guarantees given
				Annex V.Part 2.118, 271	Annex V.Part 2.240-258			
010		CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116	010	Annex V.Part 2.240-258	022	Annex V.Part 2.275	Annex V.Part 2.276
				010		022	025	030
020		CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116					
030		CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116					

20.6 Geographical breakdown of liabilities by residence of the counterparty

	Country of residence of the counterparty	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	
				Annex V.Part 1.27-28, 2.271	010
010		CRR Annex II; Annex V.Part 1.24(a), 25, 26, 44(e), Part 2.272	IFRS 9 Appendix A, Annex V.Part 1.44(e), Part 2.272		

		Country of residence of the counterparty		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	
						Annex V.Part 1.27-28, 2.271	
						010	
020	Of which: credit institutions	Annex V.Part 1.42(c)		Annex V.Part 1.42(c)			
030	Of which: other financial corporations	Annex V.Part 1.42(d)		Annex V.Part 1.42(d)			
040	Short positions	Annex V.Part 1.44(d)		IFRS 9.BA7(b); Annex V.Part 1.44(d)			
050	Of which: credit institutions	Annex V.Part 1.42(c)		Annex V.Part 1.42(c)			
060	Of which: other financial corporations	Annex V.Part 1.42(d)		Annex V.Part 1.42(d)			
070	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36			
080	Central banks	Annex V.Part 1.42(a)		Annex V.Part 1.42(a)			
090	General governments	Annex V.Part 1.42(b)		Annex V.Part 1.42(b)			
100	Credit institutions	Annex V.Part 1.42(c)		Annex V.Part 1.42(c)			
110	Other financial corporations	Annex V.Part 1.42(d)		Annex V.Part 1.42(d)			
120	Non-financial corporations	Annex V.Part 1.42(e)		Annex V.Part 1.42(e)			
130	Households	Annex V.Part 1.42(f)		Annex V.Part 1.42(f)			

20.7.1 Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes

z-axis		Country of residence of the counterparty	References	Non-financial corporations Annex V, Part 2.271, 277				
				Gross carrying amount Annex V,Part 1.34, Part 2.275	of which: loans and advances subject to impairment Annex V,Part 2.273	Of which: non-performing	Accumulated impairment Annex V,Part 2.274	Accumulated negative changes in fair value due to credit risk on non-performing exposures Annex V,Part 2.274
				010	011	012	021	022
010	A Agriculture, forestry and fishing		NACE Regulation					
020	B Mining and quarrying		NACE Regulation					
030	C Manufacturing		NACE Regulation					
040	D Electricity, gas, steam and air conditioning supply		NACE Regulation					
050	E Water supply		NACE Regulation					
060	F Construction		NACE Regulation					
070	G Wholesale and retail trade		NACE Regulation					
080	H Transport and storage		NACE Regulation					
090	I Accommodation and food service activities		NACE Regulation					
100	J Information and communication		NACE Regulation					

z-axis
Country of residence of the counterparty

		References	Non-financial corporations Annex V. Part 2.271, 277				
			Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Annex V.Part 1.34, Part 2.275	Annex V.Part 2.273	Annex V.Part 2.275	Annex V.Part 2.274	Annex V.Part 2.274
			010	011	012	021	022
105	K Financial and insurance activities	NACE Regulation					
110	L Real estate activities	NACE Regulation					
120	M Professional, scientific and technical activities	NACE Regulation					
130	N Administrative and support service activities	NACE Regulation					
140	O Public administration and defence, compulsory social security	NACE Regulation					
150	P Education	NACE Regulation					
160	Q Human health services and social work activities	NACE Regulation					
170	R Arts, entertainment and recreation	NACE Regulation					
180	S Other services	NACE Regulation					
190	LOANS AND ADVANCES	Annex V.Part 1.32					

21. Tangible and intangible assets: assets subject to operating lease

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount
				Annex V.Part 2.278-279
				010
010	Property plant and equipment		IAS 16.6; IAS 1.54(a)	
020	Revaluation model		IAS 17.49; IAS 16.31, 73(a)(d)	
030	Cost model		IAS 17.49; IAS 16.30, 73(a)(d)	
040	Investment property		IAS 40.IN5; IAS 1.54(b)	
050	Fair value model		IAS 17.49; IAS 40.33-55, 76	
060	Cost model		IAS 17.49; IAS 40.56,79(c)	
070	Other intangible assets	BAD art 4.Assets(9)	IAS 38.8, 118	
080	Revaluation model		IAS 17.49; IAS 38.75-87, 124(a)(ii)	
090	Cost model		IAS 17.49; IAS 38.74	

22. Asset management, custody and other service functions

22.1 Fee and commission income and expenses by activity

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				Annex V.Part 2.280
				010
010	Fee and commission income		Annex V.Part 2.281-283	
020	Securities			
030	Issuances	Annex V.Part 2.284(a)	Annex V.Part 2.284(a)	
040	Transfer orders	Annex V.Part 2.284(b)	Annex V.Part 2.284(b)	
050	Other	Annex V.Part 2.284(c)	Annex V.Part 2.284(c)	
060	Clearing and settlement	Annex V.Part 2.284(d)	Annex V.Part 2.284(d)	
070	Asset management	Annex V.Part 2.284(e); 285(a)	Annex V.Part 2.284(e); 285(a)	
080	Custody [by type of customer]	Annex V.Part 2.284(e); 285(b)	Annex V.Part 2.284(e); 285(b)	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
		BAD art 27.Vertical layout(4), (5)	IFRS 7.20(c)	Annex V.Part 2.280
090	Collective investment			
100	Other			
110	Central administrative services for collective investment	Annex V.Part 2.284(e); 285(c)	Annex V.Part 2.284(e); 285(c)	
120	Fiduciary transactions	Annex V.Part 2.284(e); 285(d)	Annex V.Part 2.284(e); 285(d)	
130	Payment services	Annex V.Part 2.284(e), 285(e)	Annex V.Part 2.284(e), 285(e)	
140	Customer resources distributed but not managed [by type of product]	Annex V.Part 2.285(f)	Annex V.Part 2.285(f)	
150	Collective investment			
160	Insurance products			
170	Other			
180	Structured Finance	Annex V.Part 2.284(f)	Annex V.Part 2.284(f)	
190	Loan servicing activities	Annex V.Part 2.284(g)	Annex V.Part 2.284(g)	
200	Loan commitments given	Annex V.Part 2.284(h)	IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(h)	
210	Financial guarantees given	Annex V.Part 2.284(h)	IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(h)	
220	Other	Annex V.Part 2.284(j)	Annex V.Part 2.284(j)	
230	(Fee and commission expenses)		Annex V.Part 2.113-115	
240	(Clearing and settlement)	Annex V.Part 2.284(d)	Annex V.Part 2.284(d)	
250	(Custody)	Annex V.Part 2.285(b)	Annex V.Part 2.285(b)	
260	(Loan servicing activities)	Annex V.Part 2.284(g)	Annex V.Part 2.284(g)	
270	(Loan commitments received)	Annex V.Part 2.284(i)	Annex V.Part 2.284(i)	
280	(Financial guarantees received)	Annex V.Part 2.284(i)	Annex V.Part 2.284(i)	
290	(Other)	Annex V.Part 2.284(j)	Annex V.Part 2.284(j)	

22.2 Assets involved in the services provided

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Amount of the assets involved in the services provided
				<i>Annex V.Part 2.285(g)</i>
				010
010	Asset management [by type of customer]	<i>Annex V.Part 2.285(a)</i>	<i>Annex V.Part 2.285(a)</i>	
020	Collective investment			
030	Pension funds			
040	Customer portfolios managed on a discretionary basis			
050	Other investment vehicles			
060	Custody assets [by type of customer]	<i>Annex V.Part 2.285(b)</i>	<i>Annex V.Part 2.285(b)</i>	
070	Collective investment			
080	Other			
090	Of which: entrusted to other entities			
100	Central administrative services for collective investment	<i>Annex V.Part 2.285(c)</i>	<i>Annex V.Part 2.285(c)</i>	
110	Fiduciary transactions	<i>Annex V.Part 2.285(d)</i>	<i>Annex V.Part 2.285(d)</i>	
120	Payment services	<i>Annex V.Part 2.285(e)</i>	<i>Annex V.Part 2.285(e)</i>	
130	Customer resources distributed but not managed [by type of product]	<i>Annex V.Part 2.285(f)</i>	<i>Annex V.Part 2.285(f)</i>	
140	Collective investment			
150	Insurance products			
160	Other			

30. Off-balance sheet activities: Interests in unconsolidated structured entities
 30.1 Interests in unconsolidated structured entities

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount of financial assets recognised in the balance sheet	Of which: liquidity support drawn	Fair value of liquidity support drawn	Carrying amount of financial liabilities recognised in the balance sheet	IFRS 12.29(a)	Nominal amount of off-balance sheet exposures given by the reporting institution	Of which: Nominal amount of loan commitments given	Losses incurred by the reporting institution in the current period
010	Total			010	020	030	040	050	060	080	
				IFRS 12.29(a)	IFRS 12.29(a); Annex V.Part 2.286		IFRS 12.29(a)	IFRS 12.B26(e)			IFRS 12 B26(b); Annex V.Part 2.287

30.2 Breakdown of interests in unconsolidated structured entities by nature of the activities

	By nature of the activities	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount		
				Securitisation Special Purpose Entities	Asset management	Other activities
010	Selected financial assets recognised in the reporting institution's balance sheet			CRR art 4(1)(66)	Annex V.Part 2.285(a)	
			IFRS 12.24, B6.(a)	010	020	030
021	of which: non-performing	Annex V.Part 2.213-239	Annex V.Part 2.213-239			
030	Derivatives	CRR Annex II; Annex V.Part 2.272	IFRS 9 Appendix A; Annex V.Part 2.272			

	By nature of the activities	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount		
				Securitisation Special Purpose Entities	Asset management	Other activities
			IFRS 12.24, B6.(a)	CRR art 4(1)(66)	Annex V.Part 2.285(a)	030
040	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5	IAS 32.11	010	020	
050	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31			
060	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32			
070	Selected equity and financial liabilities recognised in the reporting institution's balance sheet		IFRS 12.29(a),(b)			
080	Equity instruments issued		IAS 32.11			
090	Derivatives	CRR Annex II; Annex V.Part 1.24(a), 25, 26, Part 2.272	IFRS 9 Appendix A; Annex V.Part 2.272			
100	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36			
110	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37			
				Nominal amount		
120	Off-balance sheet exposures given by the reporting institution	CRR Annex I; Annex V.Part 2.112, 113-115, 118	IFRS 12.B26.(e); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118			
131	of which: non-performing	Annex V.Part 2.117	Annex V.Part 2.117			

31. Related parties

31.1 Related parties: amounts payable to and amounts receivable from

		Outstanding balances				
		Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
		IAS 24.19(a),(b) Accounting Directive art 17(1)(p)	IAS 24.19(c); Annex V.Part 2.289 Accounting Directive art 17(1)(p); Annex V.Part 2.289	IAS 24.19(d),(e); Annex V.Part 2.289 Accounting Directive art 17(1)(p); Annex V.Part 2.289	IAS 24.19(f) Accounting Directive art 17(1)(p)	IAS 24.19(g) Accounting Directive art 17(1)(p)
		010	020	030	040	050
		<i>References National GAAP compatible IFRS</i>				
		<i>References National GAAP based on BAD</i>				
		<i>Annex V.Part 2.288-291</i>				
010	Selected financial assets					
020	Equity instruments		IAS 24.18(b)			
030	Debt securities		IAS 32.11			
040	Loans and advances		Annex V.Part 1.31			
050	of which: non-performing		Annex V.Part 1.32			
060	Selected financial liabilities		Annex V. Part 2.213-239			
			IAS 24.18(b)			

		Outstanding balances				
		Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
		IAS 24.19(a),(b)	IAS 24.19(c); Annex V.Part 2.289	IAS 24.19(d),(e); Annex V.Part 2.289	IAS 24.19(f)	IAS 24.19(g)
		Accounting Directive art 17(1)(p)	Accounting Directive art 17(1)(p); Annex V.Part 2.289	Accounting Directive art 17(1)(p); Annex V.Part 2.289	Accounting Directive art 17(1)(p)	Accounting Directive art 17(1)(p)
		010	020	030	040	050
		Annex V.Part 2.288-291	Annex V.Part 2.288-291			
		References National GAAP based on BAD	References National GAAP compatible IFRS			
070	Deposits	Annex V.Part 2.288-291 ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	Annex V.Part 2.288-291 ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36			
080	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37			
090	Nominal amount of loan commitments, financial guarantees and other commitments given	CRR Annex I; Annex V.Part 2.112, 113-115, 118	IAS 24.18(b); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118			
100	of which: non-performing	Annex V. Part 2.117	IAS 24.18(b); Annex V. Part 2.117			
110	Loan commitments, financial guarantees and other commitments received	Annex V.Part 2.102-103, 113-115, 290	IAS 24.18(b); Annex V.Part 2.290			

		Outstanding balances				
		Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
		IAS 24.19(a),(b) Accounting Directive art 17(1)(p)	IAS 24.19(c); Annex V.Part 2.289 Accounting Directive art 17(1)(p); Annex V.Part 2.289	IAS 24.19(d),(e); Annex V.Part 2.289 Accounting Directive art 17(1)(p); Annex V.Part 2.289	IAS 24.19(f) Accounting Directive art 17(1)(p)	IAS 24.19(g) Accounting Directive art 17(1)(p)
		010	020	030	040	050
		References National GAAP compatible IFRS				
		References National GAAP based on BAD				
		Annex V.Part 2.288-291	Annex V.Part 2.288-291	Annex V.Part 2.288-291	Annex V.Part 2.288-291	Annex V.Part 2.288-291
120	Notional amount of derivatives	Annex V.Part 2.133-135	Annex V.Part 2.133-135	Annex V.Part 2.133-135	Annex V.Part 2.133-135	Annex V.Part 2.133-135
131	Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures	Annex V.Part 2.69-71, 291	Annex V.Part 2.69-71, 291	Annex V.Part 2.69-71, 291	Annex V.Part 2.69-71, 291	Annex V.Part 2.69-71, 291
132	Provisions on non-performing off-balance sheet exposures	Annex V.Part 2.11, 106, 291	Annex V.Part 2.11, 106, 291	Annex V.Part 2.11, 106, 291	Annex V.Part 2.11, 106, 291	Annex V.Part 2.11, 106, 291

31.2 Related parties: expenses and income generated by transactions with

	References National GAAP based on BAD	References National GAAP compatible IFRS	Current period				
			Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
			IAS 24.19(a),(b)	IAS 24.19(c)	IAS 24.19(d),(e)	IAS 24.19(f)	IAS 24.19(g)
			010	020	030	040	050
	Annex V.Part 2.288-289, 292-293	Annex V.Part 2.288-289, 292-293					
010	Interest income	BAD art 27.Vertical layout(1); Annex V.Part 2.31					
020	Interest expenses	BAD art 27.Vertical layout(2); Annex V.Part 2.31					
030	Dividend income	BAD art 27.Vertical layout(3); Annex V.Part 2.40					
040	Fee and commission income	BAD art 27.Vertical layout(4)					
050	Fee and commission expenses	BAD art 27.Vertical layout(5)					

			Current period				
			Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
			IAS 24.19(a),(b)	IAS 24.19(c)	IAS 24.19(d),(e)	IAS 24.19(f)	IAS 24.19(g)
			010	020	030	040	050
	References National GAAP based on BAD	References National GAAP compatible IFRS	Annex V.Part 2.288-289, 292-293	Annex V.Part 2.288-289, 292-293			
060	Gains or (-) losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss		BAD art 27.Vertical layout(6)	IAS 24.18(a)			
070	Gains or (-) losses on de-recognition of other than financial assets		Annex V.Part 2.292	IAS 24.18(a); Annex V.Part 2.292			
080	Impairment or (-) reversal of impairment on non-performing exposures		Annex V. Part 2.293	IAS 24.18(d); Annex V.Part 2.293			
090	Provisions or (-) reversal of provisions on non-performing exposures		Annex V. Part 2.50, 293	Annex V. Part 2.50, 293			

40. Group structure

40.1 Group structure: "entity-by-entity"

LEI code	Entity code	Entity name	Entry date	Share capital of investee	Equity of investee	Total assets of investee
Annex V.Part 2.294-295, 296(a)	Annex V.Part 2.294-295, 296(b)	IFRS 12.12(a), 21(a)(i); Annex V.Part 2.294-295, 296(c)	Annex V.Part 2.294-295, 296(d)	Annex V.Part 2.294-295, 296(e)	IFRS 12.B12(b); Annex V.Part 2.294-295, 296(f)	IFRS 12.B12(b); Annex V.Part 2.294-295, 296(f)
Annex V.Part 2.294-295, 296(a)	Annex V.Part 2.294-295, 296(b)	Annex V.Part 2.294-295, 296(c)	Annex V.Part 2.294-295, 296(d)	Annex V.Part 2.294-295, 296(e)	Annex V.Part 2.294-295, 296(f)	Annex V.Part 2.294-295, 296(f)
010	020	030	040	050	060	070

Profit or (-) loss of investee	Residence of investee	Sector of investee	NACE Code	Accumulated equity interest [%]	Voting rights [%]	Group structure [relationship]
IFRS 12.B12(b); Annex V.Part 2.294-295, 296(f)	IFRS 12.12.(b), 21.(a).(iii); Annex V.Part 2.294-295, 296(g)	Annex V.Part 2.294-295, 296(h)	Annex V.Part 2.294-295, 296(i)	IFRS 12.21(a)(iv); Annex V.Part 2.294-295, 296(i)	IFRS 12.21(a)(iv); Annex V.Part 2.294-295, 296(k)	IFRS 12.10(a)(i); Annex V.Part 2.294-295, 296(l)
Annex V.Part 2.294-295, 296(f)	Annex V.Part 2.294-295, 296(q)	Annex V.Part 2.294-295, 296(h)	Annex V.Part 2.294-295, 296(i)	Annex V.Part 2.294-295, 296(j)	Annex V.Part 2.294-295, 296(k)	Annex V.Part 2.294-295, 296(l)
080	090	095	100	110	120	130

Accounting treatment [Accounting Group]	Accounting treatment [CRR Group]	Carrying amount	Acquisition cost	Goodwill link to Investee	Fair value of investments for which there are published price quotations
IFRS 12.21(b); Annex V.Part 2.294-295, 296(m)	CRR art 18; Annex V.Part 2.294-295, 296(n)	Annex V.Part 2.294-295, 296(o)	Annex V.Part 2.294-295, 296(p)	Annex V.Part 2.294-295, 296(q)	IFRS 12.21(b)(iii); Annex V.Part 2.294-295, 296(r)
Annex V.Part 2.294-295, 296(m)	CRR art 423(b); Annex V.Part 2.294-295, 296(n)	Annex V.Part 2.294-295, 296(o)	Annex V.Part 2.294-295, 296(p)	Annex V.Part 2.294-295, 296(q)	Annex V.Part 2.294-295, 296(r)
140	150	160	170	180	190

40.2. Group structure: “instrument-by-instrument”

Security code	Entity code	Holding company code	Holding company LEI	Holding company code	Holding company name	Accumulated equity interest (%)	Carrying amount	Acquisition cost
Annex V.Part 2.297(a)	Annex V.Part 2.296(b), 297(c)	Annex V.Part 2.297(b)	Annex V.Part 2.297(b)	Annex V.Part 2.297(b)		Annex V.Part 2.296(f), 297(c)	Annex V.Part 2.296(o), 297(c)	Annex V.Part 2.296(p), 297(c)
Annex V.Part 2.297(a)	Annex V.Part 2.296(b), 297(c)	Annex V.Part 2.297(b)	Annex V.Part 2.297(b)	Annex V.Part 2.297(b)		Annex V.Part 2.296(j), 297(c)	Annex V.Part 2.296(o), 297(c)	Annex V.Part 2.296(p), 297(c)
010	020	030	030	040	050	060	070	080

41. Fair value

41.1 Fair value hierarchy: financial instruments at amortised cost

	References National GAAP based on BAD Annex V.Part 2.298	References National GAAP compatible IFRS Annex V.Part 2.298	Fair value IFRS 7.25-26	Fair value hierarchy IFRS 13.97, 93(b)		
				Level 1 IFRS 13.76	Level 2 IFRS 13.81	Level 3 IFRS 13.86
ASSETS						
015 Financial assets at amortised cost		IFRS 7.8(f); IFRS 9.4.1.2	010	020	030	040
016 Debt securities		Annex V.Part 1.31				
017 Loans and advances		Annex V.Part 1.32				
021 Non-trading non-derivative financial assets measured at a cost-based method	BAD art 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part 1.18, 19					
022 Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5					
023 Debt securities	Annex V.Part 1.31					
024 Loans and advances	Annex V.Part 1.32					

	References National GAAP based on BAD Annex V.Part 2.298	References National GAAP compatible IFRS Annex V.Part 2.298	Fair value IFRS 7.25-26	Fair value hierarchy IFRS 13.97, 93(b)		
				Level 1 IFRS 13.76	Level 2 IFRS 13.81	Level 3 IFRS 13.86
ASSETS						
031	Other non-trading non-derivative financial assets BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20		010	020	030	040
032	Equity instruments ECB/2013/33 Annex 2.Part 2.4-5					
033	Debt securities Annex V.Part 1.31					
034	Loans and advances Annex V.Part 1.32					
LIABILITIES						
070	Financial liabilities measured at amortised cost					
080	Deposits	IFRS 7.8(g); IFRS 9.4.2.1				
090	Debt securities issued	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36				
100	Other financial liabilities	Annex V.Part 1.37				
101	Non-trading non-derivative financial liabilities measured at a cost-based method	Annex V.Part 1.38-41				
102	Deposits	Accounting Directive art 8(3)				
103	Debt securities issued	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36				
104	Other financial liabilities	Annex V.Part 1.37				
		Annex V.Part 1.38-41				

41.2 Use of the Fair Value Option

	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28			
			Accounting mismatch	Managed on a fair value basis	Hybrid contracts	Managed for credit risk
			IFRS 9.B4.1.29	IFRS 9.B4.1.33	IFRS 9.4.3.6; IFRS 9.4.3.7; Annex V.Part 2.300	IFRS 9.6.7; IFRS 7.8(a)(e); Annex V.Part 2.301
ASSETS						
010	Accounting Directive art 8(1)(a), (6)	IFRS 7.8(a)(i); IFRS 9.4.1.5		020	030	040
030	Annex V.Part 1.31	Annex V.Part 1.31				
040	Annex V.Part 1.32	Annex V.Part 1.32				
LIABILITIES						
050	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8 (e)(i); IFRS 9.4.2.2				
060	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36				
070	Annex V.Part 1.37	Annex V.Part 1.37				
080	Annex V.Part 1.38-41	Annex V.Part 1.38-41				

42. Tangible and intangible assets: carrying amount by measurement method

		References National GAAP compatible IFRS <i>Annex V.Part 2.302</i>	Carrying amount
			010
010	Property plant and equipment	IAS 16.6; IAS 16.29; IAS 1.54(a)	
020	Revaluation model	IAS 16.31, 73(a),(d)	
030	Cost model	IAS 16.30, 73(a),(d)	
040	Investment property	IAS 40.5, 30; IAS 1.54(b)	
050	Fair value model	IAS 40.33-55, 76	
060	Cost model	IAS 40.56, 79(c)	
070	Other intangible assets	IAS 38.8, 118, 122 ; <i>Annex V.Part 2.303</i>	
080	Revaluation model	IAS 38.75-87, 124(a)(ii)	
090	Cost model	IAS 38.74	

43. Provisions

		Carrying amount Annex V.Part 1.27-28								
		References National GAAP based on BAD	References National GAAP compatible IFRS	Pensions and other post employment defined benefit obligations	Other long term employee benefits	Restructuring	Pending legal issues and tax litigation	Commitments and guarantees given under national GAAP	Other commitments and guarantees given measured under IAS 37 and guarantees given measured under IFRS 4	Other provisions
010	Opening balance [carrying amount at the beginning of the period]		IAS 37.84 (a)	IAS 19.63; IAS 1.78(d); Annex V.Part 2.9 Annex V.Part 2.9	IAS 19.153; IAS 1.78(d); Annex V.Part 2.10 Annex V.Part 2.10	IAS 37.70-83	IAS 37.14	BAD art 24-25, 33(1)	IAS 37; IFRS 4; Annex V. Part 2.304-305	IAS 37.14
020	Additions, including increases in existing provisions		IAS 37.84 (b)							
030	(-) Amounts used		IAS 37.84 (c)							
040	(-) Unused amounts reversed during the period		IAS 37.84 (d)							
050	Increase in the discounted amount [passage of time] and effect of any change in the discount rate		IAS 37.84 (e)							
060	Other movements									
070	Closing balance [carrying amount at the end of the period]		IAS 37.84 (a)							
				010	020	030	040	050	055	060

44. Defined benefit plans and employee benefits

44.1 Components of net defined benefit plan assets and liabilities

		<i>References National GAAP compatible IFRS</i>	Amount
			<i>Annex V.Part 2.306-307</i>
			010
010	Fair value of defined benefit plan assets	IAS 19.140(a)(i), 142	
020	Of which: Financial instruments issued by the institution	IAS 19.143	
030	Equity instruments	IAS 19.142(b)	
040	Debt instruments	IAS 19.142(c)	
050	Real estate	IAS 19.142(d)	
060	Other defined benefit plan assets		
070	Present value of defined benefit obligations	IAS 19.140(a)(ii)	
080	Effect of the asset ceiling	IAS 19.140(a)(iii)	
090	Net defined benefit assets [Carrying amount]	IAS 19.63; Annex V.Part 2.308	
100	Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]	IAS 19.63, IAS 1.78(d); Annex V.Part 2.9	
110	Memo item: Fair value of any right to reimbursement recognised as an asset	IAS 19.140(b)	

44.2 Movements in defined benefit obligations

		<i>References National GAAP compatible IFRS</i>	Defined benefit obligations
			<i>Annex V.Part 2.306, 309</i>
			010
010	Opening balance [present value]	IAS 19.140(a)(ii)	
020	Current service cost	IAS 19.141(a)	
030	Interest cost	IAS 19.141(b)	
040	Contributions paid	IAS 19.141(f)	
050	Actuarial (-) gains or losses from changes in demographic assumptions	IAS 19.141(c)(ii)	
060	Actuarial (-) gains or losses from changes in financial assumptions	IAS 19.141(c)(iii)	
070	Foreign currency exchange increase or (-) decrease	IAS 19.141(e)	
080	Benefits paid	IAS 19.141(g)	

		<i>References National GAAP compatible IFRS</i>	Defined benefit obligations
			Annex V.Part 2.306, 309
		010	
090	Past service cost, including gains and losses arising from settlements	IAS 19.141(d)	
100	Increase or (-) decrease through business combinations and disposals	IAS 19.141(h)	
110	Other increases or (-) decreases		
120	Closing balance [present value]	IAS 19.140(a)(ii); Annex V.Part 2.310	

44.3 Memo items [related to staff expenses]

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				010
010	Pension and similar expenses	Annex V.Part 2.311(a)	Annex V.Part 2.311(a)	
020	Share based payments	Annex V.Part 2.311(b)	IFRS 2.44; Annex V.Part 2.311(b)	

45. Breakdown of selected items of statement of profit or loss

45.1 Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	Changes in fair value due to credit risk
				010	
				010	020
010	Financial assets designated at fair value through profit or loss		IFRS 7.20(a)(i); IFRS 9.4.1.5		
020	Financial liabilities designated at fair value through profit or loss		IFRS 7.20(a)(i); IFRS 9.4.2.2		
030	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	BAD art 27.Vertical layout(6)	IFRS 7.20(a)(i)		

45.2 Gains or losses on derecognition of non-financial assets

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				Annex V.Part 2.313
				010
020	Investment property		IAS 40.69; IAS 1.34(a), 98(d)	
030	Intangible assets		IAS 38.113-115A; IAS 1.34(a)	

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	
				<i>Annex V.Part 2.313</i>	
				010	
040	Other assets		IAS 1.34 (a)		
050	GAINS OR (-) LOSSES ON DERECOGNITION OF NON-FINANCIAL ASSETS		IAS 1.34		

45.3 Other operating income and expenses

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Income	Expenses
				010	020
010	Changes in fair value in tangible assets measured using the fair value model	<i>Annex V.Part 2.314</i>	IAS 40.76(d); <i>Annex V.Part 2.314</i>		
020	Investment property	<i>Annex V.Part 2.314</i>	IAS 40.75(f); <i>Annex V.Part 2.314</i>		
030	Operating leases other than investment property	<i>Annex V.Part 2.315</i>	IAS 17.50, 51, 56(b); <i>Annex V.Part 2.315</i>		
040	Other	<i>Annex V.Part 2.316</i>	<i>Annex V.Part 2.316</i>		
050	OTHER OPERATING INCOME OR EXPENSES	<i>Annex V.Part 2.314-316</i>	<i>Annex V.Part 2.314-316</i>		

46. Statement of changes in equity

Sources of equity changes	References National GAAP based on BAD	References National GAAP compatible IFRS	Capital	Share premium	Equity Instruments issued other than Capital	Other equity	Accumulated other comprehensive income		
								IAS 1.106, 54(r)	IAS 1.106, 78(e)
010			BAD art 4.Liabilities(9), BAD art 22 010	BAD art 4.Liabilities(10); CRR art 4(1.24) 020	Annex V.Part 2.18-19 030	Annex V.Part 2.20 040	050		
020		IAS 1.106.(b); IAS 8.42							
030		IAS 1.106.(b); IAS 1.IG6; IAS 8.22							
040									
050	Issuance of ordinary shares	IAS 1.106.(d).(iii)							

Sources of equity changes	References National GAAP based on BAD	References National GAAP compatible IFRS	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income
			BAD art 4.Liabilities(9), BAD art 22	BAD art 4.Liabilities(10); CRR art 4(124)	Annex V,Part 2.18-19	Annex V,Part 2.20	Accounting Directive art 8(1)(a), (6)
			010	020	030	040	050
060 Issuance of preference shares		IAS 1.106.(d).(iii)					
070 Issuance of other equity instruments		IAS 1.106.(d).(iii)					
080 Exercise or expiration of other equity instruments issued		IAS 1.106.(d).(iii)					
090 Conversion of debt to equity		IAS 1.106.(d).(iii)					
100 Capital reduction		IAS 1.106.(d).(iii)					
110 Dividends		IAS 1.106.(d).(iii); IAS 32.35; IAS 1.166					
120 Purchase of treasury shares		IAS 1.106.(d).(iii); IAS 32.33					

Sources of equity changes	References National GAAP based on BAD	References National GAAP compatible IFRS	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income
130	Sale or cancellation of treasury shares	IAS 1.106.(d).(iii); IAS 32.33	010	020	030	040	050
140	Reclassification of financial instruments from equity to liability	IAS 1.106.(d).(iii)					
150	Reclassification of financial instruments from liability to equity	IAS 1.106.(d).(iii)					
160	Transfers among components of equity	IAS 1.106.(d).(iii); Annex V.Part 2.318					
170	Equity increase or (-) decrease resulting from business combinations	IAS 1.106.(d).(iii)					
180	Share based payments	IAS 1.106.(d).(iii); IFRS 2.10					

Sources of equity changes	References National GAAP based on BAD		References National GAAP compatible IFRS		Retained earnings	Revaluation reserves	Fair value reserves	Other reserves	First consolidation differences	(-) Treasury shares
010	Opening balance [before restatement]				060	070	075	080	085	090
020	Effects of corrections of errors			IAS 1.106.(b); IAS 8.42						
030	Effects of changes in accounting policies			IAS 1.106.(b); IAS 1.IG6; IAS 8.22						
040	Opening balance [current period]									
050	Issuance of ordinary shares			IAS 1.106.(d).(iii)						

Sources of equity changes	References National GAAP based on BAD	References National GAAP compatible IFRS	Retained earnings	Revaluation reserves	Fair value reserves	Other reserves	First consolidation differences	(-) Treasury shares
060			BAD art 4 Liabilities (13); CRR art 4(123)	IFRS 1.30 D5-D8	BAD art 4.Liabilities(12)	IAS 1.106, 54(c)	Accounting Directive 24(3)(c)	Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Asses (12); Annex V,Part 2.30
070		IAS 1.106.(d).(iii)						
080		IAS 1.106.(d).(iii)						
090		IAS 1.106.(d).(iii)						
100		IAS 1.106.(d).(iii)						
110		IAS 1.106.(d).(iii); IAS 32.35; IAS 1.JG6						
120		IAS 1.106.(d).(iii); IAS 32.33						

Sources of equity changes	References National GAAP based on BAD	References National GAAP compatible IFRS	Retained earnings	Revaluation reserves	Fair value reserves	Other reserves	First consolidation differences	(-) Treasury shares
			CRR art 4(1)(123)	IFRS 1.30 D5-D8	BAD art 4.Liabilities(12)	IAS 1.106, 54(c)	Accounting Directive 24(3)(c)	IAS 1.106; IAS 32.34, 33; Annex V.Part 2.30
			BAD art 4 Liabilities (13); CRR art 4(123)				Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4. Assets (12); Annex V.Part 2.30	
			060	070	075	080	085	090
130		IAS 1.106.(d).(iii); IAS 32.33						
140		IAS 1.106.(d).(iii)						
150		IAS 1.106.(d).(iii)						
160		IAS 1.106.(d).(iii); Annex V.Part 2.318						
170		IAS 1.106.(d).(iii)						
180		IAS 1.106.(d).(iii); IFRS 2.10						

Sources of equity changes	References National GAAP based on BAD	References National GAAP compatible IFRS	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
					Accumulated Other Comprehensive Income	Other items	
			IAS 1.106(a) BAD art. 4. Liabilities (14) 100	IAS 1.106; IAS 32.35 CRR Article 26(2b) 110	IAS 1.54(q), 106(a) Accounting Directive art. 24(4) 120	IAS 1.54(q), 106(a) Accounting Directive art. 24(4) 130	IAS 1.9(c), IG 6 140
010	Opening balance [before restatement]						
020	Effects of corrections of errors	IAS 1.106.(b); IAS 8.42					
030	Effects of changes in accounting policies	IAS 1.106.(b); IAS 1.IG6; IAS 8.22					
040	Opening balance [current period]						
050	Issuance of ordinary shares	IAS 1.106.(d).(iii)					

Sources of equity changes	References National GAAP based on BAD	References National GAAP compatible IFRS	Profit or (-) Loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
					Accumulated Other Comprehensive Income	Other items	
			IAS 1.106(a)	IAS 1.106; IAS 32.35	IAS 1.54(q), 106(a)	IAS 1.54(q), 106(a)	IAS 1.9(c), IAS 1.106
			BAD art. 4.Liabilities(14)	CRR Article 26(2b)	Accounting Directive art 24(4)	Accounting Directive art 24(4)	
			100	110	120	130	140
060 Issuance of preference shares		IAS 1.106.(d).(iii)					
070 Issuance of other equity instruments		IAS 1.106.(d).(iii)					
080 Exercise or expiration of other equity instruments issued		IAS 1.106.(d).(iii)					
090 Conversion of debt to equity		IAS 1.106.(d).(iii)					
100 Capital reduction		IAS 1.106.(d).(iii)					
110 Dividends		IAS 1.106.(d).(iii); IAS 32.35; IAS 1.106					
120 Purchase of treasury shares		IAS 1.106.(d).(iii); IAS 32.33					

Sources of equity changes	References National GAAP based on BAD	References National GAAP compatible IFRS	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
					Accumulated Other Comprehensive Income	Other items	
			IAS 1.106(a) BAD art 4.Liabilities(14) 100	IAS 1.106; IAS 32.35 CRR Article 26(2b) 110	IAS 1.54(q), 106(a) Accounting Directive art 24(4) 120	IAS 1.54(q), 106(a) Accounting Directive art 24(4) 130	IAS 1.9(c), IG 6 140
130 Sale or cancellation of treasury shares		IAS 1.106.(d).(iii); IAS 32.33					
140 Reclassification of financial instruments from equity to liability		IAS 1.106.(d).(iii)					
150 Reclassification of financial instruments from liability to equity		IAS 1.106.(d).(iii)					
160 Transfers among components of equity		IAS 1.106.(d).(iii); Annex V.Part 2.318					
170 Equity increase or (-) decrease resulting from business combinations		IAS 1.106.(d).(iii)					
180 Share based payments		IAS 1.106.(d).(iii); IFRS 2.10					

Sources of equity changes	References National GAAP based on BAD	References National GAAP compatible IFRS	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests		Total
					Accumulated Other Comprehensive Income	Other items	
190			IAS 1.106(a) BAD art. 4.Liabilities(14) 100	IAS 1.106; IAS 32.35 CRR Article 26(2b) 110	IAS 1.54(q), 106(a) Accounting Directive art 24(4) 120	IAS 1.54(q), 106(a) Accounting Directive art 24(4) 130	IAS 1.9(c), I.G.6 140
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ANNEX III

ANNEX V

REPORTING ON FINANCIAL INFORMATION

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PART 1

GENERAL INSTRUCTIONS

1. REFERENCES

1. This Annex contains additional instructions for the financial information templates (“FINREP”) in Annexes III and IV to this Regulation. This Annex complements the instructions included in the form of references in the templates in Annexes III and IV.
2. Institutions that use national accounting standards compatible with IFRS (“compatible national GAAP”) shall apply the common and IFRS instructions in this Annex, unless otherwise provided. This is without prejudice to the compliance of the compatible national GAAP requirements with the requirements of BAD. Institutions that use national GAAP non-compatible with IFRS or that have not yet been made compatible with the requirements in IFRS 9 shall apply the common and BAD instructions in this Annex, unless provided otherwise.
3. The data points identified in the templates shall be drawn up in accordance with the recognition, offsetting and valuation rules of the relevant accounting framework, as defined in Article 4(1)(77) of Regulation (EU) No 575/2013.
4. Institutions shall only submit those parts of the templates related to:
 - (a) assets, liabilities, equity, income and expenses that are recognised by the institution;
 - (b) off-balance sheet exposures and activities in which the institution is involved;
 - (c) transactions performed by the institution;
 - (d) valuation rules, including methods for the estimation of allowances for credit risk, applied by the institution.
5. For the purposes of Annexes III and IV as well as this Annex, the following abbreviations shall apply:
 - (a) “CRR”: Regulation (EU) No 575/2013
 - (b) “IAS” or “IFRS”: “International Accounting Standards”, as defined in Article 2 of the IAS Regulation No 1606/2002 ⁽¹⁾, which have been adopted by the Commission;
 - (c) “ECB BSI Regulation” or “ECB/2013/33”: Regulation (EC) No 1071/2013 of the European Central Bank ⁽²⁾;
 - (d) “NACE Regulation”: Regulation (EC) No 1893/2006 of the European Parliament and of the Council ⁽³⁾;
 - (e) “NACE codes”: codes in NACE Regulation;
 - (f) “BAD”: Council Directive 86/635/EEC ⁽⁴⁾;
 - (g) “Accounting Directive”: Directive 2013/34/EU ⁽⁵⁾;

⁽¹⁾ 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)

⁽²⁾ Regulation (EC) No 1071/2013 of the European Central Bank of 24 September 2013 concerning the balance sheet of monetary financial institutions sector (recast) (ECB/2013/33) (OJ L 297, 7.11.2013, p. 1).

⁽³⁾ Regulation (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains (OJ L 393, 30.12.2006, p. 1).

⁽⁴⁾ 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).

⁽⁵⁾ Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19)

- (h) “National GAAP”: national generally accepted accounting principles developed under BAD;
- (i) “SME”: micro, small and medium-sized enterprises defined in Commission Recommendation C(2003)1422 ⁽¹⁾;
- (j) “ISIN code”: the International Securities Identification Number assigned to securities, composed of 12 alphanumeric characters, which uniquely identifies a securities issue;
- (k) “LEI code”: the global Legal Entity Identifier assigned to entities, which uniquely identifies a party to a financial transaction;
- (l) “Impairment stages”: categories of impairment as defined in IFRS 9.5.5. “Stage 1” refers to impairment measured in accordance with IFRS 9.5.5.5. “Stage 2” refers to impairment measured in accordance with IFRS 9.5.5.3. “Stage 3” refers to impairment on credit-impaired assets as defined in Appendix A of IFRS 9.

2. CONVENTIONS

6. For the purposes of Annexes III and IV, a data point shadowed in grey shall mean that this data point is not requested or that it is not possible to report it. In Annex IV, a row or a column with references shadowed in black means that the related data points shall not be submitted by those institutions that follow those references in that row or column.
7. Templates in Annexes III and IV include implicit validation rules which are laid down in the templates themselves through the use of conventions.
8. The use of brackets in the label of an item in a template means that this item is to be subtracted to obtain a total, but it does not mean that it shall be reported as negative.
9. Items that shall be reported in negative are identified in the compiling templates by including “(-)” at the beginning of their label such as in “(-) Treasury shares”.
10. In the “Data Point Model” (“DPM”) for financial information reporting templates of Annexes III and IV, every data point (cell) has a “base item” to which the “credit/debit” attribute is allocated. This allocation ensures that all entities who report data points follow the “sign convention” and allows to know the “credit/debit” attribute that corresponds to each data point.
11. Schematically, this convention works as in Table 1.

Table 1

Credit/debit convention, positive and negative signs

Element	Credit/Debit	Balance/Movement	Figure reported
Assets	Debit	Balance on assets	Positive (“Normal”, no sign needed)
		Increase on assets	Positive (“Normal”, no sign needed)
		Negative balance on assets	Negative (Minus “-” sign needed)
		Decrease on assets	Negative (Minus “-” sign needed)
Expenses	Debit	Balance on expenses	Positive (“Normal”, no sign needed)
		Increase on expenses	Positive (“Normal”, no sign needed)
		Negative balance (including reversals) on expenses	Negative (Minus “-” sign needed)
		Decrease on expenses	Negative (Minus “-” sign needed)

⁽¹⁾ Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (C(2003)1422) (OJ L 124, 20.5.2003, p. 36).

Element	Credit/Debit	Balance/Movement	Figure reported
Liabilities	Credit	Balance on liabilities	Positive ("Normal", no sign needed)
		Increase on liabilities	Positive ("Normal", no sign needed)
		Negative balance on liabilities	Negative (Minus "-" sign needed)
		Decrease on liabilities	Negative (Minus "-" sign needed)
Equity	Credit	Balance on equity	Positive ("Normal", no sign needed)
		Increase on equity	Positive ("Normal", no sign needed)
		Negative balance on equity	Negative (Minus "-" sign needed)
		Decrease on equity	Negative (Minus "-" sign needed)
Income	Credit	Balance on income	Positive ("Normal", no sign needed)
		Increase on income	Positive ("Normal", no sign needed)
		Negative balance (including reversals) on income	Negative (Minus "-" sign needed)
		Decrease on income	Negative (Minus "-" sign needed)

3. CONSOLIDATION

12. Unless specified otherwise in this Annex, FINREP templates shall be prepared using the prudential scope of consolidation in accordance with Part 1, Title II, Chapter 2, Section 2, of CRR. Institutions shall account for their subsidiaries, joint ventures and associates using the same methods as for prudential consolidation:

- (a) institutions may be permitted or required to apply the equity method to investments in insurance and non-financial subsidiaries in accordance with Article 18(5) of CRR;
- (b) institutions may be permitted to use the proportional consolidation method for financial subsidiaries in accordance with Article 18(2) of CRR;
- (c) institutions may be required to use the proportional consolidation method for investment in joint ventures in accordance with Article 18(4) of CRR.

4. ACCOUNTING PORTFOLIOS OF FINANCIAL INSTRUMENTS

13. For the purposes of Annexes III and IV as well as this Annex, "accounting portfolios" means financial instruments aggregated by valuation rules. These aggregations shall not include investments in subsidiaries, joint ventures and associates, balances receivable on demand classified as "Cash, cash balances at central banks and other demand deposits" as well as those financial instruments classified as "Held for sale" presented in the items "Non-current assets and disposal groups classified as held for sale" and "Liabilities included in disposal groups classified as held for sale".

14. Under national GAAP, institutions that are permitted or required to apply certain valuation rules for financial instruments in accordance with IFRS shall submit, to the extent that they are applied, the relevant IFRS accounting portfolios. Where the valuation rules for financial instruments that institutions are permitted or required to use under national GAAP based on BAD do refer to the valuation rules in IAS 39, institutions shall submit the accounting portfolios based on BAD for all their financial instruments until the valuation rules they apply refer to the valuation rules in IFRS 9.

4.1. Financial assets

15. The following accounting portfolios based on IFRS shall be used for financial assets:
 - (a) "Financial assets held for trading";
 - (b) "Non-trading financial assets mandatorily at fair value through profit or loss"
 - (c) "Financial assets designated at fair value through profit or loss";
 - (d) "Financial assets at fair value through other comprehensive income";
 - (e) "Financial assets at amortised cost".
16. The following accounting portfolios based on national GAAP shall be used for financial assets:
 - (a) "Trading financial assets";
 - (b) "Non-trading non-derivative financial assets measured at fair value through profit or loss";
 - (c) "Non-trading non-derivative financial assets measured at fair value to equity;
 - (d) "Non-trading non-derivative financial assets measured at a cost-based method"; and
 - (e) "Other non-trading non-derivative financial assets".
17. "Trading financial assets" includes all financial assets classified as trading under the relevant national GAAP based on BAD. Irrespective of the measurement methodology applied under the relevant national GAAP based on BAD, all derivatives with a positive balance for the reporting institution that are not classified as hedge accounting in accordance with paragraph 22 of this Part shall be reported as trading financial assets. This classification shall also apply for derivatives which according to national GAAP based on BAD are not recognised on the balance-sheet, or have only the changes in their fair value recognised on-balance sheet or which are used as economic hedges as defined in paragraph 137 of Part 2 of this Annex.
18. Under national GAAP based on BAD, for financial assets, "cost-based methods" shall include those valuation rules by which the debt instrument is measured at cost plus interest accrued less impairment losses.
19. Under national GAAP based on BAD, "Non-trading non-derivative financial assets measured at a cost-based method" includes financial instruments measured at cost-based methods as well as instruments measured at the lower of cost or market ("LOCOM") under a non-continuous basis (moderate LOCOM) regardless of their actual measurement as of the reporting reference date. Assets measured at moderate LOCOM are assets for which LOCOM is applied only in specific circumstances. The applicable accounting framework provides for these circumstances, such as impairment, a prolonged decline in fair value compared to cost or change in the management intent.
20. Under national GAAP based on BAD, "Other non-trading non-derivative financial assets" shall include financial assets that do not qualify for inclusion in other accounting portfolios. This accounting portfolio includes, among others, financial assets that are measured at LOCOM on a continuous basis ("strict LOCOM"). Assets measured at strict LOCOM are assets for which the applicable accounting framework either provides for the initial and subsequent measurement at LOCOM, or the initial measurement at cost and the subsequent measurement at LOCOM.
21. Regardless of their measurement method, investments in subsidiaries, joint ventures and associates that are not fully or proportionally consolidated under the regulatory scope of consolidation are reported in "Investments in subsidiaries, joint ventures and associates", except where they are classified as held for sale in accordance with IFRS 5.

22. "Derivatives - Hedge accounting" shall include derivatives with a positive balance for the reporting institution held for hedge accounting under IFRS. Under national GAAP based on BAD, banking book derivatives shall be classified as derivatives held for hedge accounting only if there are special accounting rules for banking book derivatives under the relevant national GAAP based on BAD and the derivatives reduce risk of another position in the banking book.

4.2. Financial liabilities

23. The following accounting portfolios based on IFRS shall be used for financial liabilities:
- (a) "Financial liabilities held for trading";
 - (b) "Financial liabilities designated at fair value through profit or loss";
 - (c) "Financial liabilities measured at amortised cost".
24. The following accounting portfolios based on national GAAP shall be used for financial liabilities:
- (a) "Trading financial liabilities";
 - (b) "Non-trading non-derivative financial liabilities measured at a cost-based method".
25. "Trading financial liabilities" includes all financial liabilities classified as trading under the relevant national GAAP based on BAD. Irrespective of the measurement methodology applied under the relevant national GAAP based on BAD, all derivatives with a negative balance for the reporting institution that are not classified as hedge accounting in accordance with paragraph 26 of this Part shall be reported as trading financial liabilities. This classification shall also apply for derivatives which according to national GAAP based on BAD are not recognised on the balance-sheet, or have only the changes in their fair value recognised on-balance sheet or which are used as economic hedges as defined in paragraph 137 of Part 2 of this Annex.
26. "Derivatives - Hedge accounting" shall include derivatives with a negative balance for the reporting institution held for hedge accounting under IFRS. Under national GAAP based on BAD, banking book derivatives shall be classified as hedge accounting only if there are special accounting rules for banking book derivatives under the relevant national GAAP based on BAD and the derivatives reduce risk of another position in the banking book.

5. FINANCIAL INSTRUMENTS

27. For the purposes of Annexes III and IV as well as this Annex, "the carrying amount" means the amount to be reported in the balance sheet. The carrying amount of financial instruments shall include accrued interest. Under the relevant national GAAP based on BAD, the carrying amount of derivatives shall be either the carrying amount under national GAAP including accruals, premium values and provisions if applicable, or it shall be equal to zero where derivatives are not recognised on-balance sheet.
28. If recognised under the relevant national GAAP based on BAD, accruals and deferrals of financial instruments including interest accrual, premiums and discounts or transaction costs shall be reported together with the instrument and not as other assets or other liabilities.
29. Where applicable under national GAAP based on BAD, "Haircuts for trading positions valued at fair value" shall be reported. The haircuts decrease the value of trading assets and increase the value of trading liabilities.

5.1. Financial assets

30. Financial assets shall be distributed among the following classes of instruments: "Cash on hand", "Derivatives", "Equity instruments", "Debt securities" and "Loans and advances".
31. "Debt securities" are debt instruments held by the institution issued as securities that are not loans in accordance with the ECB BSI Regulation.

32. “Loans and advances” are debt instruments held by the institutions that are not securities; this item includes “loans” in accordance with the ECB BSI Regulation as well as advances that cannot be classified as “loans” according to the ECB BSI Regulation. “Advances that are not loans” are further characterized in paragraph 85(g) of Part 2 of this Annex.

33. In FINREP, “debt instruments” shall include “loans and advances” and “debt securities”.

5.2. Gross carrying amount

34. Gross carrying amount of debt instruments shall have the following meaning:

- (a) under IFRS and national GAAP based on BAD for debt instruments measured at fair value through profit or loss without being included in the held for trading or trading portfolio, the gross carrying amount shall depend on whether they are classified as performing or non-performing. For performing debt instruments, the gross carrying amount shall be the fair value. For non-performing debt instruments, the gross carrying amount shall be the fair value after adding back any accumulated negative fair value adjustment due to credit risk, as defined in paragraph 69 of Part 2 of this Annex. For the purpose of the measurement of the gross carrying amount, the valuation of the debt instruments shall be performed on the level of single financial instruments;
- (b) under IFRS for debt instruments at amortised cost or at fair value through other comprehensive income, the gross carrying amount shall be the carrying amount before adjusting for any loss allowance;
- (c) under national GAAP based on BAD, for debt instruments classified as “non-trading non-derivative financial assets measured at a cost-based method”, the gross carrying amount of impaired assets shall be equal to the carrying amount before adjusting for specific allowances for credit risk. The gross carrying amount of unimpaired assets shall be the carrying amount before adjusting for general allowances for credit risk and general allowances for banking risk, where affecting the carrying amount;
- (d) under national GAAP based on BAD, the gross carrying amount of debt instruments classified as “Non-trading non-derivative financial assets measured at fair value to equity” shall depend on whether these financial assets are subject to impairment requirements. Where they are subject to impairment requirements, the gross carrying amount shall be the carrying amount before adjusting for any accumulated impairment, following the requirements in point (c) above for impaired and unimpaired assets, or any accumulated amount of fair value adjustment that is considered as impairment loss. When these financial assets are not subject to impairment requirements, the gross carrying amount of these financial assets shall be the fair value for performing exposures, and for non-performing exposures the fair value after adding back any accumulated negative fair value adjustment due to credit risk;
- (e) under national GAAP based on BAD, the gross carrying amount of debt instruments measured at strict or moderate LOCOM shall be the cost where measured at cost during the reporting period. Where these debt instruments are measured at market value the gross carrying amount shall be the market value before adjusting for credit-risk induced value adjustments;
- (f) under national GAAP based on BAD, for debt instruments reported under “Other non-trading non-derivative financial assets” under measurement methods other than LOCOM, the gross carrying amount shall be the carrying amount before taking into account any valuation adjustment that qualifies as impairment;
- (g) for trading financial assets under GAAP based on BAD or held for trading financial assets under IFRS, the gross carrying amount shall be the fair value. Where GAAP based on BAD require haircuts on trading and fair valued instruments, the carrying amount of the financial instruments shall be the fair value before these haircuts.

5.3. Financial liabilities

35. Financial liabilities shall be distributed among the following classes of instruments: “Derivatives”, “Short positions”, “Deposits”, “Debt securities issued” and “Other financial liabilities”.
36. For the purposes of Annexes III and IV as well as this Annex the definition of “deposits” in Annex II, Part 2 of the ECB BSI Regulation applies.
37. “Debt securities issued” shall be debt instruments issued as securities by the institution that are not deposits in accordance with the ECB BSI Regulation.
38. “Other financial liabilities” shall include all financial liabilities other than derivatives, short positions, deposits and debt securities issued.
39. Under IFRS “Other financial liabilities” shall include financial guarantees given where they are measured either at fair value through profit or loss [IFRS 9.4.2.1(a)] or at the amount initially recognised less cumulative amortization [IFRS 9.4.2.1(c)(ii)]. Loan commitments given shall be reported as “Other financial liabilities” where they are designated as financial liabilities at fair value through profit or loss [IFRS 9.4.2.1(a)] or they are commitments to provide a loan at a below-market interest rate [IFRS 9.2.3(c), IFRS 9.4.2.1(d)].
40. Where loan commitments, financial guarantees and other commitments given are measured at fair value through profit or loss, any change in the fair value, including changes due to credit risk, shall be reported as “other financial liabilities” and not as provisions for “Commitments and guarantees given”.
41. “Other financial liabilities” shall also include dividends to be paid, amounts payable in respect of suspense and transit items, and amounts payable in respect of future settlements of transactions in securities or foreign exchange transactions where payables for transactions are recognised before the payment date.

6. COUNTERPARTY BREAKDOWN

42. Where a breakdown by counterparty is required the following counterparty sectors shall be used:
 - (a) central banks;
 - (b) general governments: central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under “credit institutions”, “other financial corporations” or “non-financial corporations” depending on their activity); social security funds; and international organisations, such as institutions of the European Union, the International Monetary Fund and the Bank for International Settlements;
 - (c) credit institutions: any institution covered by the definition in Article 4(1)(1) of CRR (“undertaking the business of which is to take deposits or other repayable funds from the public and to grant credits for its own account”) and multilateral development banks (MDBs);
 - (d) other financial corporations: all financial corporations and quasi-corporations other than credit institutions such as investment firms, investment funds, insurance companies, pension funds, collective investment undertakings, and clearing houses as well as remaining financial intermediaries, financial auxiliaries and captive financial institutions and money lenders;
 - (e) non-financial corporations: corporations and quasi-corporations not engaged in financial intermediation but principally in the production of market goods and non-financial services according to the ECB BSI Regulation;
 - (f) households: individuals or groups of individuals as consumers and producers of goods and non-financial services exclusively for their own final consumption, and as producers of market goods and non-financial and financial services provided that their activities are not those of quasi-corporations. Non-profit institutions which serve households (“NPISH”) and which are principally engaged in the production of non-market goods and services intended for particular groups of households shall be included.

43. The counterparty sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. Among other classifications, the distribution of jointly incurred exposures by counterparty sector, country of residence and NACE codes shall be driven by the characteristics of the more relevant or determinant obligor.
44. The immediate counterparties in the following transactions shall be:
- (a) for loans and advances, the immediate borrower. For trade receivables, the immediate borrower shall be the counterparty obliged to pay the receivables, except in transactions with recourse, where the immediate borrower shall be the transferor of receivables where the reporting institution does not acquire substantially all the risks and rewards of ownership of the transferred receivables;
 - (b) for debt securities and equity instruments, the issuer of the securities;
 - (c) for deposits, the depositor;
 - (d) for short positions, the counterparty of the securities borrowing transaction or reverse repurchase agreement;
 - (e) for derivatives, the direct counterparty of the derivative contract. For centrally cleared OTC derivatives the direct counterparty shall be the clearing house acting as a central counterparty. Counterparty breakdown for credit risk derivatives refers to the sector where the counterparty of the contract (buyer or seller of protection) belongs;
 - (f) for financial guarantees given, the counterparty shall be the direct counterparty of the guaranteed debt instrument;
 - (g) for loan commitments and other commitments given, the counterparty whose credit risk is assumed by the reporting institution;
 - (h) for loan commitments, financial guarantees and other commitments received, the guarantor or the counterparty that has provided the commitment to the reporting institution.

PART 2

TEMPLATE RELATED INSTRUCTIONS

1. BALANCE SHEET

1.1. Assets (1.1)

1. "Cash on hand" shall include holdings of national and foreign banknotes and coins in circulation that are commonly used to make payments.
2. "Cash balances at central banks" shall include balances receivable on demand at central banks.
3. "Other demand deposits" shall include balances receivable on demand with credit institutions.
4. "Investments in subsidiaries, joint ventures and associates" shall include the investments in associates, joint ventures and subsidiaries which are not fully or proportionally consolidated under the regulatory scope of consolidation, except where they shall be classified as held for sale in accordance with IFRS 5, irrespectively of how they are measured, including where the accounting standards allow for them to be included in the different accounting portfolios used for financial instruments. The carrying amount of investments accounted for using the equity method shall include related goodwill.
5. Assets that are not financial assets and that due to their nature could not be classified in specific balance sheet items shall be reported in "Other assets". Other assets shall include, among others, gold, silver and other commodities, even where they are held with trading intent.

6. Under the relevant national GAAP based on BAD, the carrying amount of repurchased own shares shall be reported as “other assets” where presentation as asset is allowed under the relevant national GAAP.
7. “Non-current assets and disposal groups classified as held for sale” shall have the same meaning as under IFRS 5.

1.2. Liabilities (1.2)

8. Under national GAAP based on BAD provisions for contingent losses arising from the ineffective part of portfolio hedge relationship shall be reported in row “Derivatives – Hedge accounting” where the loss arises from the valuation of the hedging derivative, or in row “Fair value changes of the hedged items in portfolio hedge of interest rate risk” where the loss arises from the valuation of the hedged position. Where no distinction between losses arising from the valuation of the hedging derivative and loss arising from the valuation of the hedged position is possible, all provisions for contingent losses arising from the ineffective part of the portfolio hedge relationship shall be reported in row “Derivatives – Hedge accounting”.
9. Provisions for “Pensions and other post-employment defined benefit obligations” shall include the amount of net defined benefit liabilities.
10. Under IFRS provisions for “Other long-term employee benefits” shall include the amount of the deficits in the long-term employment benefit plans listed in IAS 19.153. The accrued expense from short term employee benefits [IAS 19.11(a)], defined contribution plans [IAS 19.51(a)] and termination benefits [IAS 19.169(a)] shall be included in “Other liabilities”.
11. Under IFRS, provisions for “Commitments and guarantees given” shall include provisions related to all commitments and guarantees, irrespective of whether their impairment is determined in accordance with IFRS 9 or their provisioning follows IAS 37 or they are treated as insurance contracts under IFRS 4. Liabilities arising from commitments and financial guarantees measured at fair value through profit or loss shall not be reported as provisions although they are due to credit risk, but as “other financial liabilities” in accordance with paragraph 40 of Part 1 of this Annex. Under national GAAP based on BAD, provisions for “Commitments and guarantees given” shall include provisions related to all commitments and guarantees.
12. “Share capital repayable on demand” shall include the capital instruments issued by the institution that do not meet the criteria to be classified in equity. Institutions shall include in this item the cooperative shares that do not meet the criteria to be classified in equity.
13. Liabilities that are not financial liabilities and that due to their nature could not be classified in specific balance sheet items shall be reported in “Other liabilities”.
14. “Liabilities included in disposal groups classified as held for sale” shall have the same meaning as under IFRS 5.
15. Under national GAAP based on BAD “Funds for general banking risks” are amounts that have been assigned in accordance with Article 38 of BAD. Where recognised, they shall appear separately either as liabilities under “provisions” or within equity under “other reserves” in accordance with the relevant national GAAP.

1.3. Equity (1.3)

16. Under IFRS equity instruments that are financial instruments shall include those contracts under the scope of IAS 32.
17. Under the relevant national GAAP based on BAD, “Unpaid capital which has been called up” shall include the carrying amount of capital issued by the institution that has been called-up to the subscribers but not paid at the reference date. If capital increase, not yet paid, is recorded as an increase of share capital, unpaid capital which has been called up shall be reported in “Unpaid capital which has been called up” in template 1.3 as well as in “other assets” in template 1.1. Under the relevant national GAAP based on BAD where capital increase can be recorded only following the receipt of the payment from shareholders, unpaid capital shall not be reported in template 1.3.

18. "Equity component of compound financial instruments" shall include the equity component of compound financial instruments (that is, financial instruments that contain both a liability and an equity component) issued by the institution, where segregated in accordance with the relevant accounting framework (including compound financial instruments with multiple embedded derivatives whose values are interdependent).
19. "Other equity instruments issued" shall include equity instruments that are financial instruments other than "Capital" and "Equity component of compound financial instruments".
20. "Other equity" shall comprise all equity instruments that are not financial instruments including, among others, equity-settled share-based payment transactions [IFRS 2.10].
21. "Fair value changes of equity instruments measured at fair value through other comprehensive income" shall include accumulated gains and losses due to changes in fair value on investments in equity instruments for which the reporting entity has made the irrevocable election to present changes in fair value in other comprehensive income.
22. "Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income" shall comprise the accumulated hedge ineffectiveness arising in fair value hedges in which the hedged item is an equity instrument measured at fair value through other comprehensive income. Hedge ineffectiveness reported in this row shall be the difference between the accumulated variation of the fair value of the equity instrument reported in "Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]" and the accumulated variations of the fair value of the hedging derivative reported in "Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]" [IFRS 9.6.5.3 and IFRS 9.6.5.8].
23. "Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in the credit risk" shall include accumulated gains and losses recognised in other comprehensive income and related to own credit risk for liabilities designated at fair value through profit or loss, regardless of whether the designation takes place at initial recognition or subsequently.
24. "Hedge of net investments in foreign operations [effective portion]" shall include the foreign currency translation reserve for the effective portion of both on-going hedges of net investments in foreign operations and hedges of net investments in foreign operations that no longer apply while the foreign operations remain recognised in the balance sheet.
25. "Hedging derivatives. Cash flow hedges reserve [effective portion]" shall include the cash flow hedge reserve for the effective portion of the variation in fair value of hedging derivatives in a cash flow hedge, both for on-going cash flow hedges and cash flow hedges that no longer apply.
26. "Fair value changes of debt instruments measured at fair value through other comprehensive income" shall include accumulated gains or losses on debt instruments measured at fair value through other comprehensive income, net of the loss allowance that is measured at the reporting date in accordance with IFRS 9.5.5.
27. "Hedging instruments [not designated elements]" shall include the accumulated changes in fair value of all of the following:
 - (a) the time value of an option where the changes in the time value and the intrinsic value of that option are separated and only the change in the intrinsic value is designated as a hedging instrument [IFRS 9.6.5.15];
 - (b) the forward element of a forward contract where the forward element and the spot element of that forward contract are separated and only the change in the spot element of the forward contract is designated as hedging instrument;
 - (c) the foreign currency basis spread from a financial instrument where this spread is excluded from the designation of that financial instrument as the hedging instrument [IFRS 9.6.5.15, IFRS 9.6.5.16].
28. Under IFRS "Revaluation reserves" shall include the amount of reserves resulting from first-time adoption to IAS that have not been released to other type of reserves.

29. "Other reserves" shall be split between "Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method" and "Other". "Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method" shall include the accumulated amount of income and expenses generated by the aforementioned investments through profit or loss in past years where they are accounted for using the equity method. "Other" shall include reserves different from those separately disclosed in other items and may include legal reserve and statutory reserve.
30. "Treasury shares" shall cover all financial instruments that have the characteristics of own equity instruments which have been reacquired by the institution while they are not sold or amortised, except where under the relevant national GAAP based on BAD they shall be reported in "other assets".

2. STATEMENT OF PROFIT OR LOSS (2)

31. Interest income and interest expense from financial instruments measured at fair value through profit or loss and from hedging derivatives classified in the category "hedge accounting", shall be reported either separately from other gains and losses under items "interest income" and "interest expense" ("clean price") or as part of gains or losses from these categories of instruments ("dirty price"). The clean or dirty price approach shall be applied consistently for all financial instruments measured at fair value through profit or loss and for hedging derivatives classified in the category "hedge accounting".
32. Institutions shall report the following items, which include income and expense in relation to related parties not fully or proportionally consolidated under the regulatory scope of consolidation, broken down by accounting portfolios:
- (a) "Interest income";
 - (b) "Interest expense";
 - (c) "Dividend income";
 - (d) "Gains or losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss, net";
 - (e) "Modification gains or losses, net";
 - (f) "Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss".
33. "Interest income. Financial assets held for trading" and "Interest expenses. Financial liabilities held for trading" shall include, where the clean price is used, the amounts related to those derivatives classified in the category "held for trading" which are hedging instruments from an economic but not accounting point of view to present correct interest income and expenses from the financial instruments that are hedged.
34. Where the clean price is used, "Interest income. Financial assets held for trading" and "Interest expenses. Financial liabilities held for trading" shall also include time-apportioned fees and balancing payments in relation to credit derivatives measured at fair value and used to manage the credit risk of part or all of a financial instrument that is designated at fair value at that occasion [IFRS 9.6.7].
35. "Interest income. Derivatives – Hedge accounting, interest rate risk" and "Interest expenses. Derivatives – Hedge accounting, interest rate risk" shall include, where the clean price is used, the amounts related to those derivatives classified in the category "hedge accounting" which cover interest rate risk, including hedges of a group of items with offsetting risk positions (hedges of a net position) whose hedged risk affect different line items in the statement of profit or loss. Where the clean price is used, these amounts shall be reported as interest income and expenses on a gross basis to present correct interest income and expenses from the hedged items to which they are linked. With clean price, where the hedged item generates interest income (expense), these amounts shall be reported as an interest income (expense) even where it is a negative (positive) amount.

36. "Interest income - other assets" shall include amounts of interest income not included in the other items, like interest income related to cash, cash balances at central banks and other demand deposits and to non-current assets and disposal groups classified as held for sale as well as net interest income from net defined benefit asset.
37. Under IFRS and where not provided otherwise in national GAAP, interest in relation to financial liabilities with a negative effective interest rate shall be reported in "Interest income on liabilities". These liabilities and their interests give rise to a positive yield for an institution.
38. "Interest expenses - other liabilities" shall include amounts of interest expenses not included in the other items, like interest expenses related to liabilities included in disposal groups classified as held for sale, expenses derived from increases in the carrying amount of a provision reflecting the passage of time or net interest expenses from net defined benefit liabilities.
39. Under IFRS and where not provided otherwise in national GAAP, interest in relation to financial assets with a negative effective interest rate shall be reported in "Interest expense on assets". These assets and their interests give rise to a negative yield for an institution.
40. Dividend income on equity instruments measured at fair value through profit or loss shall be reported either as "dividend income" separately from other gains and losses from these classes of instruments where the clean price is used or as part of gains or losses from these classes of instruments where the dirty price is used.
41. Dividend income on equity instruments designated at fair value through other comprehensive income shall encompass dividends related to instruments derecognised during the period and dividends related to instruments held at the end of the reporting period.
42. Dividend income from investments in subsidiaries, joint ventures and associates shall include the dividends of these investments where they are accounted for using other than the equity method.
43. "Gains or (-) losses on financial assets and liabilities held for trading, net" shall include gains and losses in the remeasurement and derecognition of financial instruments classified as held for trading. This item shall include also gains and losses on credit derivatives measured at fair value through profit or loss used to manage the credit risk of all, or part of, a financial instrument that is designated as measured at fair value through profit or loss, as well as dividend and interest income and expense on financial assets and liabilities held for trading where the dirty price is used.
44. "Gains or losses on financial assets and liabilities designated at fair value through profit or loss" shall include also the amount recognised in the statement of profit or loss for the own credit risk of liabilities designated at fair value where recognising own credit risk changes in other comprehensive income creates or enlarges an accounting mismatch [IFRS 9.5.7.8]. This item shall include also gains and losses on the hedged instruments that are designated as measured at fair value through profit or loss where the designation is used to manage credit risk, as well as interest income and expense on financial assets and liabilities designated at fair value through profit or loss where the dirty price is used.
45. "Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss" shall not include gains on equity instruments that a reporting entity chose to measure at fair value through other comprehensive income [IFRS 9.5.7.1(b)].
46. Where a change in business model leads to the reclassification of a financial asset into a different accounting portfolio, the gains or losses from the reclassification shall be reported in the relevant rows of the accounting portfolio in which the financial asset is reclassified, in accordance with the following:
 - (a) where a financial asset is reclassified out of the amortised cost measurement category and into the fair value through profit or loss accounting portfolio [IFRS 9.5.6.2], gains or losses due to the reclassification shall be reported in "Gains or (-) losses on financial assets and liabilities held for trading, net" or "Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net", as applicable;

- (b) where a financial asset is reclassified out of the fair value through other comprehensive income measurement category and into the fair value through profit or loss measurement category [IFRS 9.5.6.7], the cumulative gains or losses previously recognised in other comprehensive income reclassified to profit or loss shall be reported in “Gains or (–) losses on financial assets and liabilities held for trading, net” or “Gains or (–) losses on non-trading financial assets mandatorily at fair value through profit or loss, net”, as applicable.
47. “Gains or (–) losses from hedge accounting, net” shall include gains and losses on hedging instruments and on hedged items, including those on hedged items measured at fair value through other comprehensive income other than equity instruments, in a fair value hedge in accordance with IFRS 9.6.5.8. It shall also include the ineffective part of the variation of the fair value of the hedging instruments in a cash flow hedge. The reclassifications of the cash-flow hedges reserve or of the reserve for hedges of net investment in a foreign operation shall be recognised in the same rows of the “Statement of profit or loss” as those impacted by the cash flows from the hedged items. “Gains or (–) losses from hedge accounting, net” shall include also the gains and losses from hedges of net investment in foreign operations. This item shall also include gains on hedges of net positions.
48. “Gains or losses on derecognition of non-financial assets” shall include the gains and losses on derecognition of non-financial assets, except where classified as held for sale or as investments in subsidiaries, joint ventures and associates.
49. “Modification gains or (–) losses, net” shall include the amounts arising from adjusting the gross carrying amounts of financial assets to reflect the renegotiated or modified contractual cash flows [IFRS 9.5.4.3 and Appendix A]. The modification gains or losses shall not include the impact of modifications on the amount of expected credit losses, which shall be reported in “Impairment or (–) reversal of impairment on financial assets not measured at fair value through profit or loss”.
50. “Provisions or (–) reversal of provisions. Commitments and guarantees given” shall include the net charges in the “Statement of profit or loss” for provisions on all commitments and guarantees in the scope of IFRS 9, IAS 37 or IFRS 4 in accordance with paragraph 11 of this Part, or under national GAAP based on BAD. Under IFRS, any change in the fair value of commitments and financial guarantees measured at fair value shall be reported in “Gains or (–) losses on financial assets and liabilities designated at fair value through profit or loss, net”. Provisions therefore include the impairment amount for commitments and guarantees for which impairment is determined in accordance with IFRS 9 or their provisioning follows IAS 37 or they are treated as insurance contracts under IFRS 4.
51. Under IFRS, “Impairment or (–) reversal of impairment on financial assets not measured at fair value through profit or loss” shall include all impairment gains or losses for debt instruments arising from the application of the impairment rules in IFRS 9.5.5, regardless of whether the expected credit losses in accordance with IFRS 9.5.5 are estimated over a 12-month or a lifetime period, and including the impairment gains or losses for trade receivables, contract assets and lease receivables [IFRS 9.5.5.15].
52. Under national GAAP based on BAD “Impairment or (–) reversal of impairment on financial assets not measured at fair value through profit and loss” shall include all allowances and reversal of allowances of financial instruments measured at cost based methods due to the change in creditworthiness of the debtor or issuer, as well as, depending on the specifications of the national GAAP, the allowances due to the impairment of financial instruments measured at fair value through equity and other measurement methods, including LOCOM.
53. “Impairment or (–) reversal of impairment on financial assets not measured at fair value through profit or loss” shall also include the amounts written off - as defined in paragraph 72, 74 and 165(b) of this Part of this Annex- that exceed the amount of the loss allowance at the date of write-off and are therefore recognised as a loss directly in profit or loss, as well as recoveries of previously written-off amounts recorded directly to the statement of profit or loss.

54. The share of profit or loss from subsidiaries, associates and joint ventures which are accounted for under the equity method in the regulatory scope of consolidation shall be reported within "Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method". According to IAS 28.10, the carrying amount of the investment shall be reduced by the amount of dividends paid by those entities. The impairment on those investments shall be reported in "(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)". Gains or losses on de-recognition of these investments shall be reported in accordance with paragraph 55 and 56 of this Part.
55. "Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations" shall include profit or loss generated by non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations.
56. Under IFRS, the gains or losses on de-recognition of investments in subsidiaries, joint ventures and associates shall be reported within "Profit or (-) loss before tax from discontinued operations" where they are considered discontinued operations under IFRS 5. Under national GAAP based on BAD, these gains and losses shall be reported in "Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net".
3. STATEMENT OF COMPREHENSIVE INCOME (3)
57. "Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income" shall include the change in the accumulated hedge ineffectiveness in fair value hedges in which the hedged item is an equity instrument measured at fair value through other comprehensive income. The change in accumulated hedge ineffectiveness reported in this row shall be the difference between the changes in the variation of the fair value of the equity instrument reported in "Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]" and the changes in the variation of the fair value of the hedging derivative reported in "Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]".
58. "Hedge of net investments in foreign operations [effective portion]" shall include the change in the accumulated foreign currency translation reserve for the effective portion of both on-going and discontinued hedges of net investments in foreign operations.
59. For hedges of net investment in foreign operations and cash flow hedges the respective amounts reported in "Transferred to profit or loss" shall include amounts transferred because the hedged flows have occurred and are no longer expected to occur.
60. "Hedging instruments [not designated elements]" shall include changes in the accumulated changes in fair value of all of the following where they are not designated as a hedging component:
- (a) time value of options;
 - (b) forward elements of forward contracts;
 - (c) foreign exchange basis spread of financial instruments.
61. For options, the amounts reclassified to profit or loss and reported in "Transferred to profit or loss" shall include reclassifications due to options that hedge a transaction-related hedged item and options that hedge a time-period related hedge item.
62. "Debt instruments at fair value through other comprehensive income" shall include gains or losses on debt instruments measured at fair value through other comprehensive income other than impairment gains or losses and foreign exchange gains and losses, that shall respectively be reported in "(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)" and in "Exchange differences [gain or (-) loss], net" in template 2. "Transferred to profit or loss" in particular shall include the transfer to profit or loss due to de-recognition or reclassification into the fair value through profit or loss measurement category.

63. Where a financial asset is reclassified out of the amortised cost measurement category and into the fair value through other comprehensive income measurement category [IFRS 9.5.6.4], the gains or losses arising due to the reclassification shall be reported in "Debt instruments at fair value through other comprehensive income".
 64. Where a financial asset is reclassified out of the fair value through other comprehensive income measurement category and into the fair value through profit or loss measurement category [IFRS 9.5.6.7] or into the amortised cost measurement category [IFRS 9.5.6.5], the reclassified cumulative gains and losses previously recognised in other comprehensive income shall be respectively reported in "Transferred to profit or loss" and in "Other reclassifications", adjusting in the latter case the carrying amount of the financial asset.
 65. For all components of the other comprehensive income, "Other reclassifications" shall include transfers other than the reclassifications from the other comprehensive income to the profit or loss or to the initial carrying amount of hedged items in the case of cash flow hedges.
 66. Under IFRS "Income tax relating to items that will not be reclassified" and "Income tax relating to items that may be reclassified to profit or (-) loss" [IAS 1.91 (b), IG6] shall be reported as separate line items.
4. BREAKDOWN OF FINANCIAL ASSETS BY INSTRUMENT AND BY COUNTERPARTY SECTOR (4)
67. Financial assets shall be broken down by accounting portfolio and instrument and – where required – by counterparty. For debt instruments measured at fair value through other comprehensive income and at amortised cost, the gross carrying amount of assets and accumulated impairments shall be broken down by impairment stages.
 68. Derivatives reported as trading financial assets under GAAP based on BAD include instruments measured at fair value as well as instruments measured at cost-based methods or LOCOM.
 69. For the purposes of Annexes III and IV as well as this Annex, "accumulated negative changes in fair value due to credit risk" means, for non-performing exposures, accumulated changes in fair value due to credit risk where the accumulated net change is negative. The accumulated net change in fair value due to credit risk shall be calculated by adding all negative and positive changes in fair value due to credit risk that have occurred since recognition of the debt instrument. This amount shall only be reported if the addition of positive and negative changes in fair value due to credit risk results in a negative amount. The valuation of the debt instruments shall be performed on the level of single financial instruments. For each debt instrument, "Accumulated negative changes in fair value due to credit risk" shall be reported until the derecognition of the instrument.
 70. For the purposes of Annexes III and IV as well as this Annex, "accumulated impairment" means:
 - (a) for debt instruments measured at amortised cost or at a cost-based method, accumulated impairment is the cumulative amount of impairment losses, net of use and reversals that has been recognised, where appropriate for each of the impairment stages. Accumulated impairment reduces the carrying amount of the debt instrument through the use of an allowance account under IFRS and national GAAP based on BAD, or via direct reductions that do not constitute a derecognition event under national GAAP based on BAD;
 - (b) for debt instruments measured at fair value through other comprehensive income under IFRS, accumulated impairment is the sum of expected credit losses and their variations recognised as a reduction of fair value on a given instrument since initial recognition;
 - (c) for debt instruments at fair value through equity under national GAAP based on BAD subject to impairment, accumulated impairment is the cumulative amount of impairment losses, net of use and reversals that has been recognised. The reduction in the carrying amount is either made through use of an allowance account or via direct reductions that do not constitute a derecognition event.
 71. Under IFRS, accumulated impairment shall include the allowance for expected credit losses for financial assets under each of the impairment stages specified by IFRS 9. Under national GAAP based on BAD, it shall include specific and general allowance for credit risk, as well as the general allowance for banking risk where it reduces the carrying amount of debt instruments. Accumulated impairment shall also include the credit risk-induced value adjustments on financial assets under LOCOM.

72. “Accumulated partial write-offs” and “Accumulated total write-offs” shall include, respectively, the accumulated partial and total amount as at the reference date of principal and accrued past due interest and fees of any debt instrument that has been de-recognised to date using either of the methods described in paragraph 74 because the institution has no reasonable expectations of recovering the contractual cash flows. These amounts shall be reported until the total extinguishment of all the reporting institution’s rights by expiry of the statute-of-limitations period, forgiveness or other causes, or until recovery. Therefore where the written-off amounts are not recovered, they shall be reported while they are subject to enforcement activities.
73. Where a debt instrument is eventually totally written-off as a consequence of successive partial write-offs, the cumulative amount written-off shall be reclassified from the “Accumulated partial write-offs” into the “Accumulated total write-offs” column.
74. Write-offs shall constitute a de-recognition event and relate to a financial asset in its entirety or to a portion of it, including where the modification of an asset leads the institution to give up its right of collecting cash flows on a portion or the entirety of this asset as further explained in paragraph 72. Write-offs shall include amounts caused both by reductions of the carrying amount of financial assets recognised directly in profit or loss as well as reductions in the amounts of the allowance accounts for credit losses taken against the carrying amount of financial assets.
75. The column “of which: Instruments with low credit risk” shall include instruments that are determined to have low credit risk at the reporting date and for which the institution assumes that the credit risk has not increased significantly since initial recognition in accordance with IFRS 9.5.5.10.
76. Trade receivables within the meaning of IAS 1.54(h), contract assets and lease receivables for which the simplified approach of IFRS 9.5.5.15 for the estimation of loss allowances has been applied shall be reported within loans and advances in template 4.4.1. The corresponding loss allowance for those assets shall be reported in either “Accumulated impairment on assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)” or “Accumulated impairment on credit-impaired assets (Stage 3)”, depending on whether trade receivables, contract assets or lease receivables under the simplified approach are considered as credit-impaired assets.
77. Purchased or originated financial assets that are credit-impaired at initial recognition shall be separately reported in 4.3.1 and 4.4.1. For these loans, the accumulated impairment shall only include the cumulative changes in lifetime expected credit losses since initial recognition [IFRS 9.5.5.13].
78. In template 4.5 institutions shall report the carrying amount of “Loans and advances” and “Debt securities” that fall within the definition of “subordinated debt” in paragraph 100 of this Part.
79. In template 4.8, information to be reported depends on whether Non-trading non-derivative financial assets measured at fair value to equity can be subject to impairment requirements in application of the national GAAP based on BAD. Where these financial assets are subject to impairment, institutions shall report information in this template that relates to the carrying amount, the gross carrying amount of unimpaired assets and impaired assets, accumulated impairment and accumulated write-offs. Where these financial assets are not subject to impairment, institutions shall report the accumulated negative changes in fair value due to credit risk for non-performing exposures.
80. In template 4.9, financial assets measured under moderate LOCOM and their associated value adjustments shall be identified separately from other financial assets measured at a cost-based method and their associated impairment. Financial assets under a cost-based method, including financial assets under moderate LOCOM, shall be reported as unimpaired assets where they have no value adjustments or impairment associated with them, and as impaired assets in case they have value adjustments that qualify as impairment or impairment associated with them. Value adjustments that qualify as impairment shall be credit risk-induced value adjustments reflecting the deterioration of the creditworthiness of the counterparty. Financial assets under moderate LOCOM with market-risk induced value adjustments reflecting the impact of changes in the market conditions on the value of the asset shall not be considered as impaired. Accumulated credit-risk induced and market-risk induced value adjustments shall be reported separately.

81. In template 4.10, assets measured at strict LOCOM as well as their associated value adjustments shall be reported separately from assets under other measurement methods. Financial assets under strict LOCOM and financial assets under other measurement methods shall be reported as impaired assets in case they have credit-risk induced value adjustments as defined in paragraph 80 or impairment associated with them. Financial assets under strict LOCOM with market risk induced value adjustments as defined in paragraph 80 shall not be considered as impaired. Accumulated credit-risk induced and market-risk induced value adjustments shall be reported separately.
82. Under national GAAP based on BAD, the amount of general allowances for banking risk to be reported in the applicable templates shall only be the part that affects the carrying amount of debt instruments [BAD Article 37.2].
5. BREAKDOWN OF NON-TRADING LOANS AND ADVANCES BY PRODUCT (5)
83. Loans and advances other than those held for trading or trading assets shall be broken down by type of product and by counterparty sector for the carrying amount and by type of products only for the gross carrying amount.
84. Balances receivable on demand classified as “Cash, cash balances at central banks and other demand deposits” shall also be reported in this template independently of how they are measured.
85. Loans and advances shall be allocated to the following products:
- (a) “on demand (call) and short notice (current account)” shall include balances receivable on demand (call), at short notice (by close of business on the day following that on which the demand was made), current accounts and similar balances including loans that are overnight deposits for the borrower (loans to be repaid by close of business on the day following that in which it was granted), regardless of their legal form. It shall also include “overdrafts” that are debit balances on current account balances;
 - (b) “Credit card debt” shall include credit granted either via delayed debit cards or via credit cards [ECB BSI Regulation];
 - (c) “Trade receivables” shall include loans to other debtors granted on the basis of bills or other documents that give the right to receive the proceeds of transactions for the sale of goods or provision of services. This item shall include all factoring and similar transactions, like acceptances, outright purchase of trade receivables, forfaiting, discounting of invoice, bills of exchange, commercial papers and other claims where the reporting institution buys the trade receivables (both with and without recourse);
 - (d) “Finance leases” shall include the carrying amount of finance lease receivables. Under IFRS “finance lease receivables” are as defined in IAS 17;
 - (e) “Reverse repurchase loans” shall include finance granted in exchange for securities or gold bought under repurchase agreements or borrowed under securities lending agreements as defined in paragraphs 183 and 184 of this Part;
 - (f) “Other term loans” shall include debit balances with contractually fixed maturities or terms that are not included in other items;
 - (g) “Advances that are not loans” shall include advances that cannot be classified as “loans” according to the ECB BSI Regulation. This item shall include, among others, gross amounts receivable in respect of suspense items (such as funds that are awaiting investment, transfer, or settlement) and transit items (such as cheques and other forms of payment that have been sent for collection).
86. Loans and advances shall be classified on the basis of the collateral received as follows:
- (a) “Loans collateralized by immovable property” shall include loans and advances formally secured by residential or commercial immovable property collateral, independently of their loan/collateral ratio (commonly referred as “loan-to-value”) and the legal form of the collateral;

- (b) "Other collateralized loans" shall include loans and advances formally secured by collateral, independently of their loan/collateral ratio (commonly referred to as "loan-to-value") and the legal form of the collateral, other than "Loans collateralised by immovable property". This collateral shall include pledges of securities, cash, and other collateral independently from the legal form of the collateral.
87. Loans and advances shall be classified based on the collateral and irrespective of the purpose of the loan. The carrying amount of loans and advances secured by more than one type of collateral shall be classified and reported as collateralised by immovable property collateral where they are secured by immovable property collateral regardless of whether they are also secured by other types of collateral.
88. Loans and advances shall be classified on the basis of its purpose as:
- (a) "Credit for consumption" shall include loans granted mainly for the personal consumption of goods and services [ECB BSI Regulation];
- (b) "Lending for house purchase" shall include credit extended to households for the purpose of investing in houses for own use and rental, including building and refurbishments [ECB BSI Regulation].
89. Loans shall be classified on the basis of how they can be recovered. "Project finance loans" shall include loans that meet the characteristics of specialised lending exposures as defined in Article 147(8) of CRR.
6. BREAKDOWN OF NON-TRADING LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY NACE CODES (6)
90. Gross carrying amount of loans and advances to non-financial corporations other than those included in the held for trading or trading assets portfolios shall be classified by sector of economic activities using NACE Codes on the basis of the principal activity of the counterparty.
91. The classification of the exposures incurred jointly by more than one obligor shall be done in accordance with paragraph 43 of Part 1 of this Annex.
92. Reporting of NACE codes shall be done with the first level of disaggregation (by "section"). Institutions shall report loans and advances to non-financial corporations which engage in financial or insurance activities in "K – Financial and insurance activities".
93. Under IFRS, financial assets subject to impairment shall include (i) financial assets at amortised cost, and (ii) financial assets at fair value through other comprehensive income. Under national GAAP based on BAD, financial assets subject to impairment shall include financial assets measured at a cost-based method, including under LOCOM. Depending on the specifications in each national GAAP, they may include (i) financial assets measured at fair value through equity, and (ii) financial assets under other measurement methods.
7. FINANCIAL ASSETS SUBJECT TO IMPAIRMENT THAT ARE PAST DUE (7)
94. The carrying amount of debt instruments that are included in the accounting portfolios subject to impairment shall be reported in template 7.1 only if they are past due. Past-due instruments shall be allocated to the corresponding past-due buckets on the basis of their individual situation.
95. Accounting portfolios subject to impairment shall be defined as in paragraph 93 of this Part.
96. Financial assets shall qualify as past due where any amount of principal, interest or fee has not been paid at the date it was due. Past due exposures shall be reported for their entire carrying amount. The carrying amounts of such assets shall be reported by impairment stages or impairment status in accordance with the applicable accounting standards and broken down according to the number of days of the oldest past due amount unpaid at the reference date.

8. BREAKDOWN OF FINANCIAL LIABILITIES (8)

97. "Deposits" and the product breakdown shall be defined in the same way as in the ECB BSI Regulation and therefore, regulated savings deposits shall be classified in accordance with the ECB BSI Regulation and distributed according to the counterparty. In particular, non-transferable sight savings deposits, which although legally redeemable at demand are subject to significant penalties and restrictions and have features that are very close to overnight deposits, shall be classified as deposits redeemable at notice.
98. "Debt securities issued" shall be disaggregated into the following type of products:
- (a) "Certificates of deposits" shall be securities that enable the holders to withdraw funds from an account;
 - (b) "Asset backed securities" according to Article 4(1)(61) of CRR;
 - (c) "Covered Bonds" according to Article 129(1) of CRR;
 - (d) "Hybrid contracts" shall comprise contracts with embedded derivatives;
 - (e) "Other debt securities issued" shall include debt securities not recorded in the previous lines and distinguishes convertible compound financial instruments and non-convertible instruments.
99. "Subordinated financial liabilities" issued shall be treated in the same way as other financial liabilities incurred. Subordinated liabilities issued in the form of securities shall be classified as "Debt securities issued", whereas subordinated liabilities in the form of deposits are classified as "Deposits".
100. Template 8.2 shall include the carrying amount of "Deposits" and "Debt securities issued" that meet the definition of subordinated debt classified by accounting portfolios. "Subordinated debt" instruments provide a subsidiary claim on the issuing institution that can only be exercised after all claims with a higher status have been satisfied [ECB BSI Regulation].
101. "Accumulated changes in fair value due to changes in own credit risk" shall include all the said accumulative changes in fair value, regardless of whether they are recognised in profit or loss or in the other comprehensive income.

9. LOAN COMMITMENTS, FINANCIAL GUARANTEES AND OTHER COMMITMENTS (9)

102. Off-balance sheet exposures shall include the off-balance sheet items listed in Annex I to CRR. In templates 9.1, 9.1.1 and 9.2 all off-balance sheet exposures as listed in Annex I to CRR shall be broken down in loan commitments, financial guarantees, and other commitments.
103. Information on loan commitments, financial guarantees and other commitments given and received shall include both revocable and irrevocable commitments.
104. Loan commitments, financial guarantees and other commitments given listed in Annex I to CRR may be instruments that are in the scope of IFRS 9 where they are measured at fair value through profit or loss, or where they are subject to the impairment requirements of IFRS 9, as well as instruments that are within the scope of IAS 37 or IFRS 4.
105. Under IFRS, loan commitments, financial guarantees and other commitments given shall be reported in template 9.1.1 where any of the following conditions are met:
- (a) they are subject to impairment requirements of IFRS 9;
 - (b) they are designated at fair value through profit or loss under IFRS 9;
 - (c) they are within the scope of IAS 37 or IFRS 4.
106. Liabilities that shall be recognised as credit losses for the financial guarantees and commitments given referred to under points (a) and (c) in paragraph 105 of this Part of this Annex shall be reported as provisions independently of the measurement criteria applied.

107. Institutions under IFRS shall report the nominal amount and provisions of instruments that are subject to the impairment requirements of IFRS 9 including those measured at initial cost less cumulative income recognised, broken down by impairment stages.
108. Only the nominal amount of the commitment shall be reported in template 9.1.1 where a debt instrument includes both an on-balance sheet instrument and an off-balance sheet component. Where the reporting entity is unable to separately identify the expected credit losses on the on-balance sheet and off-balance components, the expected credit losses on the commitment shall be reported together with the accumulated impairment on the on-balance sheet component. Where the combined expected credit losses exceed the gross carrying amount of the debt instrument, the remaining balance of the expected credit losses shall be reported as a provision in the appropriate impairment stage in template 9.1.1 [IFRS 9.5.5.20 and IFRS 7.B8E].
109. Where a financial guarantee or a commitment to provide a loan at a below-market rate is measured in accordance with IFRS 9.4.2.1(d) and its loss allowance determined in accordance with IFRS 9.5.5 it shall be reported in the appropriate impairment stage.
110. Where loan commitments, financial guarantees and other commitments are measured at fair value in accordance with IFRS 9, institutions shall report in template 9.1.1 the nominal amount and accumulated negative changes in fair value due to credit risk of these financial guarantees and commitments in dedicated columns. "Accumulated negative changes in fair value due to credit risk" shall be reported applying the criteria of paragraph 69 of this Part.
111. The nominal amount and provisions of other commitments or guarantees that are within the scope of IAS 37 or IFRS 4 shall be reported in dedicated columns.
112. Institutions under national GAAP based on BAD shall report in template 9.1 the nominal amount of commitments and financial guarantees referred to in paragraphs 102 and 103, as well as the amount of provisions required to be held against these off-balance sheet exposures.
113. "Loan commitments" shall be firm commitments to provide credit under pre-specified terms and conditions, except those that are derivatives because they can be settled net in cash or by delivering or issuing another financial instrument. The following items of Annex I to CRR shall be classified as "Loan commitments":
- (a) "Forward deposits";
 - (b) "Undrawn credit facilities" which comprise agreements to "lend" or provide "acceptance facilities" under pre-specified terms and conditions.
114. "Financial guarantees" shall be contracts that require the issuer to make specified payments to reimburse the holder of a loss it incurs, because a specified debtor fails to make payment where due in accordance with the original or modified terms of a debt instrument, including guarantees provided for other financial guarantees. Under IFRS these contracts shall meet the definition of financial guarantee contracts in IFRS 9.2.1(e) and IFRS 4.A. The following items of Annex I to CRR shall be classified as "financial guarantees":
- (a) "Guarantees having the character of credit substitute";
 - (b) "Credit derivatives" that meet the definition of financial guarantee;
 - (c) "Irrevocable standby letters of credit having the character of credit substitutes".
115. "Other commitments" shall include the following items of Annex I to CRR:
- (a) "Unpaid portion of partly-paid shares and securities";
 - (b) "Documentary credits issued or confirmed";
 - (c) "Trade finance off-balance sheet items";
 - (d) "Documentary credits in which underlying shipment acts as collateral and other self-liquidating transactions";

- (e) “Warranties and indemnities” (including tender and performance bonds) and “guarantees not having the character of credit substitutes”;
 - (f) “Shipping guarantees, customs and tax bonds”;
 - (g) ‘Note issuance facilities’ (NIFs) and “Revolving underwritings facilities” (RUFs);
 - (h) “Undrawn credit facilities” which comprise agreements to “lend” or provide “acceptance facilities” where the terms and conditions are not pre-specified;
 - (i) “Undrawn credit facilities” which comprise agreements to “purchase securities” or “provide guarantees”;
 - (j) “Undrawn credit facilities for tender and performance guarantees”;
 - (k) “Other off-balance sheet items” in Annex I to CRR.
116. Under IFRS, the following items are recognised in the balance sheet and, consequently, shall not be reported as off-balance sheet exposures:
- (a) “Credit derivatives” that do not meet the definition of financial guarantees are “derivatives” under IFRS 9;
 - (b) “Acceptances” are obligations by an institution to pay on maturity the face value of a bill of exchange, normally covering the sale of goods. Consequently, they are classified as “trade receivables” on the balance sheet;
 - (c) “Endorsements on bills” that do not meet the criteria for de-recognition under IFRS 9;
 - (d) “Transactions with recourse” that do not meet the criteria for de-recognition under IFRS 9;
 - (e) “Assets purchased under outright forward purchase agreements” are “derivatives” under IFRS 9;
 - (f) “Asset sale and repurchase agreements as defined in paragraphs (3) and (5) of Article 12 of Directive 86/635/EEC”. In these contracts, the transferee has the option, but not the obligation, to return the assets at a price agreed in advance on a date specified or on a date to be specified. Therefore, these contracts meet the definition of derivatives under IFRS 9-Appendix A.
117. The item “of which: non-performing” shall include the nominal amount of those loan commitments, financial guarantees and other commitments given that are considered as non-performing in accordance with paragraphs 213-239 of this Part.
118. For financial guarantees, loan commitments and other commitments given, the “Nominal amount” shall be the amount that best represents the institution’s maximum exposure to credit risk without taking account of any collateral held or other credit enhancements. In particular, for financial guarantees given, the nominal amount shall be the maximum amount the entity could have to pay if the guarantee is called on. For loan commitments, the nominal amount shall be the undrawn amount that the institution has committed to lend. Nominal amounts shall be the exposure values before applying conversion factors and credit risk mitigation techniques.
119. In template 9.2, for loan commitments received, the nominal amount shall be the total undrawn amount that the counterparty has committed to lend to the institution. For other commitments received the nominal amount shall be the total amount committed by the other party in the transaction. For financial guarantees received, the “maximum amount of the guarantee that can be considered” shall be the maximum amount the counterparty could have to pay if the guarantee is called on. Where a financial guarantee received has been issued by more than one guarantor, the guaranteed amount shall be reported only once in this template; the guaranteed amount shall be allocated to guarantor that is more relevant for the mitigation of credit risk.

10. DERIVATIVES AND HEDGE ACCOUNTING (10 AND 11)

120. For the purpose of templates 10 and 11, derivatives shall be considered either as hedging derivatives where they are used in a qualifying hedging relationship in accordance with IFRS or with the applicable national GAAP under BAD, or as held for trading in other cases.
121. The carrying amount and the notional amount of the derivatives held for trading, including economic hedges, as well as the derivatives held for hedge accounting shall be reported broken down by type of underlying risk, type of market and type of product in templates 10 and 11. Institutions shall report the derivatives held for hedge accounting also broken down by type of hedge. Information on non-derivative hedging instruments shall be reported separately, and broken down by types of hedges.
122. Under the relevant national GAAP based on BAD, all derivatives shall be reported in these templates irrespective of whether they are recognised on the balance sheet or not under the relevant national GAAP.
123. The breakdown of the carrying amount, fair value and notional amount of trading and hedging derivatives by accounting portfolios and types of hedges shall be implemented taking into consideration the accounting portfolios and types of hedges that are applicable in IFRS or national GAAP under BAD, whichever framework applies to the reporting entity.
124. Trading derivatives and hedging derivatives which, in accordance with national GAAP based on BAD, are measured at cost or LOCOM shall be separately identified.
125. Template 11 shall include hedging instruments and hedged items irrespective of the accounting standard used to recognise a qualifying hedge relationship, including where this qualifying hedge relationship is in relation to a net position. Where an institution has elected to keep applying IAS 39 for hedge accounting [IFRS 9.7.2.21], the references and names for the types of hedges and accounting portfolios shall be read as the relevant references and names in IAS 39.9: “Financial assets measured at fair value through other comprehensive income” shall refer to “Available for sale assets”, and “Assets at amortised cost shall gather “Held to maturity” as well as ‘Loans and receivables”.
126. Derivatives included in hybrid instruments which have been separated from the host contract shall be reported in templates 10 and 11 according to the nature of the derivative. The amount of the host contract is not included in these templates. However, where the hybrid instrument is measured at fair value through profit or loss, the contract shall be reported as a whole and the embedded derivatives are not reported in templates 10 and 11.
127. Commitments considered as derivatives [IFRS 9.2.3(b)] and credit derivatives that do not meet the definition of a financial guarantee in paragraph 114 of this Part of this Annex shall be reported in template 10 and template 11 following the same breakdowns as the other derivative instruments, but not be reported in template 9.
128. The carrying amount of non-derivative financial assets or non-derivative financial liabilities that are recognised as hedging instrument in application of IFRS or the relevant national GAAP under BAD shall be reported separately in template 11.3.

10.1. Classification of derivatives by type of risk

129. All derivatives shall be classified into one of the following risk categories:

- (a) interest rate: Interest rate derivatives shall be contracts related to an interest-bearing financial instrument whose cash flows are determined by referencing interest rates or another interest rate contract such as an option on a futures contract to purchase a Treasury bill. This category shall be restricted to those deals where all the legs are exposed to only one currency's interest rate. Thus it shall exclude contracts

involving the exchange of one or more foreign currencies such as cross-currency swaps and currency options, and other contracts whose predominant risk characteristic is foreign exchange risk, which are to be reported as foreign exchange contracts. The only exception is where cross-currency swaps are used as part of a portfolio hedge of interest rate risk, where they shall be reported in the dedicated rows for these types of hedges. Interest rate contracts shall include forward rate agreements, single-currency interest rate swaps, interest rate futures, interest rate options (including caps, floors, collars and corridors), interest rate swaptions and interest rate warrants;

- (b) equity: Equity derivatives shall be contracts that have a return, or a portion of their return, linked to the price of a particular equity or to an index of equity prices;
 - (c) foreign exchange and gold: These derivatives shall include contracts involving the exchange of currencies in the forward market and the exposure to gold. They therefore shall cover outright forwards, foreign exchange swaps, currency swaps (including cross-currency interest rate swaps), currency futures, currency options, currency swaptions and currency warrant. Foreign exchange derivatives shall include all deals involving exposure to more than one currency, whether in exchange rates or in interest rates except where cross-currency swaps are used as part of a portfolio hedge of interest rate risk. Gold contracts shall include all deals involving exposure to that commodity;
 - (d) credit: Credit derivatives shall be contracts in which the payout is linked primarily to some measure of the creditworthiness of a particular reference credit and that do not meet the definition of financial guarantees [IFRS 9]. The contracts shall specify an exchange of payments in which at least one of the two legs is determined by the performance of the reference credit. Payouts can be triggered by a number of events, including a default, a rating downgrade or a stipulated change in the credit spread of the reference asset. Credit derivatives that meet the definition of a financial guarantee in paragraph 114 of this Part of this Annex shall be reported only in template 9;
 - (e) commodity: These derivatives shall be contracts that have a return, or a portion of their return, linked to the price of, or to a price index of, a commodity such as a precious metal (other than gold), petroleum, lumber or agricultural products
 - (f) other: These derivatives shall be any other derivative contracts, which do not involve an exposure to foreign exchange, interest rate, equity, commodity or credit risk such as climatic derivatives or insurance derivatives.
130. Where a derivative is influenced by more than one type of underlying risk, the instrument shall be allocated to the most sensitive type of risk. For multi-exposure derivatives, in cases of uncertainty, the deals shall be allocated according to the following order of precedence:
- (a) commodities: All derivatives transactions involving a commodity or commodity index exposure, whether or not they involve a joint exposure in commodities and any other risk category which may include foreign exchange, interest rate or equity, shall be reported in this category;
 - (b) equities: With the exception of contracts with a joint exposure to commodities and equities, which are to be reported as commodities, all derivatives transactions with a link to the performance of equities or equity indices shall be reported in the equity category. Equity deals with exposure to foreign exchange or interest rates shall be included in this category;
 - (c) foreign exchange and gold: This category shall include all derivatives transactions (with the exception of those already reported in the commodity or equity categories) with exposure to more than one currency, be it pertaining either to interest-bearing financial instruments or exchange rates except where cross-currency swaps are used as part of a portfolio hedge of interest rate risk.

10.2. Amounts to be reported for derivatives

131. Under IFRS, the “carrying amount” for all derivatives (hedging or trading) shall be the fair value. Derivatives with a positive fair value (above zero) shall be “financial assets” and derivatives with a negative fair value (below zero) shall be “financial liabilities”. The “carrying amount” shall be reported separately for derivatives with a positive fair value (“financial assets”) and for those with a negative fair value (“financial liabilities”). At the date of initial recognition, a derivative shall be classified as “financial asset” or “financial liability” according to its initial fair value. After initial recognition, as the fair value of a derivative increases or decreases, the terms of the exchange may become either favourable to the institution (and the derivative is classified as “financial asset”) or unfavourable (and the derivative is classified as “financial liability”). The carrying amount of hedging derivatives shall be their entire fair value, including where applicable the components of this fair value that are not designated as hedging instruments.
132. In addition to carrying amounts as defined in paragraph 27 of Part 1 of this Annex fair values shall be reported by reporting institutions under national GAAP based on BAD for all derivative instruments, whether required to be booked on-balance sheet or off-balance sheet by the national GAAP based on BAD.
133. The “Notional amount” shall be the gross nominal of all deals concluded and not yet settled at the reference date, regardless of whether these deals lead to derivative exposures being booked on-balance sheet. In particular, the following shall be taken into account to determine the notional amount:
- (a) for contracts with variable nominal or notional principal amounts, the basis for reporting shall be the nominal or notional principal amounts at the reference date;
 - (b) the notional amount value to be reported for a derivative contract with a multiplier component shall be the contract effective notional amount or par value;
 - (c) swaps: The notional amount of a swap shall be the underlying principal amount upon which the exchange of interest, foreign exchange or other income or expense is based;
 - (d) equity and commodity-linked contracts: The notional amount to be reported for an equity or commodity contract shall be the quantity of the commodity or equity product contracted for purchase or sale multiplied by the contract price of a unit. The notional amount to be reported for commodity contracts with multiple exchanges of principal shall be the contractual amount multiplied by the number of remaining exchanges of principal in the contract;
 - (e) credit derivatives: The contract amount to be reported for credit derivatives shall be the nominal value of the relevant reference credit;
 - (f) digital options have a predefined payoff which can be either a monetary amount or a number of contracts of an underlying. The notional amount for digital options shall be defined as either the predefined monetary amount or the fair value of the underlying at the reference date.
134. The column “Notional amount” of derivatives shall include, for each line item, the sum of the notional amounts of all contracts in which the institution is counterparty, irrespective of whether the derivatives are considered assets or liabilities on the face of the balance sheet or are not booked on-balance sheet. All notional amounts shall be reported regardless whether the fair value of derivatives is positive, negative or equal to zero. Netting among the notional amounts shall not be allowed.
135. The “Notional amount” shall be reported by “total” and by “of which: sold” for the line items: “OTC options”, “Organised market options”, “Credit”, “Commodity” and “Other”. The item “of which sold” shall include the notional amounts (strike price) of the contracts in which the counterparties (option holders) of the institution (option writer) have the right to exercise the option and for the items related to credit risk derivatives, the notional amounts of the contracts in which the institution (protection seller) has sold (gives) protection to their counterparties (protection buyers).

136. The allocation of a transaction as “OTC” or “Organized market” shall be based on the nature of the market where the transaction takes place and not on whether there is a mandatory clearing obligation for that transaction. An “Organised market” is a regulated market in the meaning of Article 4(92) of CRR. Therefore, where a reporting entity enters into a derivative contract in an OTC market where central clearing is compulsory, it shall classify that derivative as “OTC” and not as “Organised market”.

10.3. Derivatives classified as “economic hedges”

137. Derivatives that are held for hedging purposes but which do not meet the criteria to be effective hedging instruments in accordance with IFRS 9, with IAS 39 where IAS 39 is applied for hedge accounting purposes or with the accounting framework under national GAAP based on BAD shall be reported in template 10 as “economic hedges”. This shall apply also to all of the following cases:

- (a) derivatives hedging unquoted equity instruments for which cost may be an appropriate estimate of fair value;
- (b) credit derivatives measured at fair value through profit or loss used to manage the credit risk of all, or part of, a financial instrument that is designated as measured at fair value through profit or loss at, or subsequent to, initial recognition, or while it is unrecognised in accordance with IFRS 9.6.7.;
- (c) derivatives that are classified as “held for trading” in accordance with IFRS 9 Appendix A or trading assets in accordance with the national GAAP based on BAD but are not part of the trading book as defined in Article 4(1)(86) of CRR.

138. “Economic hedges” shall not include derivatives for proprietary trading.

139. Derivatives that meet the definition of “economic hedges” shall be reported separately for each type of risk in template 10.

140. Credit derivatives used to manage the credit risk of all, or part of, a financial instrument that is designated as measured at fair value through profit or loss at, or subsequent to, initial recognition, or while it is unrecognised in accordance with IFRS 9.6.7 shall be reported in a dedicated row in template 10 within credit risk. Other economic hedges of credit risk for which the reporting entity does not apply IFRS 9.6.7 shall be reported separately.

10.4. Breakdown of derivatives by counterparty sector

141. The carrying amount and the total notional amount of derivatives held for trading, and also of derivatives held for hedge accounting, which are traded in the OTC market, shall be reported by counterparty using the following categories:

- (a) “credit institutions”;
- (b) “other financial corporations”;
- (c) “rest” comprising all other counterparties.

142. All OTC derivatives, without regarding the type of risk to which they are related, shall be broken down by these counterparties.

10.5. Hedge accounting under national GAAP (11.2)

143. Where national GAAP under BAD require the allocation of hedging derivatives across categories of hedges, the hedging derivatives shall be separately reported for each of the applicable categories: “fair-value hedges”, “cash-flow hedges”, “cost-price hedges”, “hedge in net investments in a foreign operation”, “portfolio fair value hedges of interest rate risk” and “portfolio cash flow hedges of interest rate risk”.

144. Where applicable in accordance with national GAAP based on BAD, “Cost price hedges” shall refer to a hedging category in which the hedging derivative is generally measured at cost.

10.6. Amount to be reported for non-derivative hedging instruments (11.3 and 11.3.1)

145. For non-derivative hedging instruments the amount to be reported shall be their carrying amount according to the applicable measurement rules for the accounting portfolios to which they belong in IFRS or in GAAP based on BAD. No “notional amount” shall be reported for non-derivative hedging instruments.

10.7. Hedged items in fair value hedges (11.4)

146. The carrying amount of hedged items in a fair value hedge recognised on the statement of financial position shall be broken down by accounting portfolio and type of hedged risk for hedged financial assets and hedged financial liabilities. Where a financial instrument is hedged for more than one risk, it shall be reported in the type of risk in which the hedging instrument shall be reported in accordance with paragraph 129.
147. “Micro-hedges” shall be hedges other than portfolio hedge of interest rate risk in accordance with IAS 39.89A. Micro-hedges include hedges of net positions in accordance with IFRS 9.6.6.
148. “Hedge adjustments on micro-hedges” shall include all hedge adjustments for all the micro-hedges as defined in paragraph 147.
149. “Hedge adjustments included in the carrying amount of assets/liabilities” shall be the accumulated amount of the gains and losses on the hedged items that have adjusted the carrying amount of those items and been recognised in profit or loss. Hedge adjustments for the hedged items that are equities measured at fair value through other comprehensive income shall be reported in template 1.3. Hedge adjustments for unrecognised firm commitments or a component thereof shall not be reported.
150. “Remaining adjustments for discontinued micro-hedges including hedges of net positions” shall include those hedge adjustments which, following the discontinuation of the hedge relationship and the end of the adjustment of hedged items for hedging gains and losses, remain to be amortised to the profit or loss via a recalculated effective interest rate for hedged items measured at amortised cost, or to the amount that represents the previously recognised cumulative hedging gain or loss for hedged assets measured at fair value through other comprehensive income.
151. Where a group of financial assets or financial liabilities, including a group of financial assets or financial liabilities that constitute a net position, is eligible as a hedged item, financial assets and financial liabilities constituting this group shall be reported at their carrying amount on a gross basis, before netting between instruments within the group, in “Assets or liabilities included in hedge of a net position (before netting)”.
152. “Hedged items in portfolio hedge of interest rate risk” shall include financial assets and financial liabilities included in a fair value hedge of the interest rate exposure of a portfolio of financial assets or financial liabilities. These financial instruments shall be reported at their carrying amount on a gross basis, before netting between instruments within the portfolio.

11. MOVEMENTS IN ALLOWANCES AND PROVISIONS FOR CREDIT LOSSES (12)

11.1. Movements in allowances for credit losses and impairment of equity instruments under national GAAP based on BAD (12.0)

153. Template 12.0 contains a reconciliation of the opening and closing balances of the allowance account for financial assets measured under cost-based methods, as well as for financial assets under other measurement methods or measured at fair value through equity if the national GAAP under BAD require those assets to be subject to impairment. Value adjustments on assets measured at the lower of cost or market shall not be reported in template 12.0.
154. “Increases due to amounts set aside for estimated loan losses during the period” shall be reported where, for the main category of assets or the counterparty, the estimation of the impairment for the period results in the recognition of net expenses; that is, for the given category or counterparty, the increases in the impairment for the period exceed the decreases. “Decreases due to amounts reversed for estimated loan losses during the period” shall be reported where, for the main category of assets or counterparty, the estimation of the impairment for the period result in the recognition of net income; that is, for the given category or counterparty, the decreases in the impairment for the period exceed the increases.

155. Changes in the allowance amounts due to repayment and disposals of financial assets shall be reported in "Other adjustments". Write-offs shall be reported in accordance with paragraphs 72 to 74.

11.2. Movements in allowances and provisions for credit losses under IFRS (12.1)

156. Template 12.1 contains a reconciliation of the opening and closing balances of the allowance account for financial assets measured at amortised cost and at fair value through other comprehensive income broken down by impairment stages, by instrument and by counterparty.
157. The provisions for off-balance sheet exposures that are subject to the impairment requirements of IFRS 9 shall be reported by impairment stages. Impairment for loan commitments shall be reported as provisions only where they are not considered together with the impairment of on-balance sheet assets in accordance with IFRS 9.7.B8E and paragraph 108 of this part. Movements in provisions for commitments and financial guarantees measured under IAS 37 and financial guarantees treated as insurance contracts under IFRS 4 shall not be reported in this template but in template 43. Changes in the fair value due to credit risk of commitments and financial guarantees measured at fair value through profit or loss in accordance with IFRS 9 shall not be reported in this template but in item "Gains or (–) losses on financial assets and liabilities designated at fair value through profit or loss, net" in accordance with paragraph 50 if this Part.
158. The items "of which: collectively measured allowances" and "of which: individually measured allowances" shall include the movements in the cumulative amount of impairment related to financial assets which have been respectively measured on a collective or individual basis.
159. "Increases due to origination and acquisition" shall include the amount of increases in expected losses accounted for on the initial recognition of financial assets originated or acquired. This increase of the allowance shall be reported at the first reporting reference date following the origination or acquisition of those financial assets. Increases or decreases in the expected losses on those financial assets after their initial recognition shall be reported in other columns, as applicable. Originated or acquired assets shall include assets resulting from the drawdown of off-balance sheet commitments given.
160. "Decreases due to derecognition" shall include the amount of changes in expected losses due to financial assets de-recognised totally in the reporting period for reasons other than write-offs, which include transfers to third parties or the expiry of the contractual rights due to full repayment, disposal of those financial assets or their transfer in another accounting portfolio. The change in allowance shall be recognised in this column at the first reporting reference date following the repayment, disposal or transfer. For off-balance sheet exposures this item shall also include the decreases in the impairment due to the off-balance sheet item becoming an on-balance sheet asset.
161. "Changes due to change in credit risk (net)" shall include the net amount of changes in expected losses at the end of the reporting period due to an increase or decrease in credit risk since initial recognition irrespectively of whether they led to a transfer of the financial asset to another stage. The impact in the allowance due to the increase or decrease of the amount of financial assets as consequence of the interest income accrued and paid shall be reported in this column. This item shall also include the impact of the passing of time on the expected losses in accordance with IFRS 9.5.4.1(a) and (b). The changes in estimates due to updates or review of risk parameters as well as changes in forward-looking economic data shall also be reported in this column. Changes in expected losses due to partial repayment of exposures via instalments shall be reported in this column with the exception of the last instalment, which shall be reported in the column "Decreases due to derecognition".
162. All changes in expected credit losses related to revolving exposures shall be reported in "Changes due to change in credit risk (net)", except for those changes related to write-offs and updates in the institution's methodology for estimation of credit losses. Revolving exposures shall be those for which customers' outstanding balances are permitted to fluctuate based on their decisions to borrow and repay up to a limit established by the institution.

163. "Changes due to update in the institution's methodology for estimation (net)" shall include changes due to updates in the institution's methodology for estimation of expected losses due to changes in the existing models or establishment of new models used to estimate impairment. Methodological updates shall also encompass the impact of the adoption of new standards. Changes in methodology that trigger an asset to change impairment stage shall be considered for a model change in its entirety. The changes in estimates due to updates or review of risk parameters as well as changes in forward-looking economic data shall not be reported in this column.
164. The reporting of the changes in the expected losses related to modified assets [IFRS 9.5.4.3 and Appendix A] shall depend on the feature of the modification in accordance with the following:
- (a) where the modification results in the partial or total derecognition of an asset due to a write-off as defined in paragraph 74, the impact on expected losses due to this derecognition shall be reported in "Decrease in allowance account due to write-offs", and any other impact from modification on expected credit losses in other appropriate columns;
 - (b) where the modification results in the complete derecognition of an asset for reasons other than a write-off as defined in paragraph 74 and its substitution by a new asset, the impact of modification on expected credit losses shall be reported in "Changes due to derecognition" for the changes due to the asset derecognised, and in "Increases due to origination and acquisition" for the changes due to the newly recognised modified asset. Derecognition for reasons other than write-offs shall include derecognition where the terms of the modified assets have been subject to substantial changes;
 - (c) where the modification does not result in derecognition of all or part of the modified asset, its impact on expected losses shall be reported in "Changes due to modifications without derecognition".
165. Write-offs shall be reported in accordance with paragraphs 72 to 74 of this Part of this Annex and in accordance with the following:
- (a) where the debt instrument is partially or totally de-recognised because there is no reasonable expectation of recovery, the decrease in the loss allowance reported due to the amounts written off shall be reported in: 'Decrease in allowance account due to write-offs';
 - (b) "Amounts written-off directly to the statement of profit or loss" shall be the amounts of financial assets written-off during the reporting period that exceed any allowance account of the respective financial assets at the derecognition date. They shall include all amounts written-off during the reporting period and not only those which are still subject to enforcement activity.
166. "Other adjustments" shall include any amount not reported in the previous columns, including among others the adjustments on expected losses due to foreign exchange differences where it is consistent with the reporting of the impact of foreign exchange in template 2.

11.3. Transfers between impairment stages (gross basis presentation) (12.2)

167. For financial assets the gross carrying amount and for off-balance exposures that are subject to the impairment requirements of IFRS 9 the nominal amount that has been transferred between impairment stages during the reporting period shall be reported in template 12.2.
168. Only the gross carrying amount or the nominal amount of those financial assets or off-balance exposures which are in a different impairment stage at the reporting reference date than they were at the beginning of the financial year or their initial recognition shall be reported. For on-balance exposures for which the impairment reported in template 12.1 includes an off-balance sheet component [IFRS 9.5.5.20 and IFRS 7.B8E], the change in stage of the on-balance sheet and off-balance sheet component shall be considered.

169. For the reporting of the transfers that have taken place during the financial year, financial assets or off-balance exposures that have changed multiple times the impairment stage since the beginning of the financial year or their initial recognition shall be reported as having been transferred from their impairment stage at the opening of the financial year or initial recognition to the impairment stage in which they are included at the reporting reference date.

170. The gross carrying amount or the nominal amount to be reported in template 12.2 shall be the gross carrying amount or the nominal value at the reporting date, regardless of whether this amount was higher or lower at the date of the transfer.

12. COLLATERAL AND GUARANTEES RECEIVED (13)

12.1. Breakdown of collateral and guarantees by loans and advances other than held for trading (13.1)

171. The collateral and guarantees backing the loans and advances, independently of their legal form, shall be reported by type of pledges: loans collateralised by immovable property and other collateralised loans, and by financial guarantees received. The loans and advances shall be broken down by counterparties and purpose.

172. In template 13.1, the “maximum amount of the collateral or guarantee that can be considered” shall be reported. The sum of the amounts of the financial guarantee and/or collateral shown in the related columns of template 13.1 shall not exceed the carrying amount of the related loan.

173. For reporting loans and advances according to the type of pledge the following definitions shall be used:

- (a) within “Loans collateralised by immovable property”, “Residential” shall include loans secured by residential immovable property and “Commercial” loans secured by pledges of immovable property other than residential including offices and commercial premises and other types of commercial immovable property. The determination of whether immovable property collateral shall be residential or commercial shall be made in accordance with the CRR;
- (b) within “Other collateralised loans”, “Cash [Debt instruments issued]” shall include (a) deposits in the reporting institution that have been pledged as collateral for a loan and (b) debt securities issued by the reporting institution which have been pledged as collateral for a loan. “Rest” shall include pledges of other securities issued by any third parties or pledges of other assets;
- (c) “Financial guarantees received” shall include contracts that in accordance with paragraph 114 of this Part of this Annex require the issuer to make specified payments to reimburse the institution of a loss it incurs, because a specified debtor fails to make payment where due in accordance with the original or modified terms of a debt instrument.

174. For loans and advances that have simultaneously more than one type of collateral or guarantee, the amount of the “Maximum collateral/guarantee that can be considered” shall be allocated according to its quality starting from the one with the best quality. For loans collateralised by immovable property, immovable property collateral shall always be reported first, irrespective of its quality compared to other collateral. Where the “Maximum collateral/guarantee that can be considered” exceeds the value of immovable property collateral, its remaining value shall be allocated to other collateral types and guarantees according to its quality starting from the one with best quality.

12.2. Collateral obtained by taking possession during the period [held at the reporting date] (13.2)

175. This template shall include the carrying amount of the collateral that has been obtained between the beginning and the end of the reference period and that remains recognised in the balance sheet at the reference date.

12.3. Collateral obtained by taking possession [tangible assets] accumulated (13.3)

176. “Foreclosure [tangible assets]” shall be the cumulative carrying amount of tangible assets obtained by taking possession of collateral that remains recognised in the balance sheet at the reference date excluding those classified as “Property, plant and equipment”.

13. FAIR VALUE HIERARCHY: FINANCIAL INSTRUMENTS AT FAIR VALUE (14)
 177. Institutions shall report the value of financial instruments measured at fair value according to the hierarchy provided by IFRS 13.72. Where national GAAP under BAD also require the allocation of assets measured at fair value between different levels of fair value, institutions under national GAAP shall also report this template.
 178. "Change in fair value for the period" shall include gains or losses from re-measurements in accordance with IFRS 9, IFRS 13 or national GAAP where applicable, in the period of the instruments that continue to exist at the reporting date. These gains and losses shall be reported as for inclusion in the statement of profit or loss, or where applicable, in the statement of comprehensive income; thus, the amounts reported are before taxes.
 179. "Accumulated change in fair value before taxes" shall include the amount of gains or losses from re-measurements of the instruments accumulated from the initial recognition to the reference date.
14. DERECOGNITION AND FINANCIAL LIABILITIES ASSOCIATED WITH TRANSFERRED FINANCIAL ASSETS (15)
 180. Template 15 shall include information on transferred financial assets of which part or all do not qualify for de-recognition, and financial assets entirely derecognised for which the institution retains servicing rights.
 181. The associated liabilities shall be reported according to the portfolio in which the related transferred financial assets were included in the assets side and not according to the portfolio in which they were included in the liability side.
 182. The column "Amounts derecognised for capital purposes" shall include the carrying amount of the financial assets recognised for accounting purposes but de-recognised for prudential purposes because the institution is treating them as securitisation positions for capital purposes in accordance with Articles 109, 243 and 244 of CRR.
 183. "Repurchase agreements" ("repos") shall be transactions in which the institution receives cash in exchange for financial assets sold at a given price under a commitment to repurchase the same (or identical) assets at a fixed price on a specified future date. Transactions involving the temporary transfer of gold against cash collateral shall also be considered "Repurchase agreements" ("repos"). Amounts received by the institution in exchange for financial assets transferred to a third party ("temporary acquirer") shall be classified under "repurchase agreements" where there is a commitment to reverse the operation and not merely an option to do so. Repurchase agreements shall also include repo-type operations which may include:
 - (a) Amounts received in exchange for securities temporarily transferred to a third party in the form of securities lending against cash collateral;
 - (b) Amounts received in exchange for securities temporarily transferred to a third party in the form of sale/buy-back agreement.
 184. "Repurchase agreements" ("repos") and "reverse repurchase loans" ("reverse repos") shall involve cash received or loaned out by the institution.
 185. In a securitisation transaction, where the transferred financial assets are derecognized, institutions shall declare the gains (losses) generated by the item within the income statement corresponding to the "accounting portfolios" in which the financial assets were included prior to their de-recognition.
15. BREAKDOWN OF SELECTED STATEMENT OF PROFIT OR LOSS ITEMS (16)
 186. For selected items of the income statement further breakdowns of gains (or income) and losses (or expenses) shall be reported.
- 15.1. **Interest income and expenses by instrument and counterparty sector (16.1)**
 187. Interest income shall be broken down in accordance with both of the following:
 - (a) interest income on financial and other assets;
 - (b) interest income on financial liabilities with negative effective interest rate.

188. Interest expenses shall be broken down in accordance with both of the following:
- (a) interest expenses on financial and other liabilities;
 - (b) interest expenses on financial assets with negative effective interest rate.
189. Interest income on financial assets and on financial liabilities with a negative effective interest rate shall include interest income on derivatives held for trading, debt securities, and loans and advances, as well as on deposits, debt securities issued and other financial liabilities with a negative effective interest rate.
190. Interest expenses on financial liabilities and on financial assets with a negative effective interest rate shall include interest expenses on derivatives held for trading, deposits, debt securities issued and other financial liabilities, as well as on debt securities and loans and advances with a negative effective interest rate.
191. For the purpose of template 16.1, short positions shall be considered within other financial liabilities. All instruments in the various portfolios shall be taken into account except those included in the items “Derivatives - Hedge accounting” not used to hedge interest rate risk.
192. “Derivatives - Hedge accounting, interest rate risk” shall include the interest income and expenses on hedging instruments where the hedged items generate interest.
193. Where the clean price is used, interest on derivatives held for trading shall include the amounts related to those derivatives held for trading which qualify as “economic hedges” that are included as interest income or expenses to correct the income and expense of the hedged financial instruments from an economic but not accounting point of view. In such case interest income on economic hedge derivatives shall be reported separately within interest income from trading derivatives. Time-apportioned fees or balancing payments in relation to credit derivatives measured at fair value and used to manage the credit risk of part or all of a financial instrument that is designated at fair value at that occasion shall also be reported within interest on derivatives held for trading.
194. Under IFRS, “of which: interest-income on impaired financial assets” means interest income on credit-impaired financial assets, including purchased or originated credit-impaired financial assets. Under national GAAP under BAD, it shall include interest income on assets impaired with a specific or general impairment allowance for credit risk.
- 15.2. Gains or losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss by instrument (16.2)**
195. Gains and losses on de-recognition of financial assets and financial liabilities not measured at fair value through profit or loss shall be broken down by type of financial instrument and by accounting portfolio. For each item, the net realised gain or loss stemming from the derecognised transaction shall be reported. The net amount represents the difference between realised gains and realised losses.
196. Template 16.2 shall apply under IFRS to financial assets and liabilities at amortised cost, and debt instruments measured at fair value through other comprehensive income. Under national GAAP based on BAD, template 16.2 shall apply to financial assets measured at cost-based method, at fair value through equity, and according to other measurement methods such as the lower of cost or market. Gains and losses of financial instruments classified as trading under the relevant national GAAP based on BAD shall not be reported in this template regardless of the valuation rules applicable for these instruments.
- 15.3. Gains or losses on financial assets and liabilities held for trading by instrument (16.3)**
197. Gains and losses on financial assets and liabilities held for trading shall be broken down by type of instrument; each item of the breakdown shall be the net realised and unrealised amount (gains minus losses) of the financial instrument.
198. Gains and losses from foreign currency trading on the spot market, excluding exchange of foreign notes and coins, shall be included as trading gains and losses. Gains and losses from precious metal trading or de-recognition and re-measurement shall not be included in trading gains and losses but in “Other operating income” or “Other operating expense” in accordance with paragraph 316 of this Part.

199. The item “of which: economic hedges with use of the fair value option” shall include only gains and losses on credit derivatives measured at fair value through profit or loss and used to manage the credit risk of all or part of a financial instrument that is designated at fair value through profit or loss at that occasion in accordance with IFRS 9.6.7. Gains or losses due to the reclassification of financial assets out of the amortised cost accounting portfolio and into the fair value through profit or loss accounting portfolio or into the held for trading portfolio [IFRS 9.5.6.2] shall be reported in “of which: gains and losses due to the reclassification of assets at amortised cost”.

15.4. Gains or losses on financial assets and liabilities held for trading by risk (16.4)

200. Gains and losses on financial assets and financial liabilities held for trading shall also be broken down by type of risk; each item of the breakdown is the net realised and unrealised amount (gains minus losses) of the underlying risk (interest rate, equity, foreign exchange, credit, commodity and other) associated to the exposure, including related derivatives. Gains and losses from exchange differences shall be included in the item in which the rest of gains and losses arising from the converted instrument are included. Gains and losses on financial assets and financial liabilities other than derivatives shall be included in the risk categories as follows:

- (a) interest rate: including trading of loans and advances, deposits and debt securities (held or issued);
- (b) equity: including trading of shares, quotas of UCITS and other equity instruments;
- (c) foreign exchange trading: including exclusively trading on foreign exchanges;
- (d) credit risk: including trading of credit link notes;
- (e) commodities: this item shall include only derivatives because gains and losses on commodities held with trading intent shall be reported under “Other operating income” or “Other operating expense” in accordance with paragraph 316 of this Part;
- (f) other: including trading of financial instruments which cannot be classified in other breakdowns.

15.5. Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument (16.4.1)

201. Gains and losses on non-trading financial assets mandatorily at fair value through profit or loss shall be broken down by type of instrument; each item of the breakdown is the net realised and unrealised amount (gains minus losses) of the financial instrument.

202. Gains or losses due to the reclassification of financial assets out of the amortised cost accounting portfolio and into the non-trading financial assets mandatorily at fair value through profit or loss accounting portfolio [IFRS 9.5.6.2] shall be reported in “of which: gains and losses due to the reclassification of assets at amortised cost”.

15.6. Gains or losses on financial assets and liabilities designated at fair value to profit or loss by instrument (16.5)

203. Gains and losses on financial assets and liabilities designated at fair value through profit or loss shall be broken down by type of instrument. Institutions shall report the net realised and unrealised gains or losses and the amount of change in fair value of financial liabilities in the period due to changes in the credit risk (own credit risk of the borrower or issuer) where own credit risk is not reported within other comprehensive income.

204. Where a credit derivative measured at fair value is used to manage the credit risk of all or part of a financial instrument that is designated at fair value through profit or loss at that occasion, the gains or losses of the financial instrument upon that designation shall be reported in “of which: gains or (–) losses upon designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net”. Subsequent fair value gains or losses on these financial instruments shall be reported in “of which: gains or (–) losses after the designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net”.

15.7. Gains or losses from hedge accounting (16.6)

205. All gains and losses from hedge accounting, except interest income or expense where the clean price is used, shall be broken down by type of hedge accounting: fair value hedge, cash flow hedge and hedge of net investments in foreign operations. Gains and losses related to fair value hedge shall be broken down between the hedging instrument and the hedged item. Gains and losses on hedging instruments shall not include gains and losses related to elements of the hedging instruments that are not designated as hedging instruments in accordance with IFRS 9.6.2.4. These not designated hedging instruments shall be reported in accordance with paragraph 60 of this Part. Gains and losses from hedge accounting shall also include gains and losses on hedges of a group of items with offsetting risk positions (hedges of a net position).
206. "Fair value changes of the hedged item attributable to the hedged risk" shall also include gains and losses on hedged items where the items are debt instruments measured at fair value through other comprehensive income in accordance with IFRS 9.4.1.2A [IFRS 9.6.5.8].
207. Under national GAAP based on BAD, the breakdown by type of hedges as provided for in this template shall be reported to the extent the breakdown is compatible with the applicable accounting requirements.

15.8. Impairment on non-financial assets (16.7)

208. "Additions" shall be reported where, for the accounting portfolio or main category of assets, the estimation of the impairment for the period results in recognition of net expenses. "Reversals" shall be reported where, for the accounting portfolio or main category of assets, the estimation of the impairment for the period result in the recognition of net income.

16. RECONCILIATION BETWEEN ACCOUNTING AND CRR SCOPE OF CONSOLIDATION (17)

209. "Accounting scope of consolidation" shall include the carrying amount of assets, liabilities and equity as well as the nominal amounts of the off-balance sheet exposures prepared using the accounting scope of consolidation; that is, including in the consolidation subsidiaries that are insurance undertakings and non-financial corporations. Institutions shall account for the subsidiaries, joint ventures and associates using the same method as in their financial statements.
210. In this template, the item "Investments in subsidiaries, joint ventures and associates" shall not include subsidiaries as with the accounting scope of consolidation all subsidiaries are fully consolidated.
211. "Assets under reinsurance and insurance contracts" shall include assets under reinsurance ceded as well as, if any, assets related to insurance and reinsurance contracts issued.
212. "Liabilities under insurance and reinsurance contracts" shall include liabilities under insurance and reinsurance contracts issued.

17. NON-PERFORMING EXPOSURES (18)

213. For the purpose of template 18, non-performing exposures shall be those that satisfy any of the following criteria:
- (a) material exposures which are more than 90 days past due;
 - (b) the debtor is assessed as unlikely to pay its credit obligations in full without realisation of collateral, regardless of the existence of any past due amount or of the number of days past due.
214. That categorisation as non-performing exposures shall apply notwithstanding the classification of an exposure as defaulted for regulatory purposes in accordance with Article 178 of CRR or as impaired for accounting purposes in accordance with the applicable accounting framework.
215. Exposures in respect of which a default is considered to have occurred in accordance with Article 178 of CRR and exposures that have been found impaired in accordance with the applicable accounting framework shall always be considered as non-performing exposures. Under IFRS, for the purpose of template 18, impaired exposures shall be those that have been found credit-impaired (Stage 3), including purchased or originated credit-impaired assets. Exposures included in impairment stages other than Stage 3 shall be considered as non-performing where they meet the criteria to be considered as non-performing.

216. Exposures shall be categorised for their entire amount and without taking into account the existence of any collateral. Materiality shall be assessed in accordance with Article 178 of CRR.
217. For the purpose of template 18, “exposures” shall include all debt instruments (debt securities and loans and advances which shall include also cash balances at central banks and other demand deposits) and off-balance sheet exposures, except those held for trading exposures.
218. Debt instruments shall be included in the following accounting portfolios: (a) debt instruments at cost or amortised cost, (b) debt instruments at fair value through other comprehensive income or through equity subject to impairment and (c) debt instruments at strict LOCOM or fair value through profit or loss or through equity not subject to impairment, in accordance with the criteria of paragraph 233 of this Part. Each category shall be broken down by instrument and by counterparty.
219. Under IFRS and relevant national GAAP based on BAD, off-balance sheet exposures shall comprise the following revocable and irrevocable items:
 - (a) loan commitments given;
 - (b) financial guarantees given;
 - (c) other commitments given.
220. Debt instruments classified as held for sale in accordance with IFRS 5 shall be reported separately.
221. In template 18 for debt instruments, “gross carrying amount” shall be reported as defined in paragraph 34 of Part 1 of this Annex. For off-balance sheet exposures, the nominal amount as defined in paragraph 118 of this Part of this Annex shall be reported.
222. For the purpose of template 18, an exposure is “past-due” where it meets the criteria of paragraph 96 of this Part.
223. For the purpose of template 18, “debtor” means an obligor within the meaning of Article 178 of CRR.
224. A commitment shall be considered as a non-performing exposure for its nominal amount where, drawn down or otherwise used, it would lead to exposures that present a risk of not being paid back in full without realisation of collateral.
225. Financial guarantees given shall be considered as non-performing exposures for their nominal amount where the financial guarantee is at risk of being called by the guaranteed party, including, in particular, where the underlying guaranteed exposure meets the criteria to be considered as non-performing, referred to in paragraph 213. Where the guaranteed party is past-due on the amount due under the financial guarantee contract, the reporting institution shall assess whether the resulting receivable meets the non-performing criteria.
226. Exposures classified as non-performing in accordance with paragraph 213 shall be categorised as either non-performing on an individual basis (“transaction based”) or as non-performing for the overall exposure to a given debtor (“debtor based”). For the categorisation of non-performing exposures on an individual basis or to a given debtor, the following categorisation approaches shall be used for the different types of non-performing exposures:
 - (a) for non-performing exposures classified as defaulted in accordance with Article 178 of CRR, the categorisation approach of that Article shall be applied;
 - (b) for exposures that are classified as non-performing due to impairment under the applicable accounting framework, the recognition criteria for impairment under the applicable accounting framework shall be applied;
 - (c) for other non-performing exposures that are neither classified as defaulted nor as impaired, the provisions of Article 178 of CRR for defaulted exposures shall be applied.

227. Where an institution has on-balance sheet exposures to a debtor that are past due by more than 90 days and the gross carrying amount of the past due exposures represents more than 20% of the gross carrying amount of all on-balance sheet exposures to that debtor, all on- and off-balance sheet exposures to that debtor shall be considered as non-performing. Where a debtor belongs to a group, the need to also consider exposures to other entities of the group as non-performing shall be assessed, where they are not already considered as impaired or defaulted in accordance with Article 178 of CRR, except for exposures affected by isolated disputes that are unrelated to the solvency of the counterparty.
228. Exposures shall be considered to have ceased being non-performing where all of the following conditions are met:
- (a) the exposure meets the exit criteria applied by the reporting institution for the discontinuation of the impairment and default classification according to the applicable accounting framework and Article 178 of the CRR respectively;
 - (b) the situation of the debtor has improved to the extent that full repayment, according to the original or where applicable the modified conditions, is likely to be made;
 - (c) the debtor does not have any amount past-due by more than 90 days.
229. An exposure shall remain classified as non-performing while the conditions in points (a), (b) and (c) of paragraph 228 of this Part of this Annex are not met, even though the exposure has already met the discontinuation criteria applied by the reporting institution for the impairment and default classification according to the applicable accounting framework and Article 178 of CRR respectively.
230. The classification of a non-performing exposure as non-current asset held for sale in accordance with IFRS 5 does not discontinue their classification as non-performing exposure.
231. Granting forbearance measures to a non-performing exposure shall not discontinue the non-performing status of this exposure. Where exposures are non-performing with forbearance measures, as referred to in paragraph 262, those exposures shall be considered to have ceased being non-performing where all the following conditions are met:
- (a) exposures are not considered to be impaired or defaulted by the reporting institution according to the applicable accounting framework and Article 178 of the CRR, respectively;
 - (b) one year has passed since the latest between the moment where forbearance measures were applied and the moment where exposures have been classified as non-performing;
 - (c) there is not, following the forbearance measures, any past-due amount or concern regarding the full repayment of the exposure according to the post-forbearance conditions. The absence of concerns shall be determined after an analysis of the debtor's financial situation by the institution. Concerns may be considered as no longer existing where the debtor has paid, via its regular payments in accordance with the post-forbearance conditions, a total equal to the amount that was previously past-due (where there were past-due amounts) or that has been written-off (where there were no past-due amounts) under the forbearance measures or the debtor has otherwise demonstrated its ability to comply with the post-forbearance conditions.

The specific exit conditions referred to in points (a), (b) and (c) shall apply in addition to the criteria applied by reporting institutions for impaired and defaulted exposures according to the applicable accounting framework and Article 178 of CRR, respectively.

232. Where the conditions referred to in paragraph 231 of this Part of this Annex are not met at the end of the one year period specified in point (b) of that paragraph, the exposure shall continue to be identified as non-performing forbore exposure until all conditions are met. The conditions shall be assessed at least on a quarterly basis.

233. The accounting portfolios under IFRS listed in paragraph 15 of Part 1 of this Annex and under relevant national GAAP based on BAD listed in paragraph 16 of Part 1 of this Annex shall be reported as follows in template 18:
- (a) “Debt instruments at cost or at amortised cost” shall encompass debt instruments included in any of the following:
 - (i) ‘financial assets at amortised cost’ (IFRS);
 - (ii) “Non-trading non-derivative financial assets at a cost based method”, including debt instruments under moderate LOCOM (national GAAP based on BAD);
 - (iii) “Other non-trading non-derivative financial assets”, except debt instruments measured at strict LOCOM (national GAAP based on BAD);
 - (b) “Debt instruments at fair value through other comprehensive income or through equity subject to impairment” shall encompass debt instruments included in any of the following:
 - (i) “Financial assets at fair value through other comprehensive income” (IFRS);
 - (ii) “Non-trading non-derivative financial assets measured at fair value to equity”, where instruments in that measurement category can be subject to impairment in accordance with the applicable accounting framework under national GAAP based on BAD;
 - (c) “Debt instruments at strict LOCOM, or at fair value through profit or loss or through equity not subject to impairment” shall encompass debt instruments included in any of the following:
 - (i) “Non-trading financial assets mandatorily at fair value through profit or loss” (IFRS);
 - (ii) “Financial assets designated at fair value through profit or loss” (IFRS);
 - (iii) “Non-trading non-derivative financial assets measured at fair value through profit or loss” (national GAAP based on BAD);
 - (iv) “Other non-trading non-derivative financial assets” where debt instruments are measured under strict LOCOM (national GAAP based on BAD);
 - (v) “Non-trading non-derivative financial assets measured at fair value through equity”, where debt instruments in that measurement category are not subject to impairment in accordance with the applicable accounting framework under GAAP based on BAD.
234. Where IFRS or the relevant national GAAP based on BAD provide for the designation of commitments at fair value through profit and loss, the carrying amount of any asset resulting from that designation and measurement at fair value shall be reported in “Financial assets designated at fair value through profit or loss” (IFRS) or “Non-trading non-derivative financial assets measured at fair value through profit or loss” (national GAAP based on BAD). The carrying amount of any liability resulting from that designation shall not be reported in template F18. The notional amount of all commitments designated at fair value through profit or loss shall be reported in template 9.
235. Past due exposures shall be reported separately within the performing and non-performing categories for their entire amount as defined in paragraph 96 of this Part. Exposures past due by more than 90 days but that are not material in accordance with Article 178 of CRR shall be reported within performing exposures in “Past due > 30 days <= 90 days”.
236. Non-performing exposures shall be reported broken down by past due time bands. Exposures that are not past due or are past due by 90 days or less but nevertheless are identified as non-performing due to the likelihood of non-full repayment shall be reported in a dedicated column. Exposures that present both past due amounts and a likelihood of non-full repayment shall be allocated by past-due time bands consistent with the number of days that they are past due.

237. The following exposures shall be identified in separate columns:
- (a) exposures which are considered to be impaired in accordance with the applicable accounting framework; under IFRS, the amount of credit-impaired assets (Stage 3), including purchased or originated credit-impaired assets, shall be reported in this column;
 - (b) exposures in respect of which a default is considered to have occurred in accordance with Article 178 of CRR.
238. “Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions” figures shall be reported in accordance with paragraphs 11, 69 to 71, 106 and 110 of this Part.
239. Information on collateral held and guarantees received on non-performing exposures shall be reported separately. Amounts reported for collateral received and guarantees received shall be calculated in accordance with paragraphs 172 and 174 of this Part. The sum of the amounts reported for both collateral and guarantees shall be capped at the carrying amount or nominal amount of the related exposure.
18. FORBORNE EXPOSURES (19)
240. For the purpose of template 19, forbore exposures shall be debt contracts in respect of which forbearance measures have been applied. Forbearance measures consist of concessions towards a debtor that is experiencing or about to experience difficulties in meeting its financial commitments (“financial difficulties”).
241. For the purpose of template 19, a concession may entail a loss for the lender and shall refer to either of the following actions:
- (a) a modification of the previous terms and conditions of a contract that the debtor is considered unable to comply with due to its financial difficulties (“troubled debt”) resulting in insufficient debt service ability and that would not have been granted had the debtor not been experiencing financial difficulties;
 - (b) a total or partial refinancing of a troubled debt contract, that would not have been granted had the debtor not been experiencing financial difficulties.
242. Evidence of a concession shall include at least any of the following:
- (a) a difference in favour of the debtor between the modified terms of the contract and the previous terms of the contract;
 - (b) inclusion in a modified contract of more favourable terms than other debtors with a similar risk profile could have obtained from the same institution at that time.
243. The exercise of clauses which, where used at the discretion of the debtor, enable the debtor to change the terms of the contract (“embedded forbearance clauses”) shall be treated as a concession where the institution approves executing those clauses and concludes that the debtor is experiencing financial difficulties.
244. For the purposes of Annexes III and IV as well as this Annex, “refinancing” means the use of debt contracts to ensure the total or partial payment of other debt contracts the current terms of which the debtor is unable to comply with.
245. For the purpose of template 19, “debtor” shall include all the legal entities in the debtor’s group which are within the accounting scope of consolidation and natural persons who control that group.
246. For the purpose of template 19, “debt” shall include loans and advances (which include also cash balances at central banks and other demand deposits), debt securities and revocable and irrevocable loan commitments given including those loan commitments designated at fair value through profit and loss that are assets at the reporting date. “Debt” shall exclude exposures held for trading.
247. “Debt” shall also include loans and advances and debt securities classified as non-current assets and disposal groups classified as held for sale in accordance with IFRS 5.

248. For the purpose of template 19, “exposure” shall have the same meaning as given for “debt” in paragraph 247 of this Part.
249. The accounting portfolios under IFRS listed in paragraph 15 of Part 1 of this Annex and under relevant national GAAP based on BAD listed in paragraph 16 of Part 1 of this Annex shall be reported in template 19 as defined in paragraph 233 of this Part.
250. For the purpose of template 19, “institution” means the institution which applied the forbearance measures.
251. In template 19 for “debt”, the “gross carrying amount” shall be reported as defined in paragraph 34 of Part 1 of this Annex. For loan commitments given which are off-balance sheet exposures, the nominal amount as defined in paragraph 118 of this Part of this Annex shall be reported.
252. Exposures shall be regarded as forborne where a concession has been made, irrespective of whether any amount is past due or of the classification of the exposures as impaired in accordance with the applicable accounting framework or as defaulted in accordance with Article 178 of CRR. Exposures shall not be treated as forborne where the debtor is not in financial difficulties. Under IFRS, modified financial assets [IFRS 9.5.4.3 and Appendix A] shall be treated as forborne provided that a concession as defined in paragraphs 240 and 241 of this Part of this Annex has been made, regardless of the incidence of the modification on the change in the credit risk of the financial asset since initial recognition. Any of the following shall be treated as forbearance measures:
- (a) a modified contract that has been classified as non-performing before the modification or would in the absence of modification be classified as non-performing;
 - (b) the modification that has been made to a contract involves a total or partial cancellation by write-offs of the debt;
 - (c) the institution approves the use of embedded forbearance clauses for a debtor who is non-performing or who would be considered as non-performing without the use of those clauses;
 - (d) simultaneously with or close in time to the concession of additional debt by the institution, the debtor made payments of principal or interest on another contract with the institution that was non-performing or would in the absence of refinancing be classified as non-performing.
253. A modification involving repayments made by taking possession of collateral shall be treated as a forbearance measure where that modification constitutes a concession.
254. There is a rebuttable presumption that forbearance has taken place in any of the following circumstances:
- (a) the modified contract was totally or partially past due by more than 30 days (without being non-performing) at least once during the three months prior to its modification or would be more than 30 days past due, totally or partially, without modification;
 - (b) simultaneously with or close in time to the concession of additional debt by the institution, the debtor made payments of principal or interest on another contract with the institution that was totally or partially past due by 30 days at least once during the three months prior to its refinancing;
 - (c) the institution approves the use of embedded forbearance clauses for 30 days past due debtors or debtors who would be 30 days past due without the exercise of those clauses.
255. Financial difficulties shall be assessed at debtor level as referred to in paragraph 245. Only exposures to which forbearance measures have been applied shall be identified as forborne exposures.

256. Forborne exposures shall be included within the non-performing exposures category or the performing exposures category in accordance with paragraphs 213 to 224 and 260 of this Part. The classification as forborne exposure shall be discontinued where all of the following conditions are met:
- (a) the forborne exposure is considered to be performing, including where it has been reclassified from the non-performing exposures category after an analysis of the financial condition of the debtor showed that it no longer met the conditions to be considered as non-performing;
 - (b) a minimum two year period has passed from the date the forborne exposure was considered to be performing ("probation period");
 - (c) regular payments of more than an insignificant aggregate amount of principal or interest have been made during at least half of the probation period;
 - (d) none of the exposures to the debtor is more than 30 days past due at the end of the probation period.
257. Where the conditions referred to in paragraph 256 are not met at the end of the probation period, the exposure shall continue to be identified as performing forborne under probation until all the conditions are met. The conditions shall be assessed at least on a quarterly basis.
258. Forborne exposures which are classified as non-current assets held for sale in accordance with IFRS 5 shall continue to be classified as forborne exposures.
259. A forborne exposure may be considered as performing from the date the forbearance measures were applied where both of the following conditions are met:
- (a) that extension has not led the exposure to be classified as non-performing;
 - (b) the exposure was not considered to be a non-performing exposure at the date the forbearance measures were extended.
260. Where additional forbearance measures are applied to a performing forborne exposure under probation that has been reclassified out of non-performing category or the exposure becomes more than 30 days past due, it shall be classified as non-performing.
261. "Performing exposures with forbearance measures" (performing forborne exposures) shall comprise forborne exposures that do not meet the criteria to be considered as non-performing and are included in the performing exposures category. Performing forborne exposures are under probation according to paragraph 256, including where paragraph 259 applies. Performing forborne exposures under probation that have been reclassified out of the non-performing exposures category shall be reported separately within the performing exposures with forbearance measures in the column "of which: Performing forborne exposures under probation reclassified from non-performing".
262. "Non-performing exposures with forbearance measures" (non-performing forborne exposures) shall comprise forborne exposures that meet the criteria to be considered as non-performing and are included in the non-performing exposures category. Those non-performing forborne exposures shall include the following:
- (a) exposures which have become non-performing due to the application of forbearance measures;
 - (b) exposures which were non-performing prior to the extension of forbearance measures;
 - (c) forborne exposures which have been reclassified from the performing category, including exposures reclassified in application of paragraph 260.
263. Where forbearance measures are extended to exposures which were non-performing prior to the extension of forbearance measures, the amount of those forborne exposures shall be separately identified in the column "of which: forbearance of exposures non-performing prior to forbearance measures".

264. The following non-performing exposures with forbearance measures shall be identified in separate columns:
- exposures which are considered to be impaired in accordance with the applicable accounting framework. Under IFRS, the amount of credit-impaired assets (Stage 3), including purchased or originated credit-impaired assets shall be reported in this column;
 - exposures in respect of which a default is considered to have occurred in accordance with Article 178 of CRR.
265. The column “Refinancing” shall comprise the gross carrying amount of the new contract (“refinancing debt”) granted as part of a refinancing transaction which qualifies as a forbearance measure, as well as the gross carrying amount of the old re-paid contract that is still outstanding.
266. Forborne exposures combining modifications and refinancing shall be allocated to the column “Instruments with modifications of the terms and conditions” or the column “Refinancing” according to the measure that has the most impact on cash-flows. Refinancing by a pool of banks shall be reported in the column “Refinancing” for the total amount of refinancing debt provided by or refinanced debt still outstanding at the reporting institution. Repackaging of several debts into a new debt shall be reported as a modification, unless there is also a refinancing transaction that has a larger impact on cash-flows. Where forbearance through modification of the terms and conditions of a troubled exposure leads to its de-recognition and to the recognition of a new exposure, that new exposure shall be treated as forborne debt.
267. Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions shall be reported in accordance with paragraphs 11, 69 to 71, 106 and 110 of this Part.
268. Collateral and guarantees received on exposures with forbearance measures shall be reported for all exposures with forbearance measures, regardless of their performing or non-performing status. Amounts reported for collateral received and guarantees received shall be calculated in accordance with paragraphs 172 and 174 of this Part. The sum of the amounts reported for both collateral and guarantees shall be capped at the carrying amount of the related exposure.
19. GEOGRAPHICAL BREAKDOWN (20)
269. Template 20 shall be reported where the institution exceeds the threshold described in Article 5.1(a)(iv) of this Regulation.
- 19.1. Geographical breakdown by location of activities (20.1-20.3)**
270. The geographical breakdown by location of the activities in templates 20.1 to 20.3 distinguishes between “domestic activities” and “non-domestic activities”. For the purposes of this Part, “location” means the jurisdiction of incorporation of the legal entity which has recognised the corresponding asset or liability; for branches, it means the jurisdiction of its residence. For these purposes, “domestic” shall include the activities recognised in the Member State where the reporting institution is located.
- 19.2. Geographical breakdown by residence of the counterparty (20.4-20.7)**
271. Templates 20.4 to 20.7 contain information “country-by-country” on the basis of the residence of the immediate counterparty as defined in paragraph 43 of Part 1 of this Annex. The breakdown provided shall include exposures or liabilities with residents in each foreign country in which the institution has exposures. Exposures or liabilities with international organisations and multilateral development banks shall not be assigned to the country of residence of the institution but to the geographical area “Other countries”.
272. “Derivatives” shall include both trading derivatives, including economic hedges, and hedging derivatives under IFRS and under GAAP, reported in templates 10 and 11.
273. Assets held for trading under IFRS and trading assets under GAAP shall be identified separately. Financial assets subject to impairment shall have the same meaning as in paragraph 93 of this Part. Assets measured under LOCOM that have credit risk induced value adjustments shall be considered as impaired.
274. In templates 20.4 and 20.7, “Accumulated impairment” and “Accumulated negative changes in fair value due to credit risk on non-performing exposures” shall be reported as defined in paragraphs 69 to 71 of this Part.

275. In template 20.4 for debt instruments, “gross carrying amount” shall be reported as defined in paragraph 34 of Part 1 of this Annex. For derivatives and equity instruments, the amount to be reported shall be the carrying amount. In column “Of which: Non-performing” debt instruments shall be reported as defined in paragraphs 213 to 232 of this Part. Debt forbearance comprises all “debt” contracts for the purpose of template 19 to which forbearance measures, as defined in paragraphs 240 to 255 of this Part, are extended.
276. In template 20.5, “Provisions for commitments and guarantees given” shall include provisions measured under IAS 37, the credit losses of financial guarantees treated as insurance contracts under IFRS 4, and the provisions on loan commitments and financial guarantees under the impairment requirements of IFRS 9 and provisions for commitments and guarantees under national GAAP based on BAD in accordance with paragraph 11 of this Part.
277. In template 20.7, loans and advances not held for trading shall be reported with the classification by NACE Codes on a “country-by-country” basis. NACE Codes shall be reported with the first level of disaggregation (by “section”). Loans and advances subject to impairment shall refer to the same portfolios as referred to in paragraph 93 of this Part.
20. TANGIBLE AND INTANGIBLE ASSETS: ASSETS SUBJECT TO OPERATING LEASE (21)
278. For the purposes of the calculation of the threshold in Article 9(e) of this Regulation tangible assets that have been leased by the institution (lessor) to third parties in agreements that qualify as operating leases under the relevant accounting framework shall be divided by total of tangible assets.
279. Under IFRS, assets that have been leased by the institution (as lessor) to third parties in operating leases shall be reported broken down by measurement method.
21. ASSET MANAGEMENT, CUSTODY AND OTHER SERVICE FUNCTIONS (22)
280. For the purposes of the calculation of the threshold in Article 9(f) of this Regulation, the amount of “net fee and commission income” shall be the absolute value of the difference between “fee and commission income” and “fee and commission expense”. For the same purposes, the amount of “net interest” shall be the absolute value of the difference between “interest income” and “interest expenses”.
- 21.1. Fee and commission income and expenses by activity (22.1)**
281. The fee and commission income and expenses shall be reported by type of activity. Under IFRS, this template shall include fee and commission income and expenses other than both of the following:
- (a) amounts considered for the calculation of the effective interest of financial instruments [IFRS 7.20.(c)];
 - (b) amounts arising from financial instruments that are measured at fair value through profit or loss [IFRS 7.20.(c).(i)].
282. Transaction costs directly attributable to the acquisition or issue of financial instruments not measured at fair value through profit or loss shall not be included; they shall form part of the initial acquisition/issue value of these instruments and shall be amortised to profit or loss over their residual life using the effective interest rate [see IFRS 9.5.1.1].
283. Under IFRS, transaction costs directly attributable to the acquisition or issue of financial instruments measured at fair value through profit or loss shall be included as a part of “Gains or losses on financial assets and liabilities held for trading, net”, “Gain or losses on non-trading financial assets mandatorily at fair value through profit or loss, net” and “Gains or losses on financial assets and liabilities designated at fair value through profit or loss, net”, depending on the accounting portfolio in which they are classified. They shall not be part of the initial acquisition or issuance value of these instruments and are immediately recognized in profit or loss.
284. Institutions shall report fee and commission income and expenses according to the following criteria:
- (a) “Securities. Issuances” shall include fees and commissions received for the involvement in the origination or issuance of securities not originated or issued by the institution;

- (b) "Securities. Transfer orders" shall include fees and commissions generated by the reception, transmission and execution on behalf of customers of orders to buy or sell securities;
- (c) "Securities. Other" shall include fees and commissions generated by the institution providing other services related with securities not originated or issued by the institution;
- (d) "Clearing and settlement" shall include fee and commission income (expenses) generated by (charged to) the institution where participating in counterparty, clearing and settlement facilities;
- (e) "Asset management", "Custody", "Central administrative services for collective investment undertakings", "Fiduciary transactions", "Payment services" shall include fee and commission income (expenses) generated by (charged to) the institution where providing these services;
- (f) "Structured finance" shall include fees and commissions received for the involvement in the origination or issuance of financial instruments other than securities originated or issued by the institution;
- (g) fees from "Loan servicing activities" shall include, on the income side, the fee and commission income generated by the institution providing loan servicing services and on the expense side, the fee and commission expense charged to the institution by loan service providers;
- (h) "Loan commitments given" and "Financial guarantees given" shall include the amount, recognized as income during the period, of the amortization of the fees and commission for these activities initially recognised as "other liabilities";
- (i) "Loan commitments received" and "Financial guarantees received" shall include the fee and commission recognised as expense by the institution during the period as a consequence of the charge made to the counterparty that has given the loan commitment or the financial guarantee that is initially recognised as "other assets";
- (j) "Other" shall include the rest of fee and commission income (expenses) generated by (charged to) the institution such as those derived from "other commitments", from foreign exchange services (such as exchange of foreign banknotes or coins) or from providing (receiving) other fee-based advice and services.

21.2. Assets involved in the services provided (22.2)

285. Business related to asset management, custody functions, and other services provided by the institution shall be reported using the following definitions:

- (a) "Asset management" shall refer to assets belonging directly to the customers, for which the institution is providing management. "Asset management" shall be reported by type of customer: collective investment undertakings, pension funds, customer portfolios managed on a discretionary basis, and other investment vehicles;
- (b) "Custody assets" shall refer to the services of safekeeping and administration of financial instruments for the account of clients provided by the institution and services related to custodianship such as cash and collateral management. "Custody assets" shall be reported by type of customers for which the institution is holding the assets distinguishing between collective investment undertakings and others. The item "of which: entrusted to other entities" shall refer to the amount of assets included in custody assets for which the institution has given the effective custody to other entities;
- (c) "Central administrative services for collective investment" shall refer to the administrative services provided by the institution to collective investment undertakings. It shall include, among others, the services of transfer agent; of compiling accounting documents; of preparing the prospectus, financial reports and all other documents intended for investors; of carrying out the correspondence by distributing financial reports and all other documents intended for investors; of carrying out issues and redemptions and keeping the register of investors; as well as of calculating the net asset value;

- (d) "Fiduciary transactions" shall refer to the activities where the institution acts in its own name but for the account and at the risk of its customers. Frequently, in fiduciary transactions, the institution provides services, such as custody asset management services to a structured entity or managing portfolios on a discretionary basis. All fiduciary transactions shall be reported exclusively in this item without regarding whether the institution provides additionally other services;
- (e) "Payment services" shall refer to the collection on behalf of customers of payments generated by debt instruments that are neither recognised on the balance sheet of the institution nor originated by it;
- (f) "Customer resources distributed but not managed" shall refer to products issued by entities outside the prudential group that the institution has distributed to its current customers. This item shall be reported by type of product;
- (g) "Amount of the assets involved in the services provided" shall include the amount of assets in relation to which the institution is acting, using the fair value. Other measurement bases including nominal value may be used where the fair value is not available. Where the institution provides services to entities such as collective investment undertakings, pension funds, the assets concerned may be shown at the value at which these entities report the assets in their own balance sheet. Reported amounts shall include accrued interest, where appropriate.

22. INTERESTS IN UNCONSOLIDATED STRUCTURED ENTITIES (30)

286. For the purposes of Annexes III and IV as well as this Annex, "liquidity support drawn" means the sum of the carrying amount of the loan and advances granted to unconsolidated structured entities and the carrying amount of debt securities held that have been issued by unconsolidated structured entities.
287. "Losses incurred by the reporting institution in the current period" shall include losses due to impairment and any other losses incurred during the reporting period by a reporting institution relating to its interests in unconsolidated structured entities.

23. RELATED PARTIES (31)

288. Institutions shall report amounts and/or transactions related to the balance sheet and the off-balance sheet exposures where the counterparty is a related party in accordance with IAS 24.
289. Intra-group transactions and intra-group outstanding balances of the prudential group shall be eliminated. Under "Subsidiaries and other entities of the same group", institutions shall include balances and transactions with subsidiaries that have not been eliminated either because the subsidiaries are not fully consolidated with the prudential scope of consolidation or because, in accordance with Article 19 of CRR, the subsidiaries are excluded from the scope of prudential consolidation for being immaterial or because, for institutions that are part of a wider group, the subsidiaries are of the ultimate parent, not of the institution. Under "Associates and joint ventures", institutions shall include the portions of balances and transactions with joint ventures and associates of the group to which the entity belongs that have not been eliminated where proportional consolidation is applied.

23.1. Related parties: amounts payable to and amounts receivable from (31.1)

290. For "Loan commitments, financial guarantees and other commitments received", the amounts that shall be reported shall be the sum of the "nominal" of loan and other commitments received and the "maximum amount of the guarantee that can be considered" of financial guarantees received as defined in paragraph 119 of this Part.
291. "Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures" shall be reported as defined as in paragraphs 69 to 71 in this Part only for non-performing exposures. "Provisions on non-performing off-balance sheet exposures" shall include provisions as defined as in paragraphs 11, 106 and 111 of this Part for exposures which are non-performing in accordance with paragraphs 213 to 239 of this Part.

23.2. Related parties: expenses and income generated by transactions with (31.2)

292. "Gains or losses on de-recognition of other than financial assets" shall include all the gains and losses on de-recognition of non-financial assets generated by transactions with related parties. This item shall include the gains and losses on de-recognition of non-financial assets, which have been generated by transactions with related parties and that are part of any of the following line items of the "Statement of profit or loss":

- (a) "Gains or losses on de-recognition of investments in subsidiaries, joint ventures and associates", where reporting under national GAAP based in BAD;
- (b) "Gains or losses on de-recognition of non-financial assets";
- (c) "Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations";
- (d) "Profit or loss after tax from discontinued operations".

293. "Impairment or (-) reversal of impairment on non-performing exposures" shall include impairment losses as defined in paragraphs 51 to 53 of this Part for exposures which are non-performing in accordance with paragraphs 213 to 239 of this Part. "Provisions or (-) reversal of provisions on non-performing exposures" shall include provision as defined in paragraph 50 of this Part for off-balance sheet exposures which are non-performing in accordance with paragraphs 213 to 239 of this Part.

24. GROUP STRUCTURE (40)

294. Institutions shall provide detailed information as of the reporting date on subsidiaries, joint ventures and associates fully or proportionally consolidated in the accounting scope of consolidation as well as entities reported as "Investments in subsidiaries, joint ventures and associates" in accordance with paragraph 4 of this Part, including also those entities in which investments are held for sale under IFRS 5. All entities regardless the activity they perform shall be reported.

295. Equity instruments that do not meet the criteria to be classified as investments in subsidiaries, joint ventures and associates and own shares of the reporting institution owned by it ("Treasury shares"), shall be excluded from the scope of this template.

24.1. Group structure: "entity-by-entity" (40.1)

296. The following information shall be reported on a "entity-by-entity" basis and the following definitions apply for the purposes of Annexes III and IV as well as this Annex:

- (a) "LEI code" shall include the LEI code of the investee. Where a LEI code exists for the investee it shall be reported;
- (b) "Entity code" shall include the identification code of the investee. The entity code is a row identifier and shall be unique for each row in template 40.1.
- (c) "Entity name" shall include the name of the investee;
- (d) "Entry date" means the date in which the investee entered within the "scope of the group";
- (e) "Share capital of investee" means the total amount of capital issued by the investee as at the reference date;
- (f) "Equity of investee", "Total assets of the Investee" and "Profit or (loss) of the Investee" shall include the amounts of these items in the last financial statements of the investee;
- (g) "Residence of investee" means the country of residence of the investee;
- (h) "Sector of investee" means the sector of counterparty as defined in paragraph 42 of Part 1 of this Annex;

- (i) "NACE code" shall be provided on the basis of the principal activity of the investee. For non-financial corporations, NACE codes shall be reported with the first level of disaggregation (by "section"); for financial corporations, NACE codes shall be reported with a two level detail (by "division");
- (j) "Accumulated equity interest (%)" shall be the percentage of ownership instruments held by the institution as of the reference date;
- (k) "Voting rights (%)" means the percentages of voting rights associated to the ownership instruments held by the institution as of the reference date.
- (l) "Group structure [relationship]" shall indicate the relationship between the ultimate parent and the investee (parent or entity with joint control of the reporting institution, subsidiary, joint venture or associate);
- (m) "Accounting treatment [Accounting Group]" shall indicate the relationship between the accounting treatment with the accounting scope of consolidation (full consolidation, proportional consolidation, equity method or other);
- (n) "Accounting treatment [CRR Group]" shall indicate the relationship between the accounting treatment with the CRR scope of consolidation (full consolidation, proportional consolidation, equity method or other);
- (o) "Carrying amount" means amounts reported on the balance sheet of the institution for investees that are neither fully nor proportionally consolidated;
- (p) "Acquisition cost" means the amount paid by the investors;
- (q) "Goodwill link to the investee" means the amount of goodwill reported on the consolidated balance sheet of the reporting institution for the investee in the items "goodwill" or "investments in subsidiaries, joint ventures and associated";
- (r) "Fair value of the investments for which there are published price quotations" means the price at the reference date; it shall be provided only if the instruments are quoted.

24.2. Group structure: "instrument-by-instrument" (40.2)

297. The following information shall be reported on an "instrument-by-instrument" basis:

- (a) "Security code" shall include the ISIN code of the security. For securities without ISIN code assigned, it shall include another code that uniquely identifies the security. "Security code" and "Holding company code" shall be a composite row identifier, and together shall be unique for each row in template 40.2;
- (b) "Holding company code" shall be the identification code of the entity within the group that holds the investment. "Holding company LEI code" shall include the LEI code for the company holding the security. Where a LEI code exists for the holding company it shall be reported;
- (c) "Entity code", "Accumulated equity interest (%)", "Carrying amount" and "Acquisition cost" are defined above. The amounts shall correspond to the security held by the related holding company.

25. FAIR VALUE (41)

25.1. Fair value hierarchy: financial instruments at amortised cost (41.1)

298. Information on the fair value of financial instruments measured at amortised cost, using the hierarchy in IFRS 13.72, 76, 81, and 86 shall be reported in this template. Where national GAAP under BAD also requires the allocation of assets measured at fair value between different levels of fair value, institutions under national GAAP shall also report this template.

25.2. Use of fair value option (41.2)

299. Information on the use of fair value option for financial assets and liabilities designated at fair value through profit or loss shall be reported in this template.

300. "Hybrid contracts" shall include for liabilities the carrying amount of hybrid financial instruments classified, as a whole, in these accounting portfolios; that is, it shall include non-separated hybrid instruments in their entirety.
301. "Managed for credit risk" shall include the carrying amount of instruments that are designated at fair value through profit or loss at the occasion of their hedging against credit risk by credit derivatives measured at fair value through profit or loss in accordance with IFRS 9.6.7.
26. TANGIBLE AND INTANGIBLE ASSETS: CARRYING AMOUNT BY MEASUREMENT METHOD (42)
302. "Property, plant and equipment", "Investment property" and "Other intangible assets" shall be reported by the criteria used in their measurement.
303. "Other intangible assets" shall include all other intangible assets than goodwill.
27. PROVISIONS (43)
304. This template shall include reconciliation between the carrying amount of the item "Provisions" at the beginning and end of the period by the nature of the movements, except provisions measured under IFRS 9 that shall instead be reported in template 12.
305. "Other commitments and guarantees given measured under IAS 37 and guarantees given measured under IFRS 4" shall include provisions measured under IAS 37 and the credit losses of financial guarantees treated as insurance contracts under IFRS 4.
28. DEFINED BENEFIT PLANS AND EMPLOYEE BENEFITS (44)
306. These templates shall include accumulated information of all defined benefit plans of the institution. Where there is more than one defined benefit plan, aggregated amount of all plans shall be reported.
- 28.1. Components of net defined benefit plan assets and liabilities (44.1)**
307. Template on components of net defined benefit plan assets and liabilities shall show the reconciliation of the accumulated present value of all net defined benefit liabilities (assets) as well as reimbursement rights [IAS 19.140 (a), (b)].
308. "Net defined benefit assets" shall include, in the event of a surplus, the surplus amounts that shall be recognised in the balance sheet as they are not affected by the limits set up in IAS 19.63. The amount of this item and the amount recognised in the memo item "Fair value of any right to reimbursement recognized as asset" shall be included in the item "Other assets" of the balance sheet.
- 28.2. Movements in defined benefit obligations (44.2)**
309. Template on movements in defined benefit obligations shall show the reconciliation of opening and closing balances of the accumulated present value of all defined benefit obligations of the institution. The effects of the different elements listed in IAS 19.141 during the period shall be presented separately.
310. The amount of "Closing balance [present value]" in the template for movements in defined benefit obligations shall be equal to "Present value defined benefit obligations".
- 28.3. Memo items [related to staff expenses] (44.3)**
311. For reporting of memorandum items related to staff expenses, the following definitions shall be used:
- (a) "Pension and similar expenses" shall include the amount recognized in the period as staff expenses for any post – employment benefit obligations (both defined contributions plans and defined benefits plans) and contributions to social security funds;
- (b) "Share based payments" shall include the amount recognized in the period as staff expenses for share based payments.

29. BREAKDOWN OF SELECTED ITEMS OF STATEMENT OF PROFIT OR LOSS (45)

29.1. **Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio (45.1)**

312. "Financial liabilities designated at fair value through profit or loss" shall only include the gains and losses due to the change in the own credit risk of issuers of liabilities designated at fair value through profit or loss where the reporting institution has chosen to recognise them in profit or loss because a recognition in other comprehensive income would create or enlarge an accounting mismatch.

29.2. **Gains or losses on de-recognition of non-financial assets (45.2)**

313. "Gains or losses on de-recognition of non-financial assets" shall be broken down by type of asset; each line item shall include the gain or the loss on the asset that has been derecognised. "Other assets" shall include other tangible assets, intangible assets and investments not reported elsewhere.

29.3. **Other operating income and expenses (45.3)**

314. Other operating income and expenses shall be broken down according to the following items: fair value adjustments on tangible assets measured using the fair value model; rental income and direct operating expenses from investment property; income and expenses on operating leases other than investment property and the rest of operating income and expenses.

315. "Operating leases other than investment property" shall include, for the column "income", the returns obtained, and for the column "expenses" the costs incurred by the institution as lessor in their operating leasing activities other than those with assets classified as investment property. The costs for the institution as lessee shall be included in the item "Other administrative expenses".

316. Gains or losses from derecognition and re-measurements of holdings of gold, other precious metals and other commodities measured at fair value less cost to sell shall be reported among the items included in "Other operating income. Other" or "Other operating expenses. Other"

30. STATEMENT OF CHANGES IN EQUITY (46)

317. The statement of changes in equity discloses the reconciliation between the carrying amount at the beginning of the period (opening balance) and the end of the period (closing balance) for each component of equity.

318. "Transfers among components of equity" shall include all amounts transferred within equity, including both gains and losses due to own-credit risk of liabilities designated at fair value through profit or loss and the accumulated fair value changes of equity instruments measured at fair value through other comprehensive income that are transferred to other components of equity upon de-recognition.

PART 3

MAPPING OF EXPOSURE CLASSES AND COUNTERPARTY SECTORS

1. The Tables 2 and 3 map exposure classes used to calculate capital requirements according to the CRR to counterparty sectors used in FINREP tables.

Table 2

Standardised Approach

SA exposure classes (CRR Article 112)	FINREP counterparty sectors	Comments
(a) Central governments or central banks	(1) Central banks (2) General governments	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty

SA exposure classes (CRR Article 112)	FINREP counterparty sectors	Comments
(b) Regional governments or local authorities	(2) General governments	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(c) Public sector entities	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non financial corporations.	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(d) Multilateral development banks	(3) Credit institutions	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(e) International organisations	(2) General governments	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(f) Institutions (i.e. credit institutions and investment firms)	(3) Credit institutions (4) Other financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(g) Corporates	(4) Other financial corporations (5) Non financial corporations. (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(h) Retail	(4) Other financial corporations (5) Non financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(i) Secured by mortgages on immovable property	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(j) In default	(1) Central banks (2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(ja) Items associated with particularly high risk	(1) Central banks (2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.

SA exposure classes (CRR Article 112)	FINREP counterparty sectors	Comments
(k) Covered bonds	(3) Credit institutions (4) Other financial corporations (5) Non-financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(l) Securitisation positions	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the underlying risk of the securitisation. In FINREP, where securitized positions remain recognised in the balance sheet, the counterparty sectors shall be the sectors of the immediate counterparties of these positions.
(m) Institutions and corporates with a short-term credit assessment	(3) Credit institutions (4) Other financial corporations (5) Non-financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(n) Collective investment undertakings	Equity instruments	Investments in CIU shall be classified as equity instruments in FINREP, regardless of whether the CRR allows look-through.
(o) Equity	Equity instruments	In FINREP, equities shall be separated as instruments under different categories of financial assets
(p) Other items	Various items of the balance sheet	In FINREP, other items may be included under different asset categories.

Table 3

Internal Ratings Based Approach

IRBA exposure classes (CRR Article 147)	FINREP counterparty sectors	Comments
(a) Central governments and central banks	(1) Central banks (2) General governments (3) Credit institutions	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(b) Institutions (i.e. credit institution and investment firms as well as some general governments and multilateral banks)	(2) General governments (3) Credit institutions (4) Other financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(c) Corporates	(4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty

IRBA exposure classes (CRR Article 147)	FINREP counterparty sectors	Comments
(d) Retail	(4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(e) Equity	Equity instruments	In FINREP, equities shall be separated as instruments under different categories of financial assets
(f) Securitisation positions	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the underlying risk of the securitisation positions. In FINREP, where securitized positions remain recognised in the balance sheet, the counterparty sectors shall be the sectors of the immediate counterparties of these positions
(g) Other non credit obligations	Various items of the balance sheet	In FINREP, other items may be included under different asset categories.'