



2016 EU-wide Transparency Exercise

Bank Name	Banco de Crédito Social Cooperativo SA'
LEI Code	95980020140005881190
Country Code	ES

2016 EU-wide Transparency Exercise

Capital

Banco de Crédito Social Cooperativo SA¹

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	2,522	2,568		C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,473	2,527		C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,434	2,496		C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	287	287		C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1	16		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	69	69		C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0		C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0		C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0		C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-248	-235		C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-184	-177		C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0		C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	-5		C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0		C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-149	-94		C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-46	-44		C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-46	-44		C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0		C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0		C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0		C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0		C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0		C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0		C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	309	214		CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0		C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0		C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	309	214		C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0		C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0		C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0		C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	149	94		C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	-149	-94		C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,473	2,527		C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	50	41		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	0		C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	50	41		C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	0	0		C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	21,831	22,172		C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0		C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.33%	11.40%		CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.33%	11.40%		CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	11.55%	11.58%		CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,312	2,407		[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.59%	10.86%		[D.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2016 EU-wide Transparency Exercise

Risk exposure amounts

Banco de Crédito Social Cooperativo SA'

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	20,248	20,593
Risk exposure amount for securitisation and re-securitisations in the banking book	22	14
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	20,226	20,578
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	0
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	63	60
Risk exposure amount for operational risk	1,519	1,519
Other risk exposure amounts	0	0
Total Risk Exposure Amount	21,831	22,172

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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Banco de Crédito Social Cooperativo SA¹

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	827	369
Of which debt securities income	43	20
Of which loans and advances income	775	344
Interest expenses	262	84
(Of which deposits expenses)	229	60
(Of which debt securities issued expenses)	64	30
(Expenses on share capital repayable on demand)	0	0
Dividend income	4	4
Net Fee and commission income	263	128
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	60	114
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	40	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	4	1
Net other operating income /(expenses)	-7	-4
TOTAL OPERATING INCOME, NET	928	527
(Administrative expenses)	546	270
(Depreciation)	77	39
(Provisions or (-) reversal of provisions)	6	8
(Commitments and guarantees given)	-1	1
(Other provisions)	8	7
Of which pending legal issues and tax litigation ¹	0	0
Of which restructuring ¹	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	111	106
(Loans and receivables)	100	89
(Held to maturity investments, AFS assets and financial assets measured at cost)	11	17
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	120	57
(of which Goodwill)	12	6
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	17	8
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-27	-20
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	57	35
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	70	35
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	70	35
Of which attributable to owners of the parent	70	35

⁽¹⁾ Information available only as of end of the year

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Crédito Social Cooperativo SA'

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	4,910	5,278	0		4,905	5,524	0	
	Regional governments or local authorities	1,263	1,028	0		1,221	1,065	0	
	Public sector entities	122	95	18		189	130	25	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	343	321	96		198	190	78	
	Corporates	4,315	3,265	3,182		5,219	3,737	3,683	
	of which: SME	2,229	1,953	1,863		2,408	2,156	2,095	
	Retail	7,804	6,477	4,040		7,951	6,594	4,300	
	of which: SME	5,606	4,696	2,701		5,287	4,400	2,655	
	Secured by mortgages on immovable property	15,736	15,733	5,642		15,097	15,094	5,475	
	of which: SME	2,512	2,510	870		1,937	1,935	726	
	Exposures in default	5,164	2,851	2,968	2,302	4,520	2,497	2,607	2,014
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	95	95	95		81	81	81	
Equity	156	156	164		181	181	267		
Securitisation	96	91	22		88	83	14		
Other exposures	5,412	4,730	4,023		5,252	4,539	4,063		
Standardised Total	45,417	40,120	20,248	3,085	44,901	39,715	20,593	2,822	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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Credit Risk - IRB Approach
Banco de Crédito Social Cooperativo SA'

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted
(min EUR, %)												
Consolidated data	Central banks and central governments	0		0	0		0		0	0		0
	Institutions	0		0	0		0		0	0		0
	Corporates	0		0	0		0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0		0	0		0
	Corporates - Of Which: SME	0		0	0		0		0	0		0
	Retail	0		0	0		0		0	0		0
	Retail - Secured on real estate property	0		0	0		0		0	0		0
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0		0	0		0
	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0		0	0		0
	Retail - Qualifying Revolving	0		0	0		0		0	0		0
	Retail - Other Retail	0		0	0		0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0		0	0		0
	Equity											
	Securitisation	0		0	0		0		0	0		0
Other non credit-obligation assets				0					0			
IRB Total				0					0			

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2016 EU-wide Transparency Exercise

Sovereign Exposure

Banco de Crédito Social Cooperativo SA'

(mil EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments	of which:						
of which: Loans and advances				of which: Debt securities	of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities	Loans and advances		Debt securities						
TOTAL - ALL COUNTRIES	5,494.1	891.5	4,602.6	0.0	0.0	0.0	0.0	0.0	0.0	250.3	0.0	250.3	891.5	891.5	0.0	4,352.2	0.0	4,352.2

Note:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "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 "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Sovereign Exposure

Banco de Crédito Social Cooperativo SA¹

(mln EUR)

		As of 30/06/2016																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments							
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities						
TOTAL - ALL COUNTRIES	5,531.0	952.5	4,578.5	0.0	0.0	0.0	0.0	0.0	0.0	4,578.5	0.0	4,578.5	952.5	952.5	0.0	0.0	0.0	0.0

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "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 "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco de Crédito Social Cooperativo SA¹

	As of 31/12/2015							As of 30/06/2016							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
			Of which: defaulted												
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	4,868	0	0	0	3	0	0	0	4,806	0	0	0	5	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4,603	0	0	0	0	0	0	0	4,578	0	0	0	0	0	0
Credit institutions	37	0	0	0	0	0	0	0	36	0	0	0	0	0	0
Other financial corporations	127	0	0	0	0	0	0	0	90	0	0	0	5	0	0
Non-financial corporations	101	0	0	0	2	0	0	0	102	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	33,327	1,142	5,190	5,185	124	2,303	2,796	32,557	952	4,539	4,538	110	2,015	2,436	
Central banks	394	0	0	0	0	0	0	410	0	0	0	0	0	0	0
General governments	891	1	10	10	0	0	0	952	1	8	8	0	0	2	
Credit institutions	342	0	5	5	0	5	0	241	0	4	4	0	1	0	
Other financial corporations	997	0	8	8	1	1	0	1,111	0	9	9	1	2	0	
Non-financial corporations	10,470	271	3,410	3,406	92	1,765	1,587	9,986	201	2,820	2,818	85	1,478	1,285	
of which: small and medium-sized enterprises at amortised cost	9,521	260	3,265	3,264	89	1,707	1,536	7,135	200	2,685	2,684	18	1,408	1,247	
Households	20,233	869	1,757	1,756	31	532	1,209	19,857	749	1,698	1,698	24	535	1,149	
DEBT INSTRUMENTS other than HFT	38,196	1,142	5,190	5,185	127	2,303	2,796	37,362	952	4,539	4,538	115	2,015	2,436	
OFF-BALANCE SHEET EXPOSURES	3,062		25	25	1	21	3	3,310		27	27	1	23	3	

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2016 EU-wide Transparency Exercise

Forborne exposures

Banco de Crédito Social Cooperativo SA¹

	As of 31/12/2015					As of 30/06/2016				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	7,326	3,960	1,845	1,830	2,113	6,506	3,425	1,585	1,573	1,836
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	130	1	0	0	0	122	1	0	0	1
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	2	0	0	0	0
Non-financial corporations	3,721	2,805	1,479	1,469	1,324	3,094	2,289	1,213	1,205	1,073
of which: small and medium-sized enterprises at amortised cost	3,606	2,737	1,443	1,433	1,294	2,959	2,226	1,176	1,169	1,048
Households	3,475	1,155	367	361	788	3,288	1,134	372	368	762
DEBT INSTRUMENTS other than HFT	7,326	3,960	1,845	1,830	2,113	6,506	3,425	1,585	1,573	1,836
Loan commitments given	11	0	0	0	0	7	0	0	0	0

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□