

EBA BS 2011 180 (CP50 ITS on reporting – Annex III to V FINREP templates and instructions)

30.11.2011

ANNEX III

**TEMPLATES FOR REPORTING FINANCIAL INFORMATION
ACCORDING TO IFRS**

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1. This Annex contains the reporting templates and instructions in the form of references for the financial information templates (hereinafter “FINREP”). References also include cross-references to Annex V which includes additional instructions.

Explanatory text for consultation purposes

33. Are the templates included in Annex III and Annex IV and the related instructions included in Annex V sufficiently clear? Please provide concrete examples where the implementation instructions are not clear to you.

2. “IFRS reporting institutions” are institutions applying Regulation (EC) No 1606/2002 for supervisory reporting. “Non-IFRS reporting institutions” are institutions applying national accounting frameworks developed under Directive 86/635/EEC for supervisory reporting.
3. The data points identified in the templates shall be drawn up in accordance with the recognition and valuation rules of the relevant accounting framework, as defined in Article 4(53) of the CRR.
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 under the relevant accounting framework.

- (b) Off-balance sheet 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 under the relevant accounting framework.
5. IFRS reporting institutions shall complete the templates in this Annex following the “references based on IFRS”.
 6. As an exception to point 5 above, non-IFRS reporting institutions that are permitted or required to apply an accounting framework equivalent to IFRS shall complete the templates in this Annex following the “references based on IFRS”.
 7. Institutions shall follow the references included in the reporting templates in this Annex and the additional instructions set out in Annex V.
 8. References to IFRS are made to these standards as endorsed until DAY MONTH 2012.

Explanatory text for consultation purposes

The consultation paper includes IFRS references as endorsed until 15.12.2011.

9. For these purposes of this Annex, the following notation shall apply:
 - (a) “ECB BSI Regulation” or “ECB/2008/32” refers to Regulation of the European Central Bank of 19 December 2008 concerning the balance sheet of monetary financial institutions sector (recast).
 - (b) “NACE Regulation” refers to 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.
 - (c) “ITS” refers to the cited Part of Annex V of this Regulation.
10. For the purposes of this Annex, the following conventions shall apply:
 - (a) To shadow in grey a data point shall mean that this data point is not requested or that it is not possible to report it.

- (b) To shadow in black a row or a column with references means that the related data points should not be submitted by those reporting institutions that follow the references in this row or column

PART 1

Balance sheet and income statement

Table 1.1

Balance sheet: Assets

		References based on IFRS	Breakdown in table	Carrying amount
010	Cash and cash equivalents	<i>IAS 7.6-7, 45; IAS 1.54 (i)</i>		
020	Cash on hand	<i>ITS part 2.1</i>		
030	Cash balances at central banks	<i>ITS part 2.2</i>		
040	Other demand deposits and cash equivalents	<i>IAS 7.6-7, 45; ITS part 2.3</i>	3	
050	Financial assets held for trading	<i>IFRS 7.8 (a)(ii); IAS 39.9, AG 14</i>	3	
060	Derivatives held for trading	<i>IAS 39.9</i>	7	
070	Equity instruments	<i>IAS 32.11</i>		
080	Debt securities	<i>ITS part 1.14, 15</i>		
090	Loans and advances	<i>ITS part 1.14, part 3.35</i>	9	
150	Financial assets designated at fair value through profit or loss	<i>IFRS 7.8 (a) (i); IAS 39.9</i>	3	
160	Equity instruments	<i>IAS 32.11</i>		
170	Debt securities	<i>ITS part 1.14, 15</i>		
180	Loans and advances	<i>ITS part 1.14, part 3.35</i>	9	
190	Available-for-sale financial assets	<i>IFRS 7.8.(d); IAS 39.9</i>	3	
200	Equity instruments	<i>IAS 32.11</i>		
210	Debt securities	<i>ITS part 1.14, 15</i>		
220	Loans and advances	<i>ITS part 1.14, part 3.35</i>	9	
310	Loans and receivables	<i>IFRS 7.8 (c); IAS 39.9, AG16, AG26; ITS part 1.16</i>	3	
320	Debt securities	<i>ITS part 1.14, 15</i>		
330	Loans and advances	<i>ITS part 1.14, part 3.35</i>	9	
340	Held-to-maturity investments	<i>IFRS 7.8 (b); IAS 39.9, AG16, AG26</i>	3	
350	Debt securities	<i>ITS part 1.14, 15</i>		
360	Loans and advances	<i>ITS part 1.14, part 3.35</i>	9	
440	Derivatives – Hedge accounting	<i>IFRS 7.22 (b); IAS 39.9</i>	8	
450	Fair value changes of the hedged items in portfolio hedge of interest rate risk	<i>IAS 39.89A (a)</i>		
460	Tangible assets		25	
470	Property, Plant and Equipment	<i>IAS 16.6; IAS 1.54 (a)</i>		
480	Investment property	<i>IAS 40.5; IAS 1.54 (b)</i>		
490	Intangible assets	<i>IAS 1.54 (c); CRR art 22(18)</i>	25	
500	Goodwill	<i>IFRS 3.B67 (d); CRR art 22(16)</i>		
510	Other intangible assets	<i>IAS 38.8,118</i>		
520	Investments in -subsidiaries, joint ventures and associates	<i>IAS 1.54 (e); ITS part 2.5</i>	31	
530	Tax assets	<i>IAS 1.54 (n-o)</i>		
540	Current tax assets	<i>IAS 1.54 (n); IAS 12.5</i>		
550	Deferred tax assets	<i>IAS 1.54 (o); IAS 12.5; CRR art 22(9)</i>		
560	Prepayments and accrued income	<i>ITS part 2.6</i>		
570	Other assets	<i>ITS part 2.7</i>		
580	Non-current assets and disposal groups classified as held for sale	<i>IAS 1.54 (j); IFRS 5.38</i>		
590	Total assets	<i>IAS 1.9 (a), IG 6</i>		

Table 1.2

Balance sheet: Liabilities

		<i>References based on IFRS</i>	<i>Breakdown in table</i>	<i>Carrying amount</i>
				010
010	Financial liabilities held for trading	<i>IFRS 7.8 (e) (ii); IAS 39.9, AG 14-15</i>	5	
020	Derivatives held for trading	<i>IAS 39.9, AG 15 (a)</i>	7	
030	Short positions	<i>IAS 39 AG 15 (b)</i>		
040	Deposits	<i>ECB/2008/32 Annex 2 part 2.9, ITS part 1.17</i>		
050	Debt securities issued	<i>ITS part 1.17, part 2.14</i>		
060	Other financial liabilities	<i>ITS part 1.17, 19</i>		
130	Financial liabilities designated at fair value through profit or loss	<i>IFRS 7.8 (e) (i); IAS 39.9</i>	5	
140	Deposits	<i>ECB/2008/32 Annex 2 part 2.9, ITS part 1.17</i>		
150	Debt securities issued	<i>ITS part 1.17, part 2.14</i>		
160	Other financial liabilities	<i>ITS part 1.17, 19</i>		
170	Financial liabilities measured at amortised cost	<i>IFRS 7.8 (f); IAS 39.47</i>	5	
180	Deposits	<i>ECB/2008/32 Annex 2 part 2.9, ITS part 1.17</i>		
190	Debt securities issued	<i>ITS part 1.17, part 2.14</i>		
200	Other financial liabilities	<i>ITS part 1.17, 19</i>		
250	Derivatives – Hedge accounting	<i>IFRS 7.22 (b); IAS 39.9</i>	8	
260	Fair value changes of the hedged items in portfolio hedge of interest rate risk	<i>IAS 39.89A (b)</i>		
270	Provisions	<i>IAS 37.10; IAS 1.54 (l)</i>	26	
290	Provisions for employee benefits	<i>IAS 19.10, 44(a), 54, 128, 133; IAS 1.78 (d); ITS part 5.13</i>		
300	Restructuring	<i>IAS 37.71, 84 (a)</i>		
310	Pending legal issues and tax litigation	<i>IAS 37.Appendix C. Examples 6 and 10</i>		
320	Loan commitments and guarantees	<i>IAS 37.Appendix C.9</i>		
330	Other provisions			
340	Tax liabilities	<i>IAS 1.54 (n-o)</i>		
350	Current tax liabilities	<i>IAS 1.54 (n); IAS 12.5</i>		
360	Deferred tax liabilities	<i>IAS 1.54 (o); IAS 12.5; CRR art 22(11)</i>		
370	Share capital repayable on demand	<i>IAS 32 IE 33; IFRIC 2); ITS part 2.9</i>		
380	Accruals and deferred income	<i>ITS part 1.10</i>		
390	Other liabilities	<i>ITS part 2.11</i>		
400	Liabilities included in disposal groups classified as held for sale	<i>IAS 1.54 (p); IFRS 5.38</i>		
410	Total liabilities	<i>IAS 1.9(b);IG 6</i>		

Table 1.3

Balance sheet: Equity

		<i>References based on IFRS</i>	<i>Breakdown in table</i>	Carrying amount
				010
010	Capital	<i>IAS 1.54 (r); BAD art 22</i>		
020	Paid up capital	<i>IAS 1.78 (e)</i>		
030	Unpaid capital which has been called up	<i>IAS 1.78 (e)</i>		
040	Share premium	<i>IAS 1.78 (e); CRR art 22(29)</i>		
050	Other equity	<i>ITS part 2.14</i>		
060	Other capital instruments	<i>CRR art 22(24), art 48, art 59</i>		
070	Equity component of compound financial instruments	<i>IAS 32.28-29; IFRS 7.17; IAS 32.AG27 (a); ITS part 2.14</i>		
080	Other	<i>IFRS 2.10, IAS 32.22; ITS part 2.14</i>		
090	Accumulated other comprehensive income	<i>CRR art 22(1)</i>		
100	Tangible assets	<i>IAS 16.39-41</i>		
110	Intangible assets	<i>IAS 38.85-87</i>		
120	Actuarial gains or loss on defined benefit pension plans	<i>IAS 1.7</i>		
130	Hedge of net investments in foreign operations [effective portion]	<i>IAS 39.102 (a)</i>		
140	Foreign currency translation	<i>IAS 21.52 (b); IAS 21.32, 38-49</i>		
150	Hedging derivatives. Cash flow hedges [effective portion]	<i>IFRS 7.23(c); IAS 39.95-101</i>		
160	Available-for-sale financial assets	<i>IFRS 7.20.(a).(ii); IAS 39.55 (b)</i>		
170	Non-current assets and disposal groups classified as held for sale	<i>IFRS 5.38, IG Example 12</i>		
180	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	<i>IAS 1.82. (h); IAS 28.11</i>		
200	Retained earnings	<i>CRR art 22(28)</i>		
210	Revaluation reserves			
220	Tangible assets	<i>IFRS 1.30, D5-D8</i>		
230	Equity instruments	<i>IFRS 1.31, D5-D8</i>		
240	Debt securities			
250	Other	<i>IFRS 1.30, D5-D8</i>		
310	Other reserves	<i>IAS 1.54; IAS 1.78 (e)</i>		
330	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates	<i>IAS 28.11</i>		
340	Other	<i>ITS part 2.16</i>		
360	(-) Treasury shares	<i>IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; ITS part 2.18</i>		
370	Profit or loss attributable to equity holders of the parent	<i>IAS 27.28; IAS 1.83 (a) (ii)</i>		
380	(-) Interim dividends	<i>IAS 32.35</i>		
390	Minority interests [Non-controlling interests]	<i>IAS 27.4; IAS 1.54.(q); IAS 27.27</i>	28	
400	Accumulated Other Comprehensive Income	<i>IAS 27.27-28; CRR art 22(1)</i>		
410	Other items	<i>IAS 27.27-28</i>		
420	Total equity	<i>IAS 1.9 (c), IG 6</i>		
430	Total equity and total liabilities	<i>IAS 1.IG6</i>		

Table 2

Income statement

		References based on IFRS	Breakdown in table	Current period
				010
010	Interest income	<i>IAS 1.97; IAS 18.35 (b) (iii); ITS part 2.19, 21</i>	17, 29	
020	Financial assets held for trading	<i>IFRS 7.20 (a) (i), B5 (e);</i>		
030	Financial assets designated at fair value through profit or loss	<i>IFRS 7.20 (a) (i), B5 (e); ITS part 2.19</i>		
040	Available-for-sale financial assets	<i>IFRS 7.20(b); IAS 39.55(b); IAS 39.9</i>		
050	Loans and receivables	<i>IFRS 7.20 (b); IAS 39.9, 39.46 (a)</i>		
060	Held-to-maturity investments	<i>IFRS 7.20 (b); IAS 39.9, 39.46 (b)</i>		
070	Derivatives - Hedge accounting, interest rate risk	<i>IAS 39.9; ITS part 2.21</i>		
080	Other assets	<i>ITS part 2.23</i>		
090	(Interest expense)	<i>IAS 1.97</i>	17, 29	
100	(Financial liabilities held for trading	<i>IFRS 7.20 (a) (i), B5 (e); ITS part 2.19, 22</i>		
110	(Financial liabilities designated at fair value through profit or loss	<i>IFRS 7.20 (a) (i), B5 (e); ITS part 2.19</i>		
120	(Financial liabilities measured at amortised cost)	<i>IFRS 7.20 (b); IAS 39.47</i>		
130	(Derivatives - Hedge accounting, interest rate risk)	<i>IAS 39.9; ITS part 2.21</i>		
140	(Other liabilities)	<i>ITS part 2.24</i>		
150	(Expenses on share capital repayable on demand)	<i>IFRIC 2.11</i>		
160	Dividend income	<i>IAS 18.35 (b) (v); ITS part 2.19, 21</i>		
170	Financial assets held for trading	<i>IFRS 7.20 (a) (i), B5 (e); ITS part 2.27</i>		
180	Financial assets designated at fair value through profit or loss	<i>IFRS 7.20 (a) (i), B5 (e); IAS 39.9; ITS part 2.27</i>		
190	Available-for-sale financial assets	<i>IFRS 7.20 (a) (ii); IAS 39.9, 39.55 (b)</i>		
200	Fee and commission income	<i>IFRS 7.20 (c); ITS part 3.60- 62</i>	18	
210	(Fee and commission expenses)	<i>IFRS 7.20 (c); ITS part 3.60- 62</i>	18	
220	Realised gains or (-) losses on financial assets & liabilities not measured at fair value through profit or loss, net	<i>IFRS 7.20 (a) (ii-v); ITS part 3.41</i>	17, 29	
230	Available-for-sale financial assets	<i>IFRS 7.20 (a) (ii); IAS 39.9, 39.55 (b)</i>		
240	Loans and receivables	<i>IFRS 7.20(a) (iv); IAS 39.9, 39.56</i>		
250	Held-to-maturity investments	<i>IFRS 7.20(a) (iii); IAS 39.9, 39.56</i>		
260	Financial liabilities measured at amortised cost	<i>IFRS 7.20(a) (v); IAS 39.56</i>		
270	Other			
280	Gains or (-) losses on financial assets and liabilities held for trading, net	<i>IFRS 7.20 (a) (i); IAS 39.55 (a); ITS part 3.41, 62</i>	17	
300	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	<i>IFRS 7.20 (a) (i); IAS 39.55 (a); ITS part 3.41, 62</i>	17, 29	
320	Gains or (-) losses from hedge accounting, net	<i>IFRS 7.24</i>	17, 29	
330	Exchange differences [gain or (-) loss], net	<i>IAS 21.28, 52 (a)</i>	29	
340	Gains or (-) losses on derecognition of investments in entities and non financial assets other than held for sale, net	<i>IAS 1.34</i>	29	
360	Other operating income	<i>ITS part 3.29, part 5.26</i>	29	
370	(Other operating expenses)	<i>ITS part 3.29, part 5.26</i>	29	

380	(Administrative expenses)		
390	(Staff expenses)	IAS 19.7; IAS 1.102, IG 6	
400	(Other administrative expenses)	ITS part 5.26	
410	(Depreciation)	IAS 1.102, 104	
420	(Property, Plant and Equipment)	IAS 1.104; IAS 16.73 (e) (vii)	
430	(Investment Properties)	IAS 1.104; IAS 40.79 (d) (iv)	
450	(Other intangible assets)	IAS 1.104; IAS 38.118 (e) (vi)	
460	(Provisions or (-) reversal of provisions)	IAS 37.59, 84; IAS 1.98 (b) (f) (g)	26
470	(Commitments and guarantees)		
480	(Other provisions)		
490	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	IFRS 7.20 (e)	11
500	(Financial assets measured at cost [unquoted equity and related derivatives])	IFRS 7.20 (e); IAS 39.66	
510	(Available-for-sale financial assets)	IFRS 7.20 (e); IAS 39.67	
520	(Loans and receivables)	IFRS 7.20 (e); IAS 39.63	
530	(Held to maturity investments)	IFRS 7.20 (e); IAS 39.63	
540	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	IAS 36.126 (a) (b)	11
550	(Property, plant and equipment)	IAS 16.73 (e) (v-vi)	
560	(Investment properties)	IAS 40.79 (d) (v)	
570	(Goodwill)	IFRS 3.Appendix B67 (d) (v); IAS 36.124	
580	(Other intangible assets)	IAS 38.118 (e) (iv) (v)	
590	(Investments in subsidiaries, joint ventures and associates)	IAS 28.31	
600	(Other)	IAS 36.126 (a) (b)	
610	Negative goodwill recognised in profit or loss	IFRS 3.Appendix B64 (n) (i)	
620	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	IAS 1.82 (c)	
630	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	IFRS 5.37	
640	Profit or (-) loss before tax from continuing operations	IAS 1.102, IG 6; IFRS 5.33 A	
650	(Tax expense or (-) income related to profit or loss from continuing operations)	IAS 1.82 (d); IAS 12.77	
660	Profit or (-) loss after tax from continuing operations	IAS 1, IG 6	
700	Profit or (-) loss after tax from discontinued operations	IAS 1.82 (e) ; IFRS 5.33 (a), 5.33 A	
710	Profit or (-) loss before tax from discontinued operations	IFRS 5.33 (b) (i)	
720	(Tax expense or (-) income related to discontinued operations)	IFRS 5.33 (b) (ii), (iv)	
730	Profit or (-) loss for the year	IAS 1.82 (f)	
740	Attributable to minority interest [non-controlling interests]	IAS 1.83 (a) (i)	

PART 2

Table 3.1

Breakdown of financial assets by instrument and by asset class: demand deposits and cash equivalents

		<i>References based on IFRS</i>	<i>Carrying amount</i>
			010
010	Debt securities	IAS 7.6-7, 45, IE.3; ITS part 1.14, 15	
020	Loans and advances	IAS 7.6-7, 45, IE.3; ITS part 1.14, part 3.35	
030	Cash balances at central banks: Total	ITS part 2.2	
040	Equity instruments	IAS 32.11	
050	Debt securities	ITS part 1.14, 15	
060	General governments	ITS part 1.20 (b)	
070	Credit institutions	ITS part 1.20 (c)	
080	Other financial corporations	ITS part 1.20 (d)	
090	Corporates	ITS part 1.22	
100	Loans and advances	ITS part 1.14, part 3.35	
110	General governments	ITS part 1.20 (b)	
120	Credit institutions	ITS part 1.20 (c)	
130	Other financial corporations	ITS part 1.20 (d)	
140	Corporates	ITS part 1.20 (e) (g)	
150	Other demand deposits and cash equivalent: Total	IAS 7.6-7, 45; ITS part 2.3	

Table 3.2

Breakdown of financial assets by instrument and by asset class: financial assets held for trading

	<i>References based on IFRS</i>	<i>Carrying amount</i>	<i>Amount of cumulative change in the fair values attributable to changes in the credit risk</i>
			<i>IFRS 7.9 (c)</i>
010 Equity instruments	<i>IAS 32.11</i>	010	020
020 of which: at cost			
030 of which: credit institutions	<i>ITS part 1.20 (c)</i>		
040 of which: other financial corporations	<i>ITS part 1.20 (d)</i>		
050 of which: non-financial corporations	<i>ITS part 1.23</i>		
060 Debt securities	<i>ITS part 1.14, 15</i>		
070 Central banks	<i>ITS part 1.20 (a)</i>		
080 General governments	<i>ITS part 1.20 (b)</i>		
090 Credit institutions	<i>ITS part 1.20 (c)</i>		
100 Other financial corporations	<i>ITS part 1.20 (d)</i>		
110 Corporates	<i>ITS part 1.22</i>		
120 Loans and advances	<i>ITS part 1.14, part 3.35</i>		
130 Central banks	<i>ITS part 1.20 (a)</i>		
140 General governments	<i>ITS part 1.20 (b)</i>		
150 Credit institutions	<i>ITS part 1.20 (c)</i>		
160 Other financial corporations	<i>ITS part 1.20 (d)</i>		
170 Corporates	<i>ITS part 1.21</i>		
180 Retail	<i>ITS part 1.21</i>		

Table 3.4

Breakdown of financial assets by instrument and by asset class: financial assets designated at fair value through profit or loss

	References based on IFRS	Carrying amount	Amount of cumulative change in the fair values attributable to changes in the credit risk	
			IFRS 7.9 (c)	
			010	020
010 Equity instruments	IAS 32.11			
020 of which at cost				
030 of which: credit institutions	ITS part 1.20 (c)			
040 of which: other financial corporations	ITS part 1.20 (d)			
050 of which: non-financial corporations	ITS part 1.23			
060 Debt securities	ITS part 1.14, 15			
070 Central banks	ITS part 1.20 (a)			
080 General governments	ITS part 1.20 (b)			
090 Credit institutions	ITS part 1.20 (c)			
100 Other financial corporations	ITS part 1.20 (d)			
110 Corporates	ITS part 1.22			
120 Loans and advances	ITS part 1.14, part 3.35			
130 Central banks	ITS part 1.20 (a)			
140 General governments	ITS part 1.20 (b)			
150 Credit institutions	ITS part 1.20 (c)			
160 Other financial corporations	ITS part 1.20 (d)			
170 Non-financial corporations. Corporates	ITS part 1.20 (e)			
180 Non-financial corporations. Retail	ITS part 1.20 (f)			
190 Households. Corporates	ITS part 1.20 (g)			
200 Households. Retail	ITS part 1.20 (h)			
210 Financial assets designated at fair value through profit or loss:	IFRS 7.8 (a) (i); IAS 39.9			
Total				

Table 3.5

Breakdown of financial assets by instrument and by asset class: available-for-sale financial assets

	References based on IFRS	Fair value of unimpaired assets	Fair value of impaired assets	Carrying amount	Accumulated impairment [Allowances]
			IAS 39.58-62		IAS 39.67-70
			010	020	030
010 Equity instruments	IAS 32.11				
020 of which: at cost					
030 of which: credit institutions	ITS part 1.20 (c)				
040 of which: other financial corporations	ITS part 1.20 (d)				
050 of which: non-financial corporations	ITS part 1.23				
060 Debt securities	ITS part 1.14, 15				
070 Central banks	ITS part 1.20 (a)				
080 General governments	ITS part 1.20 (b)				
090 Credit institutions	ITS part 1.20 (c)				
100 Other financial corporations	ITS part 1.20 (d)				
110 Corporates	ITS part 1.21				
120 Loans and advances	ITS part 1.14, part 3.35				
130 Central banks	ITS part 1.20 (a)				
140 General governments	ITS part 1.20 (b)				
150 Credit institutions	ITS part 1.20 (c)				
160 Other financial corporations	ITS part 1.20 (d)				
170 Corporates	ITS part 1.21				
180 Retail	ITS part 1.21				
190 Available-for-sale financial assets	IFRS 7.8.(d); IAS 39.9				

Table 3.8

Breakdown of financial assets by instrument and by asset class: Loans and receivables and held-to-maturity investments

	References based on IFRS	Unimpaired assets	Impaired assets [gross carrying amount]	Specific allowances for individually assessed financial assets	Specific allowances for collectively assessed financial assets	Collective allowances for incurred but not reported losses	Carrying amount
			IFRS 7.37 (b); IFRS 7.1G 29 (b); IAS 39.58-59	IAS 39.AG 84-92; ITS part 3.5	IAS 39.AG 84-92; ITS part 3.6	IAS 39.AG 84-92; ITS part 3.7	
					ITS part 3.5	ITS part 3.6	
		010	020	030	040	050	060
010 Debt securities	ITS part 1.14, 15						
020 Central banks	ITS part 1.20 (a)						
030 General governments	ITS part 1.20 (b)						
040 Credit institutions	ITS part 1.20 (c)						
050 Other financial corporations	ITS part 1.20 (d)						
060 Corporates	ITS part 1.21						
070 Loans and advances	ITS part 1.14, part 3.35						
080 Central banks	ITS part 1.20 (a)						
090 General governments	ITS part 1.20 (b)						
100 Credit institutions	ITS part 1.20 (c)						
110 Other financial corporations	ITS part 1.20 (d)						
120 Non-financial corporations. Corporates	ITS part 1.20 (e)						
130 Non-financial corporations. Retail	ITS part 1.20 (f)						
140 Households. Corporates	ITS part 1.20 (g)						
150 Households. Retail	ITS part 1.20 (h)						
160 Loans and receivables: Total	IAS 39.9 AG 16, AG26; ITS part 1.26						
170 Central banks	ITS part 1.20 (a)						
180 General governments	ITS part 1.20 (b)						
190 Credit institutions	ITS part 1.20 (c)						
200 Other financial corporations	ITS part 1.20 (d)						
210 Corporates	ITS part 1.21 (e)						
220 Retail	ITS part 1.20 (f)						
230 Held-to-maturity: Total	IFRS 7.8 (c); IAS 39.9, AG16, AG26; ITS part 1.16						

Table 4.1

Financial assets subject to impairment that are past due or impaired

		References based on IFRS	Past due but not impaired						Carrying amount of the impaired assets	Specific allowances for individually assessed financial assets	Specific allowances for collectively assessed financial assets	Collective allowances for incurred but not reported losses	Collateral and other credit enhancements received as security for the related impaired and past due assets	Accumulated value adjustments recorded in the statement of (Accumulated writeoffs)
			≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year						
			IFRS 7.37 (a); IG 26-28; ITS part 3.9- 10	IAS 39.58-70	IAS 39 AG 84-92; IFRS 7.37 (b); ITS part 3.5	IAS 39 AG 84-92; IFRS 7.37 (c); ITS part 3.6	IAS 39 AG 84-92; IFRS 7.37 (d); ITS part 3.7	IFRS 7.37 (e); ITS Part 5.2-4						
010	Equity instruments	IAS 32.11	010	020	030	040	050	060	070	080	090	100	140	150
020	of which: cost													
030	of which: credit institutions													
040	of which: other financial corporations													
050	of which: non-financial corporations													
060	Debt securities	IFRS part 1.14, 15												
070	Central banks	IFRS part 1.20 (a)												
080	General governments	IFRS part 1.20 (b)												
090	Credit institutions	IFRS part 1.20 (c)												
100	Other financial corporations	IFRS part 1.20 (d)												
110	Corporates	IFRS part 1.21												
120	Loans and advances	IFRS part 1.14, part 3.35												
130	Central banks	IFRS part 1.20 (a)												
140	General governments	IFRS part 1.20 (b)												
150	Credit institutions	IFRS part 1.20 (c)												
160	Other financial corporations	IFRS part 1.20 (d)												
170	Non-financial corporations, Corporates	IFRS part 1.20 (e)												
180	Non-financial corporations, Retail	IFRS part 1.20 (f)												
190	Households, Corporates	IFRS part 1.20 (g)												
200	Households, Retail	IFRS part 1.20 (h)												
210	By product:													
220	On demand [call] and short notice [current account]	IFRS part 3.35 (a)												
230	Mortgage loans (Real estate collateralized loans)	IFRS part 3.35 (b)												
240	Other collateralized loans	IFRS part 3.35 (c)												
250	Trade receivables	IFRS part 3.35 (d)												
260	Finance leases	IFRS part 3.35 (e)												
270	Retail trade receivables	IFRS part 3.35 (f)												
280	Consumer credit	IFRS part 3.35 (g)												
290	Other term loans	IFRS part 3.35 (h)												
300	Other	IFRS part 3.35 (i)												
310	Total													

Table 4.2

Financial assets non-subject to impairment that are past due

		References based on IFRS	Past due but not defaulted		
			30 days	30 days ≤ 60 days	60 days ≤ 90 days
			VI	VII	VIII
010	Debt securities	ITS part 1.14, 15			
020	Central banks	ITS part 1.20 (a)			
030	General governments	ITS part 1.20 (b)			
040	Credit institutions	ITS part 1.20 (c)			
050	Other financial corporations	ITS part 1.20 (d)			
060	Corporates	ITS part 1.21			
070	Loans and advances	ITS part 1.14, part 3.35			
080	Central banks	ITS part 1.20 (a)			
090	General governments	ITS part 1.20 (b)			
100	Credit institutions	ITS part 1.20 (c)			
110	Other financial corporations	ITS part 1.20 (d)			
120	Non-financial corporations, Corporates	ITS part 1.20 (e)			
130	Non-financial corporations, Retail	ITS part 1.20 (f)			
140	Households, Corporates	ITS part 1.20 (g)			
150	Households, Retail	ITS part 1.20 (h)			
160	Total				

Table 5

Breakdown of financial liabilities by product and by counterparty

		Carrying amount			Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity
		Held for trading	Designated at fair value through profit or loss	Amortised cost		
		IFRS 7.8 (e) (i); IAS 39.9, AG 14-15	IFRS 7.8 (e) (i); IAS 39.9	IFRS 7.8 (f); IAS 39.47		
010	Derivatives	IAS 39.9, AG 15 (a)			IFRS 7.10 (a); CRR art 30(b), art 424(1)(d)(i)	IFRS 7.10 (b)
020	Short positions	IAS 39 AG 15 (b)				
030	Equity instruments	IAS 32.17				
040	Debt securities	ITS part 1.14, 15				
050	Loans and advances	ITS part 1.14, part 3.35				
060	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
070	Central banks	ITS part 1.20 (a)				
080	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1				
090	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2				
100	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18				
110	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4				
120	General governments	ITS part 1.20 (b)				
130	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1				
140	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2				
150	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18				
160	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4				
170	Credit institutions	ITS part 1.20 (c)				
180	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1				
190	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2				
200	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18				
210	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4				
220	Other financial corporations	ITS part 1.20 (d)				
230	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1				
240	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2				
250	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18				
260	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4				
270	Non-financial corporations	ITS part 1.24				
280	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1				
290	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2				
300	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18				
310	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4				
320	Households	ITS part 1.24				
330	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1				
340	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2				
350	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18				
360	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4				
370	Debt securities issued	ITS part 1.17, part 2.14				
380	Certificates of deposits					
390	Asset-backed securities	CRR art 4(37)				
400	Covered bonds	CRR art 124(1)				
410	Hybrid contracts	IAS 39.10				
420	Other debt securities issued	ITS part 2.14 (e)				
430	Convertible compound financial instruments	IAS 32 AG 31				
440	Non-convertible					
450	Other financial liabilities	ITS part 1.17, 19				
460	Total					

Table 6.1

Off-balance sheet items subject to credit risk: loan commitments, financial guarantees and other commitments given

			Notional Amount	
			References based on IFRS	
			IFRS 7.36 (a), B10 (c) (d); CRR art 94; ITS part 3.21	010
010	Loan commitments given	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; ITS part 3.16-17		
020	Of which: doubtful	ITS part 3.20		
030	Central banks	ITS part 1.20 (a)		
040	General governments	ITS part 1.20 (b)		
050	Credit institutions	ITS part 1.20 (c)		
060	Other financial corporations	ITS part 1.20 (d)		
070	Corporates	ITS part 1.21		
080	Retail	ITS part 1.21		
090	Financial guarantees given	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; ITS part 3.16-18		
100	Of which: doubtful	ITS part 3.20		
110	Central banks	ITS part 1.20 (a)		
120	General governments	ITS part 1.20 (b)		
130	Credit institutions	ITS part 1.20 (c)		
140	Other financial corporations	ITS part 1.20 (d)		
150	Corporates	ITS part 1.21		
160	Retail	ITS part 1.21		
170	Other Commitments given	CRR Annex I; ITS part 3.16-19		
180	Of which: doubtful	ITS part 3.20		
190	Central banks	ITS part 1.20 (a)		
200	General governments	ITS part 1.20 (b)		
210	Credit institutions	ITS part 1.20 (c)		
220	Other financial corporations	ITS part 1.20 (d)		
230	Corporates	ITS part 1.21		
240	Retail	ITS part 1.21		

Table 6.2

Loan commitments, financial guarantees and other commitments received

		References based on IFRS	Maximum guarantee that can be considered	
			IFRS 7.36 (b); ITS Part 5.2-4	
			010	
010	Loan commitments received	IAS 39.2 (h), 4 (a) (c), BC 15; ITS part 3.16-17		
020	Central banks	ITS part 1.20 (a)		
030	General governments	ITS part 1.20 (b)		
040	Credit institutions	ITS part 1.20 (c)		
050	Other financial corporations	ITS part 1.20 (d)		
060	Non-financial corporations	ITS part 1.24		
070	Households	ITS part 1.24		
080	Financial guarantees received	IAS 39.9 AG 4, BC 21; IFRS 4 A; ITS part 3.16-18		
090	Central banks	ITS part 1.20 (a)		
100	General governments	ITS part 1.20 (b)		
110	Credit institutions	ITS part 1.20 (c)		
120	Other financial corporations	ITS part 1.20 (d)		
130	Corporates	ITS part 1.21		
140	Retail	ITS part 1.21		
150	Received	ITS part 3.16-19		
160	Central banks	ITS part 1.20 (a)		
170	General governments	ITS part 1.20 (b)		
180	Credit institutions	ITS part 1.20 (c)		
190	Other financial corporations	ITS part 1.20 (d)		
200	Non-financial corporations	ITS part 1.24		
210	Households	ITS part 1.24		

PART 3

Table 7

Derivatives: held for trading

By type of risk	By product or by type of market	References based on IFRS	Carrying amount ITS part 3.26		Notional amount	
			Assets	Liabilities	Total	of which: sold
					010	020
010	Interest rate	OTC options	ITS part 3.24 (a)			
020	OTC other					
030	Organized market options					
040	Organized market other					
050	of which: economic hedges					
060	Equity	OTC options	ITS part 3.24 (b)			
070	OTC other					
080	Organized market options					
090	Organized market other					
100	of which: economic hedges					
110	Foreign exchange	OTC options	ITS part 3.24 (c)			
120	OTC other					
130	Organized market options					
140	Organized market other					
150	of which: economic hedges					
160	Credit	Credit default swap	ITS part 3.24 (d)			
170	Credit spread option					
180	Total return swap					
190	Other					
200	of which: economic hedges					
210	Commodity					
220	of which: economic hedges					
230	Other					
240	of which: economic hedges					
250	Derivatives held for trading: Total	IAS 39.9				
260	of which: OTC - credit institutions	ITS part 1.20 (c), part 3.32				
270	of which: OTC - other financial corporations	ITS part 1.20 (d), part 3.32				
280	of which: OTC - rest	ITS part 3.31 (c), 32				

Table 8

Derivatives: hedge accounting

By type of risk	By product or by type of market	References based on IFRS ITS part 3.23	Carrying amount		Notional amount	
			Assets	Liabilities	Total	of which: sold
			010	020	030	040
010 Interest rate	OTC options	ITS part 3.24 (a)				
020	OTC other					
030	Organized market options					
040	Organized market other					
050 Equity	OTC options	ITS part 3.24 (b)				
060	OTC other					
070	Organized market options					
080	Organized market other					
090 Foreign exchange	OTC options	ITS part 3.24 (c)				
100	OTC other					
110	Organized market options					
120	Organized market other					
130 Credit	Credit default swap	ITS part 3.24 (d)				
140	Credit spread option					
150	Total return swap					
160	Other					
170 Commodity		ITS part 3.24 (e)				
180 Other		ITS part 3.24 (f)				
190 Fair value hedges: Total		IFRS 7.22(b); IAS 39.86(a)				
200 Interest rate	OTC options	ITS part 3.24 (a)				
210	OTC other					
220	Organized market options					
230	Organized market other					
240 Equity	OTC options	ITS part 3.24 (b)				
250	OTC other					
260	Organized market options					
270	Organized market other					
280 Foreign exchange	OTC options	ITS part 3.24 (c)				
290	OTC other					
300	Organized market options					
310	Organized market other					
320 Credit	Credit default swap	ITS part 3.24 (d)				
330	Credit spread option					
340	Total return swap					
350	Other					
360 Commodity		ITS part 3.24 (e)				
370 Other		ITS part 3.24 (f)				
380 Cash flow hedges: Total		IFRS 7.22(b); IAS 39.86(b)				
390 Hedge of net investments in a foreign operation		IFRS 7.22(b); IAS 39.86(c)				
400 Portfolio Fair value hedges of interest rate risk		IAS 39.89A, IE 1-31				
410 Portfolio Cash flow hedges of interest rate risk		IAS 39/G F6 1-3				
420 Derivatives-Hedge accounting: Total		IFRS 7.22 (D); IAS 39.9				
430	of which: OTC - credit institutions	ITS part 1.20 (c), part 3.32				
440	of which: OTC - other financial corporations	ITS part 1.20 (d), part 3.32				
450	of which: OTC - rest	ITS part 3.31 (c), 32				

Table 9

Breakdown of loans and advances by product

Type of loans and advances	References based on IFRS	Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations, Corporates	Non-financial corporations, Retail	Households, Corporates	Households, Retail
		ITS part 1.20 (a)	ITS part 1.20 (b)	ITS part 1.20 (c)	ITS part 1.20 (d)	ITS part 1.20 (e)	ITS part 1.20 (f)	ITS part 1.20 (g)	ITS part 1.20 (h)
010 On demand (call) and short notice (current account)	ITS part 3.35 (a)								
020 Mortgage loans (Real estate collateralized loans)	ITS part 3.35 (b)								
030 Other collateralized loans	ITS part 3.35 (c)								
040 Trade receivables	ITS part 3.35 (d)								
050 Finance leases	ITS part 3.35 (e)								
060 Consumer purchase loans	ITS part 3.35 (f)								
070 Consumer credit	ITS part 3.35 (g)								
080 Other term loans	ITS part 3.35 (h)								
090 Other	ITS part 3.35 (i)								
100 Loans and advances: Total	ITS part 1.15, part 3.26								
110 of which: collateralized credit for consumption	ITS part 3.32 (j)								

Table 10.1

Geographical breakdown of financial exposures subject to credit risk by residence of the counterparty

	References based on IFRS	Gross carrying amount/Notional	Total				
			010	020	030	040	050
010 Equity instruments	<i>IAS 32.11</i>						
0100 Debt securities	<i>ITS part 1.14, 15</i>						
030 Central banks	<i>ITS part 1.20 (a)</i>						
040 General governments	<i>ITS part 1.20 (b)</i>						
050 Credit institutions	<i>ITS part 1.20 (c)</i>						
060 Other financial corporations	<i>ITS part 1.20 (d)</i>						
070 Corporates	<i>ITS part 1.20 (e)</i>						
080 Loans and advances	<i>ITS part 1.14, part 3.35</i>						
090 Central banks	<i>ITS part 1.20 (a)</i>						
100 General governments	<i>ITS part 1.20 (b)</i>						
110 Credit institutions	<i>ITS part 1.20 (c)</i>						
120 Other financial corporations	<i>ITS part 1.20 (d)</i>						
130 Non-financial corporations. Corporates	<i>ITS part 1.20 (e)</i>						
140 Non-financial corporations. Retail	<i>ITS part 1.20 (f)</i>						
150 Households. Corporates	<i>ITS part 1.20 (g)</i>						
160 Households. Retail	<i>ITS part 1.20 (h)</i>						
170 Financial assets subject to credit risk: Total	<i>CRR art 4(57), art 8(3)(a)</i>						
180 of which: Commercial real estate	<i>CRR art 96</i>						
190 of which: Small and medium sized enterprises (SME)							
200 Commitments given	<i>CRR Annex I, ITS part 3.16-19</i>						
210 Central banks	<i>ITS part 1.20 (a)</i>						
220 General governments	<i>ITS part 1.20 (b)</i>						
230 Credit institutions	<i>ITS part 1.20 (c)</i>						
240 Other financial corporations	<i>ITS part 1.20 (d)</i>						
250 Corporates	<i>ITS part 1.20 (e)</i>						
260 Retail	<i>ITS part 1.20 (f)</i>						
270 Financial guarantees given	<i>IAS 3.4, CRR Annex I; ITS part 3.16-18</i>						
280 Central banks	<i>ITS part 1.20 (a)</i>						
290 General governments	<i>ITS part 1.20 (b)</i>						
300 Credit institutions	<i>ITS part 1.20 (c)</i>						
310 Other financial corporations	<i>ITS part 1.20 (d)</i>						
320 Corporates	<i>ITS part 1.20 (e)</i>						
330 Retail	<i>ITS part 1.20 (f)</i>						
340 Off-balance sheet items subject to credit risk: Total	<i>CRR Annex I</i>						
350 of which: Commercial real estate	<i>CRR art 96</i>						
360 of which: Small and medium sized enterprises (SME)							

Table 10.2

Breakdown of loans and advances to non-financial corporations by NACE codes

	References based on IFRS	Gross carrying amount	Non-financial corporations. Corporates		Non-financial corporations. Retail	
			ITS part 1.20 (e)		ITS part 1.20 (f)	
			010	020	020	010
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					
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 T Activities of households as employers	NACE Regulation					
200 U Activities of extra-territorial organisations and bodies	NACE Regulation					
210 Loans and advances: Total	<i>ITS part 1.14, part 3.35</i>					

Table 10.3

Geographical breakdown of debt securities held from general governments by residence of the counterparty and by residual maturity

Residual maturity		References based on IFRS	Total	Trading	Measured at fair value	Of which: Available-for-sale financial assets	Measured at a cost-based method	
			IFRS 7.8 (a)(ii); IAS 39.9, AG 14	IFRS 7.8 (a) (i), (d); IAS 39.9	IFRS 7.8 (d); IAS 39.9	IFRS 7.8 (c)-(d); IAS 39.9, AG16, AG26		
			010	020	030	040	050	
010	≤ 3 months							
020	< 3 months ≤ 12 months							
030	< 1 year ≤ 2 years							
040	< 2 years ≤ 3 years							
050	< 3 years ≤ 5 years							
060	< 5 years ≤ 10 years							
070	< 10 years ≤ 15 years							
080	< 15 years							
090	Debt securities: total	ITS part 1.14, 15						

Explanatory text for consultation purposes

Tables 10.1 to 10.3 are enhancing credit risk related information in the reporting framework.

The proportionality criteria for reporting information in these tables country by country is included in Article 8 (3) and 9 (3).

34. Do the provisions of Article 8 (3) and 9(3) lead to a reduced reporting burden?

In table 10.1 information for calculation of default and loss rates by counterparties shall be reported. The counterparty breakdown has been mapped against exposure classes in order to be able to combine the information with information on PD and LGD information in Annex I.

35. What are the cost implications of introducing a breakdown by individual countries and counterparties?

In table 10.2 the proposal for breakdown by economic sector is to use the Statistical Classification of Economic Activities of the EU (NACE codes) on its highest level. The breakdown for economic sector is required only for a subset of regulatory portfolios for which industrial sector is relevant (non-financial corporations).

36. What are the cost implications of introducing a breakdown by economic sector by using NACE codes?

37. Would other classification be more suitable or cost efficient?

38. What would be the difference in cost if the geographical breakdown would be asked only by differentiating between domestic and foreign exposures compared to country-by-country breakdown?

In table 10.3 debt securities with breakdown by accounting portfolio and maturities is proposed to be reported country by country.

39. What are the cost implications of introducing breakdown of sovereign

holdings by country, maturity and accounting portfolio?

Table 11.1

Impairment on financial and non-financial assets

	References based on IFRS	Additions	Current period		
			Reversals	Total	Accumulated impairment
		010	020	030	040
010 Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	IFRS 7.20(e)				
020 Financial assets measured at cost [unquoted equity and related derivatives]	IFRS 7.20(e); IAS 39.66				
030 Available-for-sale financial assets	IFRS 7.20(e); IAS 39.67-70				
040 Loans and receivables	IFRS 7.20(e); IAS 39.63-65				
050 Held-to-maturity investments	IFRS 7.20(e); IAS 39.63-65				
060 Impairment or (-) reversal of impairment on non-financial assets	IAS 36.126(a), (b)				
070 Property, plant and equipment	IAS 16.73(e) (v-vi)				
080 Investment properties	IAS 40.79(d) (v)				
090 Goodwill	IAS 36.10 b; IAS 36.88-99, 124; IFRS 3 Appendix B67(d) (v)				
100 Other intangible assets	IAS 38.118 (e) (iv) (v)				
110 Investments in investments entities accounted for using the equity method	IAS 28.31-34				
120 Subsidiaries					
130 Joint ventures					
140 Associates					
150 Other					
160 Total					
170 Interest income on impaired financial assets accrued	IFRS 7.20(d); IAS 39.49.3				

Table 11.2

Movements in allowances for credit losses and impairment of equity

	References based on IFRS IFRS 7.16, 85 (d); CRR article 42(8)	Opening balance	Amounts taken up/increase in allowances	Amounts set aside for estimated probable loan losses on exposures during the period	Amounts reversed for estimated probable loan losses on exposures during the period	Other adjustments	Transfers between allowances	Closing balance	Recoveries recorded directly to the income statement	Value adjustments recorded directly to the income statement
							010	020	030	040
							010	020	030	040
010 Equity instruments										
020 Specific allowances for individually assessed financial assets	IAS 39.63-70, AG 84-92; IFRS 5.37 (b); ITS part 3.5									
030 Debt securities	ITS part 1.15									
040 Central banks	ITS part 1.20 (a)									
050 General governments	ITS part 1.20 (b)									
060 Credit institutions	ITS part 1.20 (c)									
070 Other financial corporations	ITS part 1.20 (d)									
080 Corporates	ITS part 1.20 (e)									
090 Loans and advances	ITS part 3.35									
100 Central banks	ITS part 1.20 (a)									
110 General governments	ITS part 1.20 (b)									
120 Credit institutions	ITS part 1.20 (c)									
130 Other financial corporations	ITS part 1.20 (d)									
140 Non-financial corporations, Corporates	ITS part 1.20 (e)									
150 Non-financial corporations, Retail	ITS part 1.20 (f)									
160 Households, Corporates	ITS part 1.20 (g)									
170 Households, Retail	ITS part 1.20 (h)									
180 Specific allowances for collectively assessed financial assets	IAS 39.59, 64; ITS part 3.6									
190 Debt securities	ITS part 1.15									
200 Central banks	ITS part 1.20 (a)									
210 General governments	ITS part 1.20 (b)									
220 Credit institutions	ITS part 1.20 (c)									
230 Other financial corporations	ITS part 1.20 (d)									
240 Corporates	ITS part 1.20 (e)									
250 Loans and advances	ITS part 3.35									
260 Central banks	ITS part 1.20 (a)									
270 General governments	ITS part 1.20 (b)									
280 Credit institutions	ITS part 1.20 (c)									
290 Other financial corporations	ITS part 1.20 (d)									
300 Non-financial corporations, Corporates	ITS part 1.20 (e)									
310 Non-financial corporations, Retail	ITS part 1.20 (f)									
320 Households, Corporates	ITS part 1.20 (g)									
330 Households, Retail	ITS part 1.20 (h)									
340 Collective allowances for incurred but not reported losses on financial assets	IAS 39.59, 64; ITS part 3.7									
350 Debt securities	ITS part 1.15									
360 Loans and advances	ITS part 3.35									
390 Total										

Table 12

Financial assets pledged as collateral: derecognition and financial liabilities associated with transferred financial assets

		Transferred financial assets entirely recognized						Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets initially derecognised	Amounts derecognised for capital purposes		
		Transferred assets			Associated liabilities IFRS part 3.29			Principal amount outstanding of the original assets	Carrying amount of assets still recognised (continuing involvement)	Carrying amount of associated liabilities				
		Carrying amount	Of which: securitisations	Of which: other financial instruments	Carrying amount	Of which: securitisations	Of which: other financial instruments							
	References based on IFRS	IFRS 7.42D.(e)	IFRS 7.42D.(e); IAS 39.9, AG 39.9, IAS 32.11	IFRS 7.42D.(e); IAS 39.9, AG 39.9, IAS 32.11	IFRS 7.42D.(e); IAS 39.9, AG 39.9, IAS 32.11	IFRS 7.42D.(e); IAS 39.9, AG 39.9, IAS 32.11	IFRS 7.42D.(e); IAS 39.9, AG 39.9, IAS 32.11	IFRS 7.42D.(f); IAS part 3.29	IFRS 7.42D.(f); IAS part 3.29	IFRS 7.42D.(f); IAS part 3.29	IFRS 7.42D.(f); IAS part 3.29	IFRS 7.42D.(f); IAS part 3.29		
010	Financial assets held for trading											010		
020	Equity instruments		IFRS 32.11									020		
030	Debt securities		IFRS part 1.14, 15									030		
040	Loans and advances		IFRS part 1.14, part 3.35									040		
050	Financial assets designated at fair value through profit or loss		IFRS 7.8 (a)(i); IAS 39.9, AG 14-15									050		
060	Available-for-sale financial assets		IFRS 7.8 (a)(i); IAS 39.9, AG 14-15									060		
070	Equity instruments		IAS 32.11									070		
080	Debt securities		IFRS part 1.14, 15									080		
090	Loans and advances		IFRS part 1.14, part 3.35									090		
100	Derivatives held for trading		IFRS 7.8 (h) (d); IAS 39.9, AG 14-15									100		
110	Equity instruments		IAS 32.11									110		
120	Debt securities		IFRS part 1.14, 15									120		
130	Loans and advances		IFRS part 1.14, part 3.35									130		
140	Derivatives – Hedge accounting		IFRS 7.22 (b); IAS 39.9									140		
150	Financial liabilities held for trading		IFRS 7.8 (e) (i); IAS 39.9, AG 14-15									150		
160	Derivatives held for trading		IAS 39.9, AG 15 (a)									160		
170	Short positions		IAS 39 AG 15 (b)									170		
180	Deposits		ECB/2008/32 Annex 2 part 2.9, IAS part 1.17									180		
190	Debt securities issued		IFRS part 1.17, part 2.14									190		
200	Other financial liabilities		IFRS part 1.17, 19									200		
210	Financial liabilities designated at fair value through profit or loss		IFRS 7.8 (e) (i); IAS 39.9									210		
220	Deposits		ECB/2008/32 Annex 2 part 2.9, IAS part 1.17									220		
230	Debt securities issued		IFRS part 1.17, part 2.14									230		
240	Other financial liabilities		IFRS part 1.17, 19									240		
250	Derivatives – Hedge accounting		IFRS 7.22 (b); IAS 39.9									250		
380	Total		IFRS part 1.14, part 3.35									380		

Table 13

Fair value hierarchy: financial instruments at fair value

		References based on IFRS	Fair value hierarchy IFRS 13.93 (b)					Unrealised gains and losses for the period		Gross [before taxes] unrealised gains and losses [accumulated]		
			Level 1		Level 2		Level 3	Level 1		Level 2		Level 3
			IFRS 13.76		IFRS 13.81		IFRS 13.86	IFRS 13.81		IFRS 13.86, 93 (f)		IFRS 13.76
			010	020	030	040	050	060	070	080	090	100
ASSETS												
010	Financial assets held for trading											010
020	Derivatives held for trading											020
030	Equity instruments											030
040	Debt securities											040
050	Loans and advances											050
060	Financial assets designated at fair value through profit or loss											060
070	Equity instruments											070
080	Debt securities											080
090	Loans and advances											090
100	Available-for-sale financial assets											100
110	Equity instruments											110
120	Debt securities											120
130	Loans and advances											130
140	Derivatives – Hedge accounting											140
150	Financial liabilities held for trading											150
160	Derivatives held for trading											160
170	Short positions											170
180	Deposits											180
190	Debt securities issued											190
200	Other financial liabilities											200
210	Financial liabilities designated at fair value through profit or loss											210
220	Deposits											220
230	Debt securities issued											230
240	Other financial liabilities											240
250	Derivatives – Hedge accounting											250

Table 14.1

Geographical breakdown of assets by residence of the counterparty

	<i>References based on IFRS</i>	<i>Domestic residents</i>	<i>EMU countries</i>	<i>Other EU countries</i>	<i>Rest of the world</i>
		<i>ITS part 3.43-44</i>			
		010			
010 Financial assets held for trading	<i>IFRS 7.8 (a)(ii); IAS 39.9, AG 14-15</i>				
020 Derivatives held for trading	<i>IAS 39.9</i>				
030 Equity instruments	<i>IAS 32.11</i>				
040 Debt securities	<i>ITS part 1.14, 15</i>				
050 Loans and advances	<i>ITS part 1.14, part 3.35</i>				
110 Financial assets designated at fair value through profit or loss	<i>IFRS 7.8 (a)(i); IAS 39.9</i>				
120 Equity instruments	<i>IAS 32.11</i>				
130 Debt securities	<i>ITS part 1.14, 15</i>				
140 Loans and advances	<i>ITS part 1.14, part 3.35</i>				
150 Available-for-sale financial assets	<i>IFRS 7.8.(d); IAS 39.9</i>				
160 Equity instruments	<i>IAS 32.11</i>				
170 Debt securities	<i>ITS part 1.14, 15</i>				
180 Loans and advances	<i>ITS part 1.14, part 3.35</i>				
270 Loans and receivables	<i>IFRS 7.8 (c); IAS 39.9, AG16, AG26</i>				
280 Debt securities	<i>ITS part 1.14, 15</i>				
290 Loans and advances	<i>ITS part 1.14, part 3.35</i>				
300 Held-to-maturity investments	<i>IFRS 7.8 (b); IAS 39.9, AG16, AG26</i>				
310 Debt securities	<i>ITS part 1.14, 15</i>				
320 Loans and advances	<i>ITS part 1.14, part 3.35</i>				
400 Rest of assets	<i>ITS part 3.45-46</i>				
410 Total assets	<i>[IAS 1.9 (a); IG 6</i>				

Table 14.2

Geographical breakdown of liabilities by residence of the counterparty

	<i>References based on IFRS</i>	<i>Domestic residents</i>	<i>EMU countries</i>	<i>Other EU countries</i>	<i>Rest of the world</i>
		<i>ITS part 3.43-45</i>			
		010			
010 Financial liabilities held for trading	<i>IFRS 7.8 (e) (iii); IAS 39.9 AG 14-15</i>				
020 Derivatives held for trading	<i>IAS 39.9, AG 15 (a)</i>				
030 Short positions	<i>IAS 39 AG 15 (b)</i>				
040 Deposits	<i>ECB/2008/32 Annex 2 part 2.9, ITS part 1.17</i>				
050 Debt securities issued	<i>ITS part 1.17, part 2.14</i>				
060 Other financial liabilities	<i>ITS part 1.17, 19</i>				
130 Financial liabilities designated at fair value through profit or loss	<i>IFRS 7.8 (e) (i); IAS 39.9</i>				
140 Deposits	<i>ECB/2008/32 Annex 2 part 2.9, ITS part 1.17</i>				
150 Debt securities issued	<i>ITS part 1.17, part 2.14</i>				
160 Other financial liabilities	<i>ITS part 1.17, 19</i>				
170 Financial liabilities measured at amortised cost	<i>IFRS 7.8 (f); IAS 39.47</i>				
180 Deposits	<i>ECB/2008/32 Annex 2 part 2.9, ITS part 1.17</i>				
190 Debt securities issued	<i>ITS part 1.17, part 2.14</i>				
200 Other financial liabilities	<i>ITS part 1.17, 19</i>				
250 Rest of liabilities	<i>ITS part 3.45-46</i>				
260 Total liabilities	<i>[IAS 1.9(b);IG 6</i>				

Table 14.3

Geographical breakdown of selected income statement items by residence of the counterparty

		<i>Domestic residents</i>	<i>Foreign country 1-10</i>
	<i>References based on IFRS</i>	<i>Current period</i>	
		010	
010 Interest income	<i>IAS 1.97; IAS 18.35 (b) (iii); ITS part 2.19, 21</i>		
020 Of which: Debt securities	<i>ITS part 1.15</i>		
030 Of which: Loans and advances	<i>ITS part 3.35</i>		
040 (Interest expenses)	<i>IAS 1.97</i>		
050 Of which: Deposits	<i>ECB/2008/32 Annex 2 part 2.9</i>		
060 Of which: Debt securities issued	<i>ITS part 2.14; ITS part 3.45</i>		

Table 14.4

Geographical breakdown of assets by location of the activities

		References based on IFRS	Domestic activities		Non-domestic activities	
			ITS part 3.47		ITS part 3.47	
			010	020		
010	Cash and cash equivalents	IAS 7.6-7, 45; IAS 1.54 (i)				
020	Cash on hand	ITS part 2.1				
030	Cash balances at central banks	ITS part 2.2				
040	Other demand deposits and cash equivalents	IAS 7.6-7, 45; ITS part 2.3				
050	Financial assets held for trading	IFRS 7.8 (a)(ii); IAS 39.9, AG 14				
060	Derivatives held for trading	IAS 39.9				
070	Equity instruments	IAS 32.11				
080	Debt securities	ITS part 1.14, 15				
090	Loans and advances	ITS part 1.14, part 3.35				
150	Financial assets designated at fair value through profit or loss	IFRS 7.8 (a) (i); IAS 39.9				
160	Equity instruments	IAS 32.11				
170	Debt securities	ITS part 1.14, 15				
180	Loans and advances	ITS part 1.14, part 3.35				
190	Available-for-sale financial assets	IFRS 7.8(d); IAS 39.9				
200	Equity instruments	IAS 32.11				
210	Debt securities	ITS part 1.14, 15				
220	Loans and advances	ITS part 1.14, part 3.35				
310	Loans and receivables	IFRS 7.8 (c); IAS 39.9, AG16, AG26				
320	Debt securities	ITS part 1.14, 15				
330	Loans and advances	ITS part 1.14, part 3.35				
340	Held-to-maturity investments	IFRS 7.8 (b); IAS 39.9, AG16, AG26				
350	Debt securities	ITS part 1.14, 15				
360	Loans and advances	ITS part 1.14, part 3.35				
440	Derivatives – Hedge accounting	IFRS 7.22 (b); IAS 39.9				
450	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A (a)				
460	Tangible assets					
470	Intangible assets	IAS 1.54 (c); CRR art 22(18)				
480	Investments in subsidiaries, joint ventures and associates	IAS 1.54 (e); ITS part 2.5				
490	Tax assets	IAS 1.54 (n-o)				
500	Prepayments and accrued income	ITS part 2.6				
510	Other assets	ITS part 2.7				
520	Non-current assets and disposal groups classified as held for sale	IAS 1.54 (j); IFRS 5.38				
530	Total assets	IAS 1.9 (a), IG 6				

Table 14.5

Geographical breakdown of liabilities by location of the activities

		References based on IFRS	Domestic activities		Non-domestic activities	
			ITS part 3.47		ITS part 3.47	
			010	020		
010	Financial liabilities held for trading	IFRS 7.8 (e) (ii); IAS 39.9 AG 14-15				
020	Derivatives held for trading	IAS 39.9, AG 15 (a)				
030	Short positions	IAS 39 AG 15 (b)				
040	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
050	Debt securities issued	ITS part 1.17, part 2.14				
060	Other financial liabilities	ITS part 1.17, 19				
130	Financial liabilities designated at fair value through profit or loss	IFRS 7.8 (e) (i); IAS 39.9				
140	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
150	Debt securities issued	ITS part 1.17, part 2.14				
160	Other financial liabilities	ITS part 1.17, 19				
170	Financial liabilities measured at amortised cost	IFRS 7.8 (f); IAS 39.47				
180	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
190	Debt securities issued	ITS part 1.17, part 2.14				
200	Other financial liabilities	ITS part 1.17, 19				
250	Derivatives – Hedge accounting	IFRS 7.22 (b); IAS 39.9				
260	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A (b)				
270	Provisions	IAS 37.10; IAS 1.54 (l)				
280	Tax liabilities	IAS 1.54 (n-o)				
290	Share capital repayable on demand	IAS 32 IE 33; IFRIC 2); ITS part 2.9				
300	Accruals and deferred income	ITS part 1.10				
310	Other liabilities	ITS part 2.11				
320	Liabilities included in disposal groups classified as held for sale	IAS 1.54 (p); IFRS 5.38				
330	Total liabilities	IAS 1.9(b);IG 6				

Table 14.6

Geographical breakdown of main income statement items by location of the activities

		References based on IFRS	Domestic activities	Non-domestic activities
			ITS part 3.47	ITS part 3.47
			010	020
010	Interest income	IAS 1.97; IAS 18.35 (b) (iii); ITS part 2.19, 21		
020	(Interest expense)	IAS 1.97		
030	(Expenses on share capital repayable on demand)	IFRIC 2.11		
040	Dividend income	IAS 18.35 (b) (v); ITS part 2.19, 21		
050	Fee and commission income	IFRS 7.20 (c); ITS part 3.60-62		
060	(Fee and commission expenses)	IFRS 7.20 (c); ITS part 3.60-62		
070	Realised gains or (-) losses on financial assets & liabilities not measured at fair value through profit or loss, net	IFRS 7.20 (a) (ii-v); ITS part 3.41		
080	Gains or (-) losses on financial assets and liabilities held for trading, net	IFRS 7.20 (a) (i); IAS 39.55 (a); ITS part 3.41, 62		
100	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	IFRS 7.20 (a) (i); IAS 39.55 (a); ITS part 3.41, 62		
120	Gains or (-) losses from hedge accounting, net	IFRS 7.24		
130	Exchange differences [gain or (-) loss], net	IAS 21.28, 52 (a)		
140	Gains or (-) losses on derecognition of investments in entities and non-financial assets other than held for sale, net	IAS 1.34		
160	Other operating income	ITS part 3.29, part 5.26		
170	(Other operating expenses)	ITS part 3.29, part 5.26		
180	(Administrative expenses)			
190	(Depreciation)	IAS 1.102, 104		
200	(Provisions or (-) reversal of provisions)	IAS 37.59, 84; IAS 1.98 (b) (f) (g)		
210	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	IFRS 7.20 (e)		
220	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	IAS 36.126 (a) (b)		
230	Negative goodwill recognised in profit or loss	IFRS 3.Appendix B64 (n) (i)		
240	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	IAS 1.82 (c)		
250	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	IFRS 5.37		
260	Profit or (-) loss before tax from continuing operations	IAS 1.102, IG 6; IFRS 5.33 A		
270	(Tax expense or (-) income related to profit or loss from continuing operations)	IAS 1.82 (d); IAS 12.77		
280	Profit or (-) loss after tax from continuing operations	IAS 1, IG 6		
300	Profit or (-) loss after tax from discontinued operations	IAS 1.82 (e) ; IFRS 5.33 (a), 5.33 A		
310	Profit or (-) loss for the year	IAS 1.82 (f)		

Explanatory text for consultation purposes

Template 14 provides geographical breakdown of assets, liabilities and income statement items. The proposal requirement to provide a geographical breakdown covers all institutions.

40. How would you assess the cost implications on providing a geographical breakdown of these items with the proposed breakdown to domestic, EMU countries, other EU and rest of the world?

41. Would application of a materiality threshold similar to Article 8 (3) and 9 (3) (reporting the breakdown only if foreign exposures exceed 10 % of the total exposures) reduce reporting burden?

42. What would be difference in cost implications if breakdown would be requested only with differentiation between domestic/ foreign or alternatively country by country with similar threshold than in Article 8 (3) and 9 (3) compared to the proposal in the Consultation Paper?

Table 15

Off-balance sheet activities: Interests in unconsolidated structured entities

	References based on IFRS	Carrying amount of liabilities recognised in the balance sheet	Fair value of liquidity support drawn	Carrying amount of liabilities recognised in the balance sheet	Notional amount of balance sheet items given by the reporting entity	Amount incurred by the reporting entity in the current period	Total amount of liquidity arrangements	Fair value of liquidity support drawn
		IFRS 12.29.(a)		IFRS 12.29.(a)	IFRS 12.29.(a)	IFRS 12.826.(a)	IFRS 12.826.(b)	
		010		020	030	040	050	
010 Total								070
<i>By nature of the activities</i> IFRS 12.28, B6.(a)	<i>References based on IFRS</i>	<i>Securitisation Special Purpose Entities</i> CRR art 4 (45)	<i>Asset management</i>	<i>Other structured entities</i>				
		IFRS 12.28, B6.(a)	080	090	100			
020 Derivatives	IAS 39.9							
030 Equity instruments	IAS 32.11							
040 Debt securities	ITS part 1.14, 15							
050 Loans and advances	ITS part 1.14, part 3.35							
060 Selected assets recognised in the reporting institution's balance sheet: Total	IFRS 12.29.(a),(b)							
070 Of which: defaulted	CRR art 174							
080 Equity instruments issued	IAS 32.4							
090 Derivatives	IAS 39.9, AG 15 (a)							
100 Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.12							
110 Debt securities issued	ITS part 1.17, part 2.14							
120 Selected equity and liabilities recognised in the reporting institution's balance sheet: Total	IFRS 12.29.(a),(b)							
		<i>Notional amount</i>						
130 Off-balance sheet items given by the reporting institution: Total	IFRS 12.826.(e)							
140 Of which: defaulted	CRR art 174							

Table 16

Related parties: amounts payable to and amounts receivable from

	Outstanding balances	References based on IFRS ITS part 3.48	Parent and parent companies with joint control	Subsidiaries	Associates and joint ventures	Key management of the institution or its parent	Other related parties	
			IAS 24.18 (a), (b)		IAS 24.18(c)	IAS 24.18(d), (e)	IAS 24.18(f)	IAS 24.18(g)
			010		020	030	040	050
010 Selected assets								
020 Equity instruments	IAS 24.17 (b); IAS 32.11							
030 Debt securities	ITS part 1.14, 15							
040 Loans and advances	ITS part 1.14, part 3.35							
050 Of which: Implied financial assets								
060 Selected liabilities								
070 Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17							
080 Debt securities issued	ITS part 1.17, part 2.14							
090 Loan commitments, financial guarantees and other commitments [notional amount]:								
100 Given	IAS 24.17 (b); ITS part 3.16-20							
110 of which: doubtful financial guarantees and loan commitments	IAS 24.17 (b); ITS part 3.20							
120 Received	IAS 24.17 (b); ITS part 3.16-20							
130 Derivatives [notional amount]	ITS part 3.27-28							
140 Provisions for doubtful debts, guarantees and commitments	IAS 24.17 (c)							

Table 17.1

Interest income and expenses by instrument, asset class and counterparty

Interest	References based on IFRS	Income	Expenses
		ITS part 2.19, 21, part 3.50	ITS part 2.19, 21, part 3.50
		010	020
010 Derivatives held for trading	Ias 39.9; ITS part 3.51		
020 Debt securities	ITS part 1.14		
030 Central banks	ITS part 1.20 (a)		
040 General governments	ITS part 1.20 (b)		
050 Credit institutions	ITS part 1.20 (c)		
060 Other financial corporations	ITS part 1.20 (d)		
070 Corporates	ITS part 1.21		
080 Loans and advances	ITS part 3.35		
090 Central banks	ITS part 1.20 (a)		
100 General governments	ITS part 1.20 (b)		
110 Credit institutions	ITS part 1.20 (c)		
120 Other financial corporations	ITS part 1.20 (d)		
130 Non-financial corporations, Corporates	ITS part 1.20 (e)		
140 Non-financial corporations, Retail	ITS part 1.20 (f)		
150 Households, Corporates	ITS part 1.20 (g)		
160 Households, Retail	ITS part 1.20 (h)		
170 Other assets	ITS part 2.23		
180 Deposits	ECB/2008/32 Annex 2 part 2.9		
190 Central banks	ITS part 1.20 (a)		
200 General governments	ITS part 1.20 (b)		
210 Credit institutions	ITS part 1.20 (c)		
220 Other financial corporations	ITS part 1.20 (d)		
230 Non-financial corporations	ITS part 1.24		
240 Households	ITS part 1.24		
250 Debt securities issued	ITS part 1.26		
260 Other financial liabilities	ITS part 1.19		
270 Derivatives - Hedge accounting, interest rate risk	IAS 39.9; ITS part 2.21		
280 Other Liabilities	ITS part 2.24		
290 Interest: Total	IAS 18.35 (b); IAS 1.97		

Table 17.2

Realised gains and losses on financial assets and liabilities not measured at fair value through profit or loss by instrument

	References based on IFRS	Realised gains	Realised losses	Net
		010	020	030
010 Debt securities	ITS part 1.15			
020 Loans and advances	ITS part 3.35			
030 Deposits	ECB/2008/32 Annex 2 part 2.9			
040 Debt securities issued	ITS part 2.14			
050 Other financial liabilities	ITS part 1.19			
060 Financial assets and liabilities not measured at fair value through profit or loss: Total	<i>IFRS 7.20 (a) (v-vii); IAS 39.55 (a); ITS part 3.41</i>			

Table 17.3

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

	References based on IFRS	Net
		010
010 Derivatives held for trading	IAS 39.9	
020 Equity instruments	IAS 32.11	
030 Debt securities	ITS part 1.14	
040 Loans and advances	ITS part 3.35	
050 Short positions	IAS 39 AG 15 (b)	
060 Deposits	ECB/2008/32 Annex 2 part 2.9	
070 Debt securities issued	ITS part 2.14	
080 Other financial liabilities	ITS part 1.19	
090 Financial assets and liabilities held for trading: Total	<i>IFRS 7.20 (a) (i); ITS part 3.41, 62</i>	

Table 17.4

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

	References based on IFRS	Gains	Losses	Net
		010		010
010 Interest rate instruments and related derivatives	ITS part 3.54 (a)			
020 Equity instruments and related derivatives	ITS part 3.54 (b)			
030 Foreign exchange trading and related derivatives	ITS part 3.54 (c)			
040 Credit risk instruments and related derivatives	ITS part 3.54 (d)			
050 Commodities and related derivatives	ITS part 3.54 (e)			
060 Other	ITS part 3.54 (f)			
070 Financial assets and liabilities held for trading: Total	<i>IFRS 7.20 (a) (i); ITS part 3.41, 62</i>			

Table 17.5

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

	References based on IFRS	Gains	Losses	Net	Amount of change in FV due to changes in the credit risk
		010	020	030	
010 Equity instruments	IAS 32.11				
020 Debt securities	ITS part 1.15				
030 Loans and advances	ITS part 3.35				
040 Deposits	ECB/2008/32 Annex 2 part 2.9				
050 Debt securities issued	ITS part 2.14				
060 Other financial liabilities	ITS part 1.19				
070 Financial assets and liabilities designated at fair value through profit or loss: Total	<i>IFRS 7.20 (a) (i); ITS part 3.41, 62</i>				

Table 17.6

Gains and losses from hedge accounting

	References based on IFRS	Gains	Losses
		010	020
010 Fair value changes of the hedging instrument [including discontinuation]	IFRS 7.24 (a) (i)		
020 Fair value changes of the hedged item attributable to the hedged risk	IFRS 7.24 (a) (ii)		
030 Ineffectiveness in profit or loss from cash flow hedges	IFRS 7.24 (b)		
040 Ineffectiveness in profit or loss from hedges of net investments in foreign operations	IFRS 7.24 (c)		
050 Gains and losses from hedge accounting: Total	<i>IFRS 7.24</i>		

Table 18
Fee and commission income and expenses by activity

		<i>References based on IFRS IFRS 7.20 (c)</i>	<i>Income and expenses of the current period</i>
			010
010	Fee and commission income	<i>ITS part 3.59-62</i>	
020	Securities		
030	<i>Issued</i>	<i>ITS part 3.63 (a)</i>	
040	<i>Transfer orders</i>	<i>ITS part 3.63 (b)</i>	
050	<i>Other</i>	<i>ITS part 3.63 (c)</i>	
060	Clearing and settlement	<i>ITS part 3.63 (d)</i>	
070	Asset management	<i>ITS part 5.9 (a)</i>	
080	Custody [by type of customer]	<i>ITS part 5.9 (b)</i>	
090	<i>Collective investment</i>		
100	<i>Other institutional customers</i>		
110	<i>Other</i>		
120	Central administration services for institutional customers	<i>ITS part 5.9 (c)</i>	
130	Fiduciary transactions	<i>ITS part 5.9 (d)</i>	
140	Payment services	<i>ITS part 5.9 (e)</i>	
150	Customer resources distributed but not managed [by type of product]	<i>ITS part 5.9 (f)</i>	
160	<i>Collective investment</i>		
170	<i>Insurance products</i>		
180	<i>Other</i>		
190	Structured Finance	<i>ITS part 3.63 (e)</i>	
200	Servicing fees from securitization activities	<i>ITS part 3.63 (f)</i>	
210	Loan commitments given	<i>ITS part 3.16-17</i>	
220	Guarantees given	<i>ITS part 3.16-17</i>	
230	Other	<i>ITS part 3.63 (g)</i>	
240	(Fee and commission expenses)	<i>ITS part 3.51-54</i>	
250	(Clearing and settlement)	<i>ITS part 3.63 (d)</i>	
260	(Custody)	<i>ITS part 5.9 (b)</i>	
270	(Servicing fees for securitization activities)	<i>ITS part 3.63 (e)</i>	
280	(Loan commitments received)	<i>ITS part 3.16-17</i>	
290	(Guarantees received)	<i>ITS part 3.16-17</i>	
300	(Other)	<i>ITS part 3.63 (g)</i>	

PART 4

Table 19
Statement of comprehensive income

		References based on IFRS		Current period	
				010	
010	Profit or (-) loss for the year	IAS 1.7, 81 (b), 83 (a), IG6			
020	Other comprehensive income	IAS 1.7, 81 (b), IG6			
030	Items that will not be reclassified to profit or loss	IAS 1.82A.(a)			
040	Tangible assets	IAS 1.7, IG6; IAS 16.39-40			
050	Intangible assets	IAS 1.7; IAS 38.85-86			
060	Actuarial gains (losses) on defined benefit pension plans	IAS 1.7, IG6; IAS 19.93A			
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 1.82 (h), IG6; IAS 28.11			
090	Income tax relating to items that will not be reclassified	IAS 1.91 (b)			
100	Items that may be reclassified to profit or loss	IAS 1.82A.(b)			
110	Hedge of net investments in foreign operations [effective portion]	IAS 39.102 (a)			
120	<i>Valuation gains or (-) losses taken to equity</i>	IAS 39.102 (a)			
130	<i>Transferred to profit or loss</i>	IAS 1.7, 92-95; IAS 39.102 (a)			
140	<i>Other reclassifications</i>				
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>				
190	Cash flow hedges [effective portion]	IAS 1.7, IG6; IFRS 7.23 (c); IAS 39.95 (a)-96			
200	<i>Valuation gains or (-) losses taken to equity</i>	IAS 1.IG6; IAS 39.95 (a)-96			
210	<i>Transferred to profit or loss</i>	IAS 1.7,92-95, IG6; IAS 39.97-101			
220	<i>Transferred initial carrying amount of hedged items</i>	IAS 1.IG6; IAS 39.97-101			
230	<i>Other reclassifications</i>				
240	Available-for-sale financial assets	IAS 1.7, IG 6; IFRS 7.20 (a) (ii); IAS 1.IG6; IAS 39.55 (b)			
250	<i>Valuation gains or (-) losses taken to equity</i>	IFRS 7.20 (a) (ii); IAS 1.IG6; IAS 39.55 (b)			
260	<i>Transferred to profit or loss</i>	IFRS 7.20 (a) (ii); IAS 1.7, IAS 1.92-95, IAS 1.IG6; IAS 39.55 (b)			
270	<i>Other reclassifications</i>	IFRS 5.IG Example 12			
280	Non-current assets and disposal groups held for sale	IFRS 5.38			
290	<i>Valuation gains or (-) losses taken to equity</i>	IFRS 5.38			
300	<i>Transferred to profit or loss</i>	IAS 1.7, 92-95; IFRS 5.38			
310	<i>Other reclassifications</i>	IFRS 5.IG Example 12			
320	Share of other recognised income and expense of entities accounted for using the equity method	IAS 1.82 (h), IG6; IAS 28.11			
330	Income tax relating to items that may be reclassified to profit or (-) loss	IAS 1.91 (b), IG6			
340	Total comprehensive income for the year	IAS 1.7,-82 (i), IG6			
350	Attributable to minority interest [Non-controlling interest]	IAS 1.83 (b) (i), IG6			
360	Attributable to equity holders of the parent	IAS 1.83 (b) (ii), IG6			

Table 20.1
Statement of changes in equity

Sources of equity changes									Minority interests		Total									
									Accumulated Other Comprehensive Income	Other Reserves										
References based on IFRS									010	020	030	040	050	060	070	080	090	100	110	
Opening balance (before restatement)																				
020	Effects of corrections of errors recognised in accordance with IAS 8																			
030	Effects of changes in accounting policies recognised in accordance with IAS 8																			
Opening balance (current year)																				
040	Opening balance (current year)																			
050	Issuance of Ordinary Shares																			
070	Issuance of Other Equity Instruments (e.g. options, warrants, ...)																			
080	Reclassification of Financial Instruments from Equity to Liability																			
090	Reclassification of Financial Instruments from Liability to Equity																			
100	Conversion of Debt to Equity																			
110	Capital Reductions																			
120	Dividends																			
130	Redemption of Treasury Shares																			
140	Sale/Cancellation of Treasury Shares																			
150	Reclassification of Financial Instruments from Equity to Liability																			
160	Reclassification of Financial Instruments from Liability to Equity																			
170	Transfers among Components of Equity																			
180	Equity Increases (Decreases) Resulting from Business Combination																			
190	Other Increases (Decreases) in Equity																			
200	Total comprehensive income for the year																			
Closing balance (current year)																				

Table 20.2

Capital by counterparty

		References based on IFRS	Carrying amount
220	Central banks	ITS part 1.20 (a)	120
230	General governments	ITS part 1.20 (b)	
240	Credit institutions	ITS part 1.20 (c)	
250	Other financial corporations	ITS part 1.20 (d)	
260	Non-financial corporations	ITS part 1.24	
270	Households	ITS part 1.24	
280	Capital		

PART 5

Table 21.1

Breakdown of loans and advances by collateral and guarantees

Guarantees and collateral	References based on IFRS	Mortgage loans (Real estate collateralized loans)		Other collateralized loans		Financial guarantees
				Carry	Receivables	
		IFRS 7.36(b)	IFRS 7.37(a)	IFRS 5.3 (b)	IFRS 5.3 (b)	
010	Loans and advances	ITS part 5.2				
010	of which: Other financial corporations	ITS part 1.20 (d)				
030	of which: Non-financial corporations, Corporates	ITS part 1.20 (e)				
040	of which: Non-financial corporations, Retail	ITS part 1.20 (f)				
050	of which: Households, Corporates	ITS part 1.20 (g)				
060	of which: Households, Retail	ITS part 1.20 (h)				

Table 21.2

Financial Assets designated at fair value through profit or loss: mitigation of credit risk with credit derivatives

	References based on IFRS	Maximum exposure to credit risk	Amount by which any related credit derivatives mitigate maximum exposure to credit risk	Amount of cumulative change in the fair values attributable to changes in the credit risk	Amount of the change in the period in the fair value of any related credit derivatives or similar instruments	Amount of the change in the period in the fair value attributable to changes in the credit risk of the financial asset	Amount of cumulative change in the fair value of any related credit derivatives designated
					IFRS 7.8 (a)	IFRS 7.8 (b)	
010	Debt securities	ITS part 1.14, 15	010	020	030	040	050
020	Loans and advances	ITS part 1.14, part 3.35					060

Table 21.3

Collateral held when the reporting institution is permitted to sell or repledge in the absence of default by the owner of collateral

	References based on IFRS	Fair values of collateral held	Fair values of collateral sold	of which: collateral under reverse repo sold	Fair values of collateral repurchased	of which: collateral repledged under repo
010	Financial assets					
020	Equity instruments	IAS 32.11				
030	Debt securities	ITS part 1.14, 15				
040	Loans and advances	ITS part 1.14, part 3.35				
050	Non-financial assets					

Table 21.4

Collateral obtained by taking possession during the period

	References based on IFRS	Amount
010	Non-current assets held-for-sale	IFRS 7.38 (a)
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	Cash	IFRS 7.38 (a)
060	Other	IFRS 7.38 (a)
070	Total	

Table 21.5

Foreclosure [tangible assets] accumulated

		References based on IFRS	Amount
			010
010	Foreclosure [tangible assets]	IFRS 7.38 (a); ITS part 5.6	

Table 22.1

Financial assets pledged as collateral for liabilities and contingent liabilities

		References based on IFRS	Carrying amount
			010
010	Liabilities	IFRS 7.14 (a); ITS part 5.6	
020	Contingent liabilities	IFRS 7.14 (a); ITS part 5.6	

Table 22.2

Financial assets pledged as non-cash collateral for which the transferee has the right to sell or repledge in the absence of default by the reporting institution

		References based on IFRS	Carrying amount	
			IAS 39.37	
			010	
010	Financial assets held for trading	IAS 39.9, AG 14		
020	Financial assets designated at fair value through profit or loss	IAS 39.9		
030	Available-for-sale financial assets	IAS 39.9		
040	Loans and receivables	IAS 39.9, AG16, AG26		
050	Held-to-maturity investments	IAS 39.9, AG16, AG26		

Table 23.1

Fair value hierarchy: financial instruments at amortised cost

ASSETS	References based on IFRS	Fair value IFRS 7.25-26	Fair value hierarchy IFRS 13.93 (b), BC216		
			Level 1 IFRS 13.76	Level 2 IFRS 13.81	Level 3 IFRS 13.86
			010	020	030
010	Loans and receivables	IFRS 7.8 (c); IAS 39.9, AG16, AG26			
020	Debt securities	ITS part 1.14, 15			
030	Loans and advances	ITS part 1.14, part 3.35			
040	Held-to-maturity investments	IFRS 7.8 (b); IAS 39.9, AG16, AG26			
050	Debt securities	ITS part 1.14, 15			
060	Loans and advances	ITS part 1.14, part 3.35			
LIABILITIES					
070	Financial liabilities measured at amortised cost	IFRS 7.8 (f); IAS 39.47			
080	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17			
090	Debt securities issued	ITS part 1.17, part 2.14			
100	Other financial liabilities	ITS part 1.17, 19			

Table 23.2

Use of the Fair Value Option

	Financial instruments designated at fair value through profit or loss IFRS 7.B5(a)	References based on IFRS	Accounting mismatch IAS 39.9 b(i) 010	Evaluation on a fair value basis	
				IAS 39.9 b(ii) 020	IAS 39.11A-12 030
010	Equity Instruments	IAS 32.11			
020	Debt securities	ITS part 1.14, 15			
030	Loans and advances	ITS part 1.14, part 3.35			
040	Financial assets designated at fair value through profit or loss: total	IFRS 7.8 (a) (i); IAS 39.9			
LIABILITIES					
050	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17			
060	Debt securities issued	ITS part 1.17, part 2.14			
070	Other financial liabilities	ITS part 1.17, 19			
080	Financial liabilities designated at fair value through profit or loss: total	IFRS 7.8 (e) (i); IAS 39.9			

Table 23.3

Hybrid financial instruments not designated at fair value through profit or loss

Rest of separable hybrid contracts [not designated at fair value through profit or loss]	Held for trading	Loans and receivables [Host contracts]	Held-to-maturity investments [Host contracts]	Available-for-sale [Host contracts]
	IAS 39.9	IAS 39.11	IAS 39.11	IAS 39.11
	010	020	030	040
010 Financial assets	Held for trading	Amortized cost [Host contracts]	IAS 39.11; ITS part 3.24, part 5.8 (c)	
			050	060
020 Financial liabilities				

Table 24

Off-balance sheet activities: asset management, custody and other service

	References based on IFRS	Assets involved in the services provided by the institution	Of which: Instruments issued by the institution	Of which: Duplicated investments
		ITS part 5.9 (g)	ITS part 5.9 (h)	ITS part 5.9 (i)
		010	020	030
010 Asset management [by type of customer]	ITS part 5.9 (a)			
020 Collective investment				
030 Pension funds				
040 Other investment portfolios managed on a discretionary basis				
050 Other investment vehicles				
060 Custody assets [by type of customer]	ITS part 5.9 (b)			
070 Collective investment				
080 Other institutional customers				
090 Other				
100 Of which: distributed to other entities				
110 Contract administration services for institutional customers	ITS part 5.9 (c)			
120 Fiduciary transactions	ITS part 5.9 (d)			
130 Payment services	ITS part 5.9 (e)			
140 Customer resources distributed but not managed [by type of product]	ITS part 5.9 (f)			
150 Collective investment				
160 Insurance products				
170 Other				

Table 25.1

Tangible and intangible assets: carrying amount

	References based on IFRS	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	
080 revaluation model	IAS 38.75-87, 124 (a) (ii)	
090 cost model	IAS 38.74	

Table 25.2

Tangible and intangible assets: assets subject to operating lease

	References based on IFRS	Carrying amount
		ITS part 5.11
		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 40.1N5; 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	

Table 26

Provisions

References based on IFRS	Provisions for employee benefits		Restructuring	Pending legal issues and tax litigation	Loan commitments and guarantees	Other provisions	Total
	Pensions and other post retirement benefit obligations	Other employee benefits					
	IAS 19.54; IAS 1.78(d); ITS part 5.13 (a)	IAS 19.10, 44(e), 128.133; IAS 1.78(d); ITS part 5.13 (b)					
010 Opening balance [carrying amount at the beginning of the period]	IAS 37.84 (a)		010	020	030	040	050
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)						

Table 27.1

Components of defined benefit plan assets and liabilities

	References based on IFRS	Amount	010
			010
010 Present value of wholly or partially funded defined benefit obligations	IAS 19.120A (d), 54 (a)		
020 Fair value, defined benefit plan assets	IAS 19.120A (j), 54 (d)		
030 Equity instruments	IAS 19.120A (j)		
040 Debt instruments	IAS 19.120A (j)		
050 Property	IAS 19.120A (j)		
060 Other assets	IAS 19.120A (j)		
070 Of which: Financial instruments issued by the institution	IAS 19.120A (k) (i)		
080 Present value of wholly unfunded defined benefit obligations	IAS 19.120A (d), 54 (a)		
090 Unrecognised actuarial gains	IAS 19.120A (f) (i), 92, 54 (b)		
100 Unrecognised actuarial (losses)	IAS 19.120A (f) (i), 92, 54 (b)		
110 Unrecognised past service cost	IAS 19.120A (f) (ii); 96, 54 (c)		
120 Amounts not recognised as an asset, due to limits of para 58 (b)	IAS 19.120A (f) (iii), 58 (b)		
130 Defined benefit assets, total	IAS 19.120A (f); ITS part 5.16		
140 Pension and other post retirement benefit obligations	IAS 19.120A (f), 54; ITS part 5.17		
150 Memo item: Fair value of any right to reimbursement recognised as an asset	IAS 19.120A (f) (iv), 104A		

Table 27.2

Movements in defined benefit plan obligations

	References based on IFRS	Amount	010
			010
010 Defined benefit obligations [opening balance]	IAS 19.120A (c)		
020 Current service cost	IAS 19.120A (c) (i)		
030 Interest cost	IAS 19.120A (c) (ii)		
040 Contributions paid by plan participants	IAS 19.120A (c) (iii)		
050 Actuarial gains and losses, total	IAS 19.120A (c) (iv)		
060 Foreign currency exchange increase (decrease)	IAS 19.120A (c) (v)		
070 Benefits paid	IAS 19.120A (c) (vi)		
080 Past service cost, total	IAS 19.120A (c) (vii)		
090 Increases (decreases) through business combinations (divestitures)	IAS 19.120A (c) (viii)		
100 Other increase (decrease)			
110 Defined benefit obligations [closing balance]	IAS 19.120A (c), 54 (a); ITS part 5.19		

Table 27.3

Memo items [related to staff expenses]

	References based on IFRS	Current period	010
			010
010 Pension and similar expenses	ITS part 5.20 (a)		
020 Share based payments	IFRS 2.44; TS part 5.20 (b)		

Table 28.1

Subordinated financial liabilities

		<i>References based on IFRS</i>	Designated at fair value through profit	At amortized cost
			<i>ITS part 5.21</i>	<i>IFRS 7.8 (e) (i); IAS 39.9 010</i>
010	Deposits	<i>ECB/2008/32 Annex 2 part 2.9; ITS part 1.17</i>		
020	Debt securities issued	<i>ITS part 1.17, part 2.14</i>		
030	Total			

Table 28.2

Minority interests: accumulated other comprehensive income

		<i>References based on IFRS</i>	Carrying amount
			010
010	Tangible assets	<i>IAS 16.39-41</i>	
020	Intangible assets	<i>IAS 38.85-87</i>	
030	Actuarial gains or loss on defined benefit pension plans	<i>IAS 1.7</i>	
040	Hedge of net investments in foreign operations [effective portion]	<i>IAS 39.102.(a)</i>	
050	Foreign currency translation	<i>IAS 21.52.(b), 32, 38-49</i>	
060	Hedging derivatives. Cash flow hedges [effective portion]	<i>IFRS 7.23.(c); IAS 39.95-101</i>	
070	Available-for-sale financial assets	<i>IFRS 7.20.(a).(ii); IAS 39.55 (b)</i>	
080	Non-current assets and disposal groups held for sale	<i>IFRS 5.38, IG Example 12</i>	
090	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	<i>IAS 1.82.(h); IAS 28.11</i>	
100	Minority interests [non-controlling interests]: Accumulated Other Comprehensive Income: total	<i>IAS 27.27-28</i>	

Table 28.3

Information on unrealised gains and losses

		<i>References based on IFRS</i>	Carrying amount	Gross [before taxes] unrealised gains [accumulated]	Gross [before taxes] unrealised losses [accumulated]	[after taxes] unrealised gains [accumulated]	[after taxes] unrealised losses [accumulated]
			010	020	030	040	050
010	Available-for-sale financial assets	<i>IFRS 7.8.(d); IAS 39.9</i>					
020	Equity instruments	<i>IAS 32.11</i>					
030	Debt securities	<i>ITS part 1.14, 15</i>					
040	Loans and advances	<i>ITS part 1.14, part 3.35</i>					
050	Property, plant and equipment [revaluation model]	<i>IAS 16.31</i>					
060	Investment property [fair value model]	<i>IAS 40.33-55</i>					
070	Deemed costs on tangible assets [PPE and IP]	<i>IFRS 1.30, D5-D8; ITS part 5.23</i>					
080	Equity instruments held deducted from own funds [country specific]						
090	Goodwill included in investments accounted for using the equity method						
100	Subordinated (for the issuer) financial assets						
110	Of which: subordinated assets deducted from own funds [country specific]						

Table 29.1

Realised gains and losses on financial assets and liabilities not measured at fair value through profit or loss by accounting portfolio

		<i>References based on IFRS</i>	Realised gains	Realised losses
			010	020
010	Available-for-sale financial assets	<i>IFRS 7.20 (a) (ii); IAS 39.9, 39.55 (b)</i>		
020	Loans and receivables	<i>IFRS 7.20(a) (iv); IAS 39.9, 39.56</i>		
030	Held-to-maturity investments	<i>IFRS 7.20(a) (iii); IAS 39.9, 39.56</i>		
040	Financial liabilities measured at amortised cost	<i>IFRS 7.20(a) (v)</i>		
050	Other			
060	Financial assets and liabilities not measured at fair value through profit or loss: Total	<i>IFRS 7.20 (a) (v-vii); IFRS 9.5.7.2; ITS part 3.41</i>		

Table 29.2

Gains and losses on financial assets and liabilities designated at fair value

		<i>References based on IFRS</i>	Gains	Losses	Amount of change in FV due to changes in the credit risk
			010	020	030
010	Financial assets designated at fair value through profit or loss	<i>IFRS 7.20 (a) (i); IAS 39.55 (a)</i>			
020	Financial liabilities designated at fair value through profit or loss	<i>IFRS 7.20 (a) (j); IAS 39.55 (a)</i>			
030	Financial assets and liabilities at fair value through profit or loss: Total	<i>IFRS 7.20 (a) (j); ITS part 3.41</i>			

Table 29.3

Gains and losses on derecognition of non-financial assets other than held for sale

	References based on IFRS	Gains 010	Losses 020
010 Property, plant and equipment	IAS 16.68-71; IAS 1.34 (a), 1.98 (c)		
020 Investment property	IAS 40.69; IAS 1.34 (a), 98 (d)		
030 Intangible assets	IAS 38.113 - 115A; IAS 1.34 (a)		
040 Investments in entities accounted for using the equity method	IAS 38.13 (a)		
050 Other assets	IAS 1.34 (a)		
060 Gains and losses on derecognition of investments in entities and non-financial assets other than held for sale; Total			

Table 29.4

Other operating income and expenses

	References based on IFRS	Income	Expenses
		010	020
010 Tangible assets measured using the fair value model	<i>IAS 40.76 (d)</i>		
020 Investment property	<i>IAS 40.75 (f)</i>		
030 Operating leases	<i>IAS 17.50, 51, 56 (b); ITS part 5.26</i>		
040 Other	<i>ITS part 2.29</i>		
050 Other operating income and expenses: Total			

Table 30.1

Expenses and incomes generated by transactions with related parties

Amount of transaction	References based on IFRS	Parent and parent entities with joint control	Subsidiaries	Associates and joint ventures	Key management of the institutionality or its parent	Other related parties
	ITS part 3.40	IAS 24.18(a), (b)	IAS 24.18(c)	IAS 24.18(d), (e)	IAS 24.18(f)	IAS 24.18(g)
010 Interest Income	IAS 24.17 (a); IAS 18.35 (b) (iii)	010	020	030	040	050
020 Fee and commission income	IAS 24.17 (a); IFRS 7.20 (c); ITS part 3.60-62					
030 Dividend income	IAS 24.17 (a); IAS 18.35 (b) (v)					
040 Realised gains on financial assets and liabilities not measured at fair value through profit or loss	IAS 24.17 (a)					
050 Gains on derecognition of non-financial assets	IAS 24.17 (a); TS part 5.27					
060 Interest expenses	IAS 24.17 (a); IAS 1.97					
070 Fee and commission expenses	IAS 24.17 (a); IFRS 7.20 (c); ITS part 3.60-62					
080 Realised losses on financial assets and liabilities not measured at fair value through profit or loss	IAS 24.17 (a)					
090 Losses on derecognition of non-financial assets	IAS 24.17 (a); TS part 5.27					
100 Expenses from current year in respect of bad or doubtful debts, guarantees and commitments	IAS 24.17 (d)					
110 Reversals from current year in respect of bad or doubtful debts, guarantees and commitments						

Table 30.2

Key management personnel compensation

	<i>References based on IFRS</i>	<i>Current period</i> 010
010 Key management personnel compensation	IAS 24.16; ITS part 5.28	

Table 31

Scope of group

Entity Name	<i>IFRS 12.12.2(a), 21.(a);(b)</i> ; <i>ITS part 5.29 (b)</i>
Entry / removal date	<i>ITS part 5.29 (a)</i>
Added or removed	<i>ITS part 5.29 (a)</i>
Security Code	<i>ITS part 5.29 (b)</i>
Share Capital	<i>ITS part 5.29 (b)</i>
Equity of Investee	<i>ITS part 5.29 (b)</i>
Total assets of investee	<i>IFRS 12.B1.2;(b); ITS part 5.29 (b)</i>
Profit (loss) of Investee	<i>IFRS 12.B1.2;(b); ITS part 5.29 (b)</i>
Jurisdiction of Incorporation	<i>IFRS 12.12.2(b), 21.(a);(b); ITS part 5.29 (b)</i>
Activity	<i>ITS part 5.29 (b)</i>
Holding company	<i>ITS part 5.29 (c)</i>
Accumulated equity interest (%)	<i>IFRS 12.21.1.(v); ITS part 5.29 (c)</i>
Voting rights (%)	<i>IFRS 12.21.1.(v); ITS part 5.29 (c)</i>
Group structure [relationship]	<i>IFRS 12.10.(a);(b); ITS part 5.29 (d)</i>
Accounting treatment [IFRS Group]	<i>IFRS 12.21.2(b); ITS part 5.29 (e)</i>
Carrying Amount	<i>CCR art. 42.3(b), ITS part 5.29 (e)</i>
Acquisition cost	<i>ITS part 5.29 (e)</i>
Goodwill link to Investee	<i>ITS part 5.29 (e)</i>
Fair value of investments for which there are published price quotations	<i>ITS part 5.29 (e)</i>
Carrying Amount	<i>ITS part 5.29 (e)</i>
Acquisition cost	<i>ITS part 5.29 (e)</i>
Goodwill link to Investee	<i>ITS part 5.29 (e)</i>
Fair value of investments for which there are published price quotations	<i>ITS part 5.29 (e)</i>

ANNEX IV

**TEMPLATES FOR REPORTING FINANCIAL INFORMATION
ACCORDING TO NATIONAL ACCOUNTING FRAMEWORKS**

Explanatory text for consultation purposes:

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1. This Annex contains the reporting templates and instructions in the form of references for the financial information templates (hereinafter “FINREP”). References also include cross-references to Annex V which includes additional instructions.

Explanatory text for consultation purposes

See question 33 in Annex III.

2. For the purposes of this Annex, the definition of “non-IFRS reporting institutions” in Annex III paragraph 2 shall apply.
3. The data points identified in the templates shall be drawn up in accordance with the recognition and valuation rules of the relevant accounting framework, as defined in Article 4(53) of the CRR.
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 under the relevant accounting framework.
 - (b) Off-balance sheet 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 under the relevant accounting framework.
5. Non-IFRS reporting institutions shall complete the templates in this Annex following the “references based on BAD”.
6. As an exception to point 5 above, non-IFRS reporting institutions that are permitted or required to apply an accounting framework equivalent to IFRS shall complete the templates in Annex III following the “references based on IFRS”.
7. Institutions shall follow the references included in the reporting templates in this Annex and the additional instructions set out in Annex V.
8. References to IFRS are made to these standards as endorsed until DAY MONTH 2012.

Explanatory text for consultation purposes

The consultation paper includes IFRS references as endorsed until 15.12.2011.

9. References to Council Directive 86/635/ECC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (hereinafter, “Bank Accounts Directive or “BAD”) are made to this Directive as last amended by Directive 2006/46/EC.
10. For these purposes of this Annex, the notations in Annex III paragraph 9 shall apply. In addition the following notation shall apply:
 - (a) “4th Directive” refers to Fourth Council Directive of 25 July 1978 based on Article 54 (3) (g) of the Treaty on the annual accounts of certain types of companies as last amended by Directive 2009/49/EC [Directive 83/349/ECC].
 - (b) “7th Directive” refers to Seven Council of Directive 83/349/EEC on consolidated accounts as last amended by Directive 2009/49/EC [Directive 83/349/ECC].
 - (c) “GAAP” refers to national accounting frameworks developed under BAD.
11. For the purposes of this Annex, the conventions in Annex III paragraph 10 shall apply.

Explanatory text for consultation purposes

Templates for institutions applying national accounting frameworks have been developed as part of an integrated financial reporting which covers also institutions applying IFRS.

43. Are there specific aspects of national accounting framework that has not been covered or not addressed properly in the templates?

PART 1

Balance sheet and income statement

Table 1.1

Balance sheet: Assets

		<i>References based on BAD</i>	Breakdown in table	Carrying amount
010				
010	Cash and cash equivalents	<i>BAD art 4 Assets (1)</i>		
020	Cash on hand	<i>ITS part 2.1</i>		
030	Cash balances at central banks	<i>BAD art 13(2); ITS part 2.2</i>		
050	Financial assets held for trading	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	3	
060	Derivatives held for trading	<i>CRR Annex II</i>	7	
070	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
080	Debt securities	<i>ITS part 1.14, 15</i>		
090	Loans and advances	<i>ITS part 1.14, part 3.35</i>	9	
100	Trading financial assets	<i>ITS part 1.5</i>	3	
110	Derivatives held for trading	<i>CRR Annex II; ITS part 2.4</i>	7	
120	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
130	Debt securities	<i>ITS part 1.14, 15</i>		
140	Loans and advances	<i>ITS part 1.14, part 3.35</i>	9	
150	Financial assets designated at fair value through profit or loss	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	3	
160	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
170	Debt securities	<i>ITS part 1.14, 15</i>		
180	Loans and advances	<i>ITS part 1.14, part 3.35</i>	9	
190	Available-for-sale financial assets	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	3	
200	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
210	Debt securities	<i>ITS part 1.14, 15</i>		
220	Loans and advances	<i>ITS part 1.14, part 3.35</i>	9	
230	Non-trading non-derivative financial assets measured at fair value through profit or loss	<i>4th Directive art 42a(1), (4)</i>	3	
240	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
250	Debt securities	<i>ITS part 1.14, 15</i>		
260	Loan and advances	<i>4th Directive art 42a(1), (4)(b); ITS part 1.14, part 3.35</i>	9	
270	Non-trading non-derivative financial assets measured at fair value to equity	<i>4th Directive art 42a(1); art 42c (2)</i>	3	
280	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
290	Debt securities	<i>ITS part 1.14, 15</i>		
300	Loan and advances	<i>4th Directive art 42a(1), (4)(b); ITS part 1.14, part 3.35</i>	9	
310	Loans and receivables	<i>4th Directive art 42a(4)(b),(5a); IAS 39.9</i>	3	
320	Debt securities	<i>ITS part 1.14, 15</i>		
330	Loans and advances	<i>ITS part 1.14, part 3.35</i>	9	
340	Held-to-maturity investments	<i>4th Directive art 42a(4)(a),(5a); IAS 39.9</i>	3	
350	Debt securities	<i>ITS part 1.14, 15</i>		
360	Loans and advances	<i>ITS part 1.14, part 3.35</i>	9	
370	Non-trading debt instruments measured at a cost-based method	<i>BAD art 37.1; art 42a(4)(b); ITS part 1.6</i>	3	
380	Debt securities	<i>ITS part 1.14, 15</i>		
390	Loans and advances	<i>ITS part 1.14, part 3.35</i>		
400	Other non-trading non-derivative financial assets	<i>BAD art 35-37</i>	3	
410	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
420	Debt securities	<i>ITS part 1.14, 15</i>		
430	Loans and advances	<i>ITS part 1.14, part 3.35</i>		
440	Derivatives – Hedge accounting	<i>4th Directive art 42a(1), (5a); art 42c(1)(a); IAS 39.9</i>	8	
450	Fair value changes of the hedged items in portfolio hedge of interest rate risk	<i>4th Directive art 42a(5), (5a); IAS 39.89A (a)</i>		

460	Tangible assets	BAD art 4 Assets (10)	25	
470	Property, Plant and Equipment			
480	Investment property			
490	Intangible assets	BAD art 4 Assets (9); CRR art 22(18)	25	
500	Goodwill	BAD art 4 Assets (9); CRR art 22(16)		
510	Other intangible assets	BAD art 4 Assets (9)		
520	Investments in -subsidiaries, joint ventures and associates	BAD art 4 Assets (7)-(8); 4th Directive art. 17; ITS part 2.5	31	
530	Tax assets			
540	Current tax assets			
550	Deferred tax assets	4th Directive art 43(1)(11); CRR art 22(9)		
560	Prepayments and accrued income	BAD art 4 Assets (15); ITS part 2.6		
570	Other assets	ITS part 2.7		
590	Total assets	BAD art 4 Assets		

Table 1.2

Balance sheet: Liabilities

		References based on BAD	Breakdown in Breakdown in table	Carrying amount
				010
010	Financial liabilities held for trading	4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15	5	
020	Derivatives held for trading	CRR Annex II	7	
030	Short positions			
040	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17		
050	Debt securities issued	ITS part 1.17, part 2.14		
060	Other financial liabilities	ITS part 1.17, 19		
070	Trading financial liabilities	4th Directive art 42a(3); ITS part 1.11	5	
080	Derivatives held for trading	CRR Annex II; ITS part 2.4		
090	Short positions			
100	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17		
110	Debt securities issued	ITS part 1.17, part 2.14		
120	Other financial liabilities	ITS part 1.17, 19		
130	Financial liabilities designated at fair value through profit or loss	4th Directive art 42a(1), (5a); IAS 39.9	5	
140	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17		
150	Debt securities issued	ITS part 1.17, part 2.14		
160	Other financial liabilities	ITS part 1.17, 19		
170	Financial liabilities measured at amortised cost	4th Directive art 42a(3), (5a); IAS 39.47	5	
180	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17		
190	Debt securities issued	ITS part 1.17, part 2.14		
200	Other financial liabilities	ITS part 1.17, 19		
210	Non-trading non-derivative financial liabilities measured at a cost-based method	4th Directive art 42a(3)	5	
220	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17		
230	Debt securities issued	ITS part 1.17, part 2.14		
240	Other financial liabilities	ITS part 1.17, 19		
250	Derivatives – Hedge accounting	4th Directive art 42a(1), (5a), art 42c(1)(a)	8	
260	Fair value changes of the hedged items in portfolio hedge of interest rate risk	4th Directive art 42a(5), (5a); IAS 39.89A (b)		
270	Provisions	BAD art 4 Liabilities (6)	26	
280	Funds for general banking risks [if presented within liabilities]	BAD art. 38.1; CRR art 22 (15); ITS part 2.13		
290	Provisions for employee benefits			
300	Restructuring			
310	Pending legal issues and tax litigation			
320	Loan commitments and guarantees	BAD art 24-25, 33 (1)		
330	Other provisions			
340	Tax liabilities			
350	Current tax liabilities			
360	Deferred tax liabilities	4th Directive art 43(1)(11); CRR art 22(11)		
380	Accruals and deferred income	BAD art 4 Liabilities (5); ITS part 1.10		
390	Other liabilities	ITS part 2.11		
410	Total liabilities			

Table 1.3

Balance sheet: Equity

		<i>References based on BAD</i>	<i>Breakdown in table</i>	Carrying amount
				010
010	Capital	<i>BAD art 4 Liabilities (9); BAD art 22</i>		
020	Paid up capital	<i>BAD art 4 Liabilities (9)</i>		
030	Unpaid capital which has been called up	<i>BAD art 4 Liabilities (9)</i>		
040	Share premium	<i>BAD art 4 Liabilities (10); CRR art 22(29)</i>		
050	Other equity	<i>ITS part 2.14</i>		
060	Other capital instruments	<i>CRR art 22(24), art 48, art 59</i>		
070	Equity component of compound financial instruments	<i>4th Directive art 42a(5a); ITS part 2.14</i>		
080	Other			
090	Accumulated other comprehensive income	<i>CRR art 22(1)</i>		
100	Tangible assets			
110	Intangible assets			
130	Hedge of net investments in foreign operations [effective portion]	<i>4th Directive art 42a(1), (5a)</i>		
140	Foreign currency translation	<i>BAD art 39(6)</i>		
150	Hedging derivatives. Cash flow hedges [effective portion]	<i>4th Directive art 42a(1), (5a)</i>		
160	Available-for-sale financial assets	<i>4th Directive art 42a(1), (5a)</i>		
200	Retained earnings	<i>BAD art. 4 Liabilities (13); CRR art 22(28)</i>		
210	Revaluation reserves	<i>BAD art 4 Liabilities (12)</i>		
220	Tangible assets	<i>4th Directive art 33(1)(c)</i>		
230	Equity instruments	<i>4th Directive art 33(1)(c)</i>		
240	Debt securities	<i>4th Directive art 33(1)(c)</i>		
250	Other	<i>4th Directive art 33(1)(c)</i>		
260	Fair value reserves	<i>ITS part 2.15</i>		
270	Hedge of net investments in foreign operations	<i>4th Directive art 42a(1); art 42c(1)(b)</i>		
280	Hedging derivatives. Cash flow hedges	<i>4th Directive art 42a(1); art 42c(1)(a); CRR article 30 (a)</i>		
290	Hedging derivatives. Other hedges	<i>4th Directive art 42a(1); art 42c(1)(a)</i>		
300	Non-trading non-derivative financial assets measured at fair value to equity	<i>4th Directive art 42a(1); art 42c (2)</i>		
310	Other reserves	<i>BAD art. 4 Liabilities (11)-(13)</i>		
320	Funds for general banking risks [if presented within equity]	<i>BAD art. 38.1; CRR art 22 (15); ITS part 2.13</i>		
330	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates	<i>4th Directive art. 59.4</i>		
340	Other	<i>ITS part 2.16</i>		
350	First consolidation differences	<i>7th Directive 19(1)(c); ITS part 2.17</i>		
360	(-) Treasury shares	<i>4th Directive Assets C (III)(7), D (III)(2); ITS part 2.18</i>		
370	Profit or loss attributable to equity holders of the parent	<i>BAD art 4 Liabilities (14)</i>		
380	(-) Interim dividends	<i>CRR Article 24 (2)</i>		
390	Minority interests [Non-controlling interests]	<i>7th Directive art 21</i>	28	
400	Accumulated Other Comprehensive Income	<i>CRR art 22(1)</i>		
410	Other items			
420	Total equity			
430	Total equity and total liabilities	<i>BAD art 4 Liabilities</i>		

Table 2

Income statement

		References based on BAD	Breakdown in table	Current period
				010
010	Interest income	BAD art 27 Vertical layout (1); ITS part 2.19, 21	17, 29	
090	(Interest expense)	BAD art 27 Vertical layout (2); ITS part 2.19, 21	17, 29	
160	Dividend income	BAD art 27 Vertical layout (3); ITS part 2.27		
200	Fee and commission income	BAD art 27 Vertical layout (4); ITS part 3.59	18	
210	(Fee and commission expenses)	BAD art 27 Vertical layout (5); ITS part 3.59	18	
220	Realised gains or (-) losses on financial assets & liabilities not measured at fair value through profit or loss, net	BAD art 27 Vertical layout (6)	17, 29	
280	Gains or (-) losses on financial assets and liabilities held for trading, net	BAD art 27 Vertical layout (6)	17	
290	Gains or (-) losses on trading financial assets and liabilities, net	BAD art 27 Vertical layout (6)		
300	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	BAD art 27 Vertical layout (6)	17, 29	
310	Gains or (-) losses on non trading financial assets and liabilities, net	BAD art 27 Vertical layout (6)		
320	Gains or (-) losses from hedge accounting, net	4th Directive art 42a(1), (5a), art 42c(1)(a)	17, 29	
330	Exchange differences [gain or (-) loss], net	BAD art 39	29	
340	Gains or (-) losses on derecognition of investments in entities and non financial assets other than held for sale, net		29	
350	(Increases or (-) decreases of the fund for general banking risks, net)	BAD art 38.2		
360	Other operating income	BAD art 27 Vertical layout (7); ITS part 3.29, part 5.26	29	
370	(Other operating expenses)	BAD art 27 Vertical layout (10); ITS part 3.29, part 5.26	29	
380	(Administrative expenses)	BAD art 27 Vertical layout (8)		
390	(Staff expenses)	BAD art 27 Vertical layout (8)(a)		
400	(Other administrative expenses)	BAD art 27 Vertical layout (8)(b); ITS part 5.26		
410	(Depreciation)			
420	(Property, Plant and Equipment)	BAD art 27 Vertical layout (9)		
430	(Investment Properties)	BAD art 27 Vertical layout (9)		
440	(Goodwill)	BAD art 27 Vertical layout (9)		
450	(Other intangible assets)	BAD art 27 Vertical layout (9)		
460	(Provisions or (-) reversal of provisions)		26	
470	(Commitments and guarantees)	BAD art 27 Vertical layout (11)-(12)		
480	(Other provisions)			
490	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	BAD art 35-37	11	
540	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		11	
550	(Property, plant and equipment)	BAD art 27 Vertical layout (9)		
560	(Investment properties)	BAD art 27 Vertical layout (9)		
570	(Goodwill)	BAD art 27 Vertical layout (9)		
580	(Other intangible assets)	BAD art 27 Vertical layout (9)		
590	(Investments in subsidiaries, joint ventures and associates)	BAD art 27 Vertical layout (13)-(14)		
600	(Other)			
610	Negative goodwill recognised in profit or loss	7th Directive art 31		
620	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	BAD art 27 Vertical layout (13)-(14)		
640	Profit or (-) loss before tax from continuing operations			
650	(Tax expense or (-) income related to profit or loss from continuing operations)	BAD art 27 Vertical layout (15)		
660	Profit or (-) loss after tax from continuing operations	BAD art 27 Vertical layout (16)		
670	Extraordinary profit or (-) loss after tax	BAD art 27 Vertical layout (21)		
680	Extraordinary profit or loss before tax	BAD art 27 Vertical layout (19)		
690	(Tax expense or (-) income related to extraordinary profit or loss)	BAD art 27 Vertical layout (20)		
730	Profit or (-) loss for the year	BAD art 27 Vertical layout (23)		
740	Attributable to minority interest [non-controlling interests]			
750	Attributable to equity holders of the parent			

PART 2

Table 3.1

Breakdown of financial assets by instrument and by asset class: demand deposits and cash equivalents

		<i>References based on BAD</i>	<i>Carrying amount</i>
			010
010	Debt securities	<i>IAS 7.6-7, 45, IE.3; ITS part 1.14, 15</i>	
020	Loans and advances	<i>IAS 7.6-7, 45, IE.3; ITS part 1.14, part 3.35</i>	
030	Cash balances at central banks: Total	<i>BAD art 13(2); ITS part 2.2</i>	

Table 3.2

Breakdown of financial assets by instrument and by asset class: financial assets held for trading

		<i>References based on BAD</i>	<i>Carrying amount</i>	<i>Amount of cumulative change in the fair values attributable to changes in the credit risk</i>
			010	020
010	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
020	of which: at cost			
030	of which: credit institutions	<i>ITS part 1.20 (c)</i>		
040	of which: other financial corporations	<i>ITS part 1.20 (d)</i>		
050	of which: non-financial corporations	<i>ITS part 1.23</i>		
060	Debt securities	<i>ITS part 1.14, 15</i>		
070	Central banks	<i>ITS part 1.20 (a)</i>		
080	General governments	<i>ITS part 1.20 (b)</i>		
090	Credit institutions	<i>ITS part 1.20 (c)</i>		
100	Other financial corporations	<i>ITS part 1.20 (d)</i>		
110	Corporates	<i>ITS part 1.22</i>		
120	Loans and advances	<i>ITS part 1.14, part 3.35</i>		
130	Central banks	<i>ITS part 1.20 (a)</i>		
140	General governments	<i>ITS part 1.20 (b)</i>		
150	Credit institutions	<i>ITS part 1.20 (c)</i>		
160	Other financial corporations	<i>ITS part 1.20 (d)</i>		
170	Corporates	<i>ITS part 1.21</i>		
180	Retail	<i>ITS part 1.21</i>		

Table 3.3

Breakdown of financial assets by instrument and by asset class: trading financial assets

		<i>References based on BAD</i>	<i>Carrying amount</i>	<i>Amount of cumulative change in the fair values attributable to changes in the credit risk</i>
			010	020
010	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
020	of which: at cost			
030	of which: credit institutions	<i>ITS part 1.20 (c)</i>		
040	of which: other financial corporations	<i>ITS part 1.20 (d)</i>		
050	of which: non-financial corporations	<i>ITS part 1.23</i>		
060	Debt securities	<i>ITS part 1.14, 15</i>		
070	Central banks	<i>ITS part 1.20 (a)</i>		
080	General governments	<i>ITS part 1.20 (b)</i>		
090	Credit institutions	<i>ITS part 1.20 (c)</i>		
100	Other financial corporations	<i>ITS part 1.20 (d)</i>		
110	Corporates	<i>ITS part 1.22</i>		
120	Loans and advances	<i>ITS part 1.14, part 3.35</i>		
130	Central banks	<i>ITS part 1.20 (a)</i>		
140	General governments	<i>ITS part 1.20 (b)</i>		
150	Credit institutions	<i>ITS part 1.20 (c)</i>		
160	Other financial corporations	<i>ITS part 1.20 (d)</i>		
170	Corporates	<i>ITS part 1.21</i>		
180	Retail	<i>ITS part 1.21</i>		

Table 3.4

Breakdown of financial assets by instrument and by asset class: financial assets designated at fair value through profit or loss

		References based on BAD	Carrying amount	Amount of cumulative change in the fair values attributable to changes in the credit risk
				IFRS 7.9 (c)
				010
010	Equity instruments	ECB/2008/32 Annex 2 part 2.5		
020	of which at cost			
030	of which: credit institutions	ITS part 1.20 (c)		
040	of which: other financial corporations	ITS part 1.20 (d)		
050	of which: non-financial corporations	ITS part 1.23		
060	Debt securities	ITS part 1.14, 15		
070	Central banks	ITS part 1.20 (a)		
080	General governments	ITS part 1.20 (b)		
090	Credit institutions	ITS part 1.20 (c)		
100	Other financial corporations	ITS part 1.20 (d)		
110	Corporates	ITS part 1.22		
120	Loans and advances	ITS part 1.14, part 3.35		
130	Central banks	ITS part 1.20 (a)		
140	General governments	ITS part 1.20 (b)		
150	Credit institutions	ITS part 1.20 (c)		
160	Other financial corporations	ITS part 1.20 (d)		
170	Non-financial corporations. Corporates	ITS part 1.20 (e)		
180	Non-financial corporations. Retail	ITS part 1.20 (f)		
190	Households. Corporates	ITS part 1.20 (g)		
200	Households. Retail	ITS part 1.20 (h)		
210	Financial assets designated at fair value through profit or loss:	4th Directive art 42a(1), (5a); IAS 39.9		

Table 3.5

Breakdown of financial assets by instrument and by asset class: available-for-sale financial assets

		References based on BAD	Fair value of unimpaired assets	Fair value of impaired assets	Carrying amount	Accumulated impairment [Allowances]
			IAS 39.58-62	IAS 39.67-70		
			010	020	030	040
010	Equity instruments	ECB/2008/32 Annex 2 part 2.5				
020	of which: at cost					
030	of which: credit institutions	ITS part 1.20 (c)				
040	of which: other financial corporations	ITS part 1.20 (d)				
050	of which: non-financial corporations	ITS part 1.23				
060	Debt securities	ITS part 1.14, 15				
070	Central banks	ITS part 1.20 (a)				
080	General governments	ITS part 1.20 (b)				
090	Credit institutions	ITS part 1.20 (c)				
100	Other financial corporations	ITS part 1.20 (d)				
110	Corporates	ITS part 1.21				
120	Loans and advances	ITS part 1.14, part 3.35				
130	Central banks	ITS part 1.20 (a)				
140	General governments	ITS part 1.20 (b)				
150	Credit institutions	ITS part 1.20 (c)				
160	Other financial corporations	ITS part 1.20 (d)				
170	Corporates	ITS part 1.21				
180	Retail	ITS part 1.21				
190	Available-for-sale financial assets	4th Directive art 42a(1), (5a); IAS 39.9				

Table 3.6

Breakdown of financial assets by instrument and by asset class: Non-trading non-derivative financial assets measured at fair value through profit or loss

		<i>References based on BAD</i>	Carrying amount	Amount of cumulative change in the fair values attributable to changes in the credit risk
010	020			010
010	Equity instruments	ECB/2008/32 Annex 2 part 2.5		
020	of which: unquoted			
030	of which: credit institutions	<i>ITS part 1.20 (c)</i>		
040	of which: other financial corporations	<i>ITS part 1.20 (d)</i>		
050	of which: non-financial corporations	<i>ITS part 1.23</i>		
060	Debt securities	<i>ITS part 1.14, 15</i>		
070	Central banks	<i>ITS part 1.20 (a)</i>		
080	General governments	<i>ITS part 1.20 (b)</i>		
090	Credit institutions	<i>ITS part 1.20 (c)</i>		
100	Other financial corporations	<i>ITS part 1.20 (d)</i>		
110	Corporates	<i>ITS part 1.21</i>		
120	Loans and advances	<i>ITS part 1.14, part 3.35</i>		
130	Central banks	<i>ITS part 1.20 (a)</i>		
140	General governments	<i>ITS part 1.20 (b)</i>		
150	Credit institutions	<i>ITS part 1.20 (c)</i>		
160	Other financial corporations	<i>ITS part 1.20 (d)</i>		
170	Corporates	<i>ITS part 1.21</i>		
180	Retail	<i>ITS part 1.21</i>		
190	Non-trading non-derivative financial assets measured at fair value through profit or loss: Total	4th Directive art 42a(1), (4)		

Table 3.7

Breakdown of financial assets by instrument and by asset class: Non-trading non-derivative financial assets measured at fair value to equity

		<i>References based on BAD</i>	Carrying amount	Amount of cumulative change in the fair values attributable to changes in the credit risk
010	020			010
010	Equity instruments	ECB/2008/32 Annex 2 part 2.5		
020	of which: unquoted			
030	of which: credit institutions	<i>ITS part 1.20 (c)</i>		
040	of which: other financial corporations	<i>ITS part 1.20 (d)</i>		
050	of which: non-financial corporations	<i>ITS part 1.22</i>		
060	Debt securities	<i>ITS part 1.14, 15</i>		
070	Central banks	<i>ITS part 1.20 (a)</i>		
080	General governments	<i>ITS part 1.20 (b)</i>		
090	Credit institutions	<i>ITS part 1.20 (c)</i>		
100	Other financial corporations	<i>ITS part 1.20 (d)</i>		
110	Corporates	<i>ITS part 1.21</i>		
120	Loans and advances	<i>ITS part 1.14, part 3.35</i>		
130	Central banks	<i>ITS part 1.20 (a)</i>		
140	General governments	<i>ITS part 1.20 (b)</i>		
150	Credit institutions	<i>ITS part 1.20 (c)</i>		
160	Other financial corporations	<i>ITS part 1.20 (d)</i>		
170	Corporates	<i>ITS part 1.21</i>		
180	Retail	<i>ITS part 1.21</i>		
190	Non-trading non-derivative financial assets measured at fair value to equity: Total	4th Directive art 42a(1); art 42c (2)		

Table 3.8

Breakdown of financial assets by instrument and by asset class: Loans and receivables and held-to-maturity investments

	References based on BAD	Unimpaired assets	Impaired assets [gross carrying amount]	Specific allowances for individually assessed financial assets	Specific allowances for collectively assessed financial assets	Collective allowances for incurred but not reported losses	Carrying amount
				ITS part 3.5	ITS part 3.6	ITS part 3.7	
		010	020	030	040	050	060
010 Debt securities	ITS part 1.14, 15						
020 Central banks	ITS part 1.20 (a)						
030 General governments	ITS part 1.20 (b)						
040 Credit institutions	ITS part 1.20 (c)						
050 Other financial corporations	ITS part 1.20 (d)						
060 Corporates	ITS part 1.21						
070 Loans and advances	ITS part 1.14, part 3.35						
080 Central banks	ITS part 1.20 (a)						
090 General governments	ITS part 1.20 (b)						
100 Credit institutions	ITS part 1.20 (c)						
110 Other financial corporations	ITS part 1.20 (d)						
120 Non-financial corporations: Corporates	ITS part 1.20 (e)						
130 Non-financial corporations: Retail	ITS part 1.20 (f)						
140 Households: Corporates	ITS part 1.20 (g)						
150 Households: Retail	ITS part 1.20 (h)						
160 Loans and receivables: Total	Directive art 42a(4)(b),(5a); IAS 39.9						
170 Central banks	ITS part 1.20 (a)						
180 General governments	ITS part 1.20 (b)						
190 Credit institutions	ITS part 1.20 (c)						
200 Other financial corporations	ITS part 1.20 (d)						
210 Corporates	ITS part 1.20 (e)						
220 Retail	ITS part 1.20 (f)						
230 Held-to-maturity: Total	4th Directive art 42a(4)(a),(5a); IAS 39.9						

Table 3.9

Breakdown of financial assets by instrument and by asset class: non-trading debt instruments measured at a cost-based method

	References based on BAD	Unimpaired assets	Impaired assets [gross carrying amount]	Specific allowance for credit risk	General allowances for credit risk	Carrying amount
		CRR art 428 (g)(i)	CRR art 428 (g)(ii)	CRR art 428 (g)(iii)	CRR art 428 (g)(ii)	
		010	020	030	040	050
010 Debt securities	ITS part 1.14, 15					
020 Central banks	ITS part 1.20 (a)					
030 General governments	ITS part 1.20 (b)					
040 Credit institutions	ITS part 1.20 (c)					
050 Other financial corporations	ITS part 1.20 (d)					
060 Corporates	ITS part 1.22					
070 Loans and advances	ITS part 1.14, part 3.35					
080 Central banks	ITS part 1.20 (a)					
090 General governments	ITS part 1.20 (b)					
100 Credit institutions	ITS part 1.20 (c)					
110 Other financial corporations	ITS part 1.20 (d)					
120 Non-financial corporations: Corporates	ITS part 1.20 (e)					
130 Non-financial corporations: Retail	ITS part 1.20 (f)					
140 Households: Corporates	ITS part 1.20 (g)					
150 Households: Retail	ITS part 1.20 (h)					
160 Non-trading debt instruments measured at a cost-based method: Total	BAD art 37.1; art 42a(4)(b)					

Table 3.10

Breakdown of financial assets by instrument and by asset class: other non-trading non-derivative financial assets

		References based on BAD	Carrying amount
			010
010 Equity instruments		ECB/2008/32 Annex 2 part 2.5	
020 of which: unquoted			
030 of which: credit institutions		ITS part 1.20 (c)	
040 of which: other financial corporations		ITS part 1.20 (d)	
050 of which: non-financial corporations		ITS part 1.23	
060 Debt securities		ITS part 1.14, 15	
070 Central banks		ITS part 1.20 (a)	
080 General governments		ITS part 1.20 (b)	
090 Credit institutions		ITS part 1.20 (c)	
100 Other financial corporations		ITS part 1.20 (d)	
110 Corporates		ITS part 1.21	
120 Loans and advances		ITS part 1.14, part 3.35	
130 Central banks		ITS part 1.20 (a)	
140 General governments		ITS part 1.20 (b)	
150 Credit institutions		ITS part 1.20 (c)	
160 Other financial corporations		ITS part 1.20 (d)	
170 Corporates		ITS part 1.21	
180 Retail		ITS part 1.21	
190 Other non-trading non-derivative financial assets: Total		4th Directive art 42a(1); art 42c (2)	

Table 4.1

Financial assets subject to impairment that are past due or impaired

		Past due but not impaired						Carrying amount of the impaired assets	Specific allowances for financial assets	Specific allowances for collectively assessed financial assets	Collective allowances for incurred but not reported losses	Specific allowances for credit risk	General allowance for credit risk	General allowance of BAD art 172	Colleteral and other credit security for the relevant impaired and past due assets	Accrued amounts recorded directly to the income statement (Accrued interest)						
		≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year																
		References based on BAD	CRR art 428 (g)(i); ITS part 3.10	CRR art 428 (g)(ii); ITS part 3.10	CRR art 428 (g)(iii); ITS part 3.10	CRR art 428 (g)(iv); ITS part 3.10	CRR art 428 (g)(v); ITS part 3.10															
010	Equity instruments	ECB/2008/32 Annex 2 part 2.5						010	020	030	040	050	060	070	080	090	100	110	120	130	140	150
020	- of which: at cost																					
030	- of which: credit institutions																					
040	- of which: other financial corporations																					
050	- of which: non-financial corporations																					
060	Debt securities	ITS part 1.14, 15																				
070	Central banks	ITS part 1.20 (a)																				
080	General governments	ITS part 1.20 (b)																				
090	Credit institutions	ITS part 1.20 (c)																				
100	Other financial corporations	ITS part 1.20 (d)																				
110	Non-financial corporations. Corporates	ITS part 1.20 (e)																				
120	Non-financial corporations. Retail	ITS part 1.20 (f)																				
130	Households. Corporates	ITS part 1.20 (g)																				
140	Households. Retail	ITS part 1.20 (h)																				
210	By product:																					
220	On demand (call) and short notice (current account)	ITS part 3.35 (a)																				
230	Mortgage loans (Real estate collateralized loans)	ITS part 3.35 (b)																				
240	Other collateralized loans	ITS part 3.35 (c)																				
250	Trade receivables	ITS part 3.35 (d)																				
260	Finance leases	ITS part 3.35 (e)																				
270	Reverse repurchase loans	ITS part 3.35 (f)																				
280	Consumer credit	ITS part 3.35 (g)																				
290	Other consumer loans	ITS part 3.35 (h)																				
300	Other	ITS part 3.35 (i)																				
310	Total																					

Table 4.2

Financial assets non-subject to impairment that are past due

		References based on BAD						Past due but not defaulted		
		≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days						
		CRR art 174; ITS part 3.10,	010	020	030					
010	Debt securities	ITS part 1.14, 15								
020	Central banks	ITS part 1.20 (a)								
030	General governments	ITS part 1.20 (b)								
040	Credit institutions	ITS part 1.20 (c)								
050	Other financial corporations	ITS part 1.20 (d)								
060	Corporates	ITS part 1.22								
070	Loans and advances	ITS part 1.14, part 3.35								
080	Central banks	ITS part 1.20 (a)								
090	General governments	ITS part 1.20 (b)								
100	Credit institutions	ITS part 1.20 (c)								
110	Other financial corporations	ITS part 1.20 (d)								
120	Non-financial corporations. Corporates	ITS part 1.20 (e)								
130	Non-financial corporations. Retail	ITS part 1.20 (f)								
140	Households. Corporates	ITS part 1.20 (g)								
150	Households. Retail	ITS part 1.20 (h)								
160	Total									

Table 5

Breakdown of financial liabilities by product and by counterparty

		Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity
		Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading		
					4th Directive art 42a(3); ITS 39.47	4th Directive art 42a(3); ITS part 1.11	
		010	020	030	040	050	060
410	Derivatives	CRR Annex II					
420	Short positions						
430	Equity instruments	ECB/2008/32 Annex 2 part 2.5					
440	Debt securities	ITS part 1.14, 15					
450	Loans and advances	ITS part 1.14, part 3.35					
460	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.11					
470	Central banks	ITS part 1.20 (a)					
480	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1					
490	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2					
500	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18					
510	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4					
520	General governments	ITS part 1.20 (b)					
530	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1					
540	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2					
550	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18					
560	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4					
570	Credit institutions	ITS part 1.20 (c)					
580	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1					
590	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2					
600	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18					
610	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4					
620	Other financial corporations	ITS part 1.20 (d)					
630	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1					
640	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2					
650	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18					
660	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4					
670	Households	ITS part 1.20 (e)					
680	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1					
690	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2					
700	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18					
710	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4					
720	Debt securities issued	ITS part 1.17, part 2.14					
730	Certificates of deposits						
740	Asset-backed securities	CRR art 4(27)					
750	Covered bonds	CRR art 124(1)					
760	Hybrid contracts						
770	Other securities issued						
780	Convertible compound financial instruments	ITS part 2.14 (e)					
790	Non-convertible						
800	Other financial liabilities	ITS part 1.17, 19					
850	Total						

Table 6.1

Off-balance sheet items subject to credit risk: loan commitments, financial guarantees and other commitments given

		Notional Amount	
		References based on BAD	CRR art 94; ITS part 3.21
			010
010	Loan commitments given	CRR Annex I; ITS part 3.16-17	
020	Of which: doubtful	ITS part 3.20	
030	Central banks	ITS part 1.20 (a)	
040	General governments	ITS part 1.20 (b)	
050	Credit institutions	ITS part 1.20 (c)	
060	Other financial corporations	ITS part 1.20 (d)	
070	Corporates	ITS part 1.21	
080	Retail	ITS part 1.21	
090	Financial guarantees given	CRR Annex I; ITS part 3.16-18	
100	Of which: doubtful	ITS part 3.20	
110	Central banks	ITS part 1.20 (a)	
120	General governments	ITS part 1.20 (b)	
130	Credit institutions	ITS part 1.20 (c)	
140	Other financial corporations	ITS part 1.20 (d)	
150	Corporates	ITS part 1.21	
160	Retail	ITS part 1.21	
170	Other Commitments given	CRR Annex I; ITS part 3.16-19	
180	Of which: doubtful	ITS part 3.20	
190	Central banks	ITS part 1.20 (a)	
200	General governments	ITS part 1.20 (b)	
210	Credit institutions	ITS part 1.20 (c)	
220	Other financial corporations	ITS part 1.20 (d)	
230	Corporates	ITS part 1.21	
240	Retail	ITS part 1.21	

Table 6.2

Loan commitments, financial guarantees and other commitments received

		References based on BAD	Maximum guarantee that can be considered
			ITS Part 5.2-4
			010
010	Loan commitments received		ITS part 3.16-17
020	Central banks		ITS part 1.20 (a)
030	General governments		ITS part 1.20 (b)
040	Credit institutions		ITS part 1.20 (c)
050	Other financial corporations		ITS part 1.20 (d)
060	Non-financial corporations		ITS part 1.24
070	Households		ITS part 1.24
080	Financial guarantees received		ITS part 3.16-18
090	Central banks		ITS part 1.20 (a)
100	General governments		ITS part 1.20 (b)
110	Credit institutions		ITS part 1.20 (c)
120	Other financial corporations		ITS part 1.20 (d)
130	Corporates		ITS part 1.21
140	Retail		ITS part 1.21
150	Received		ITS part 3.16-19
160	Central banks		ITS part 1.20 (a)
170	General governments		ITS part 1.20 (b)
180	Credit institutions		ITS part 1.20 (c)
190	Other financial corporations		ITS part 1.20 (d)
200	Non-financial corporations		ITS part 1.24
210	Households		ITS part 1.24

PART 3

Table 7

Derivatives: held for trading

By type of risk	By product or by type of market	References based on BAD	Carrying amount ITS part 3.26		Notional amount	
			Assets	Liabilities		
			Mark-to-market [Mark-to-Model] value CRR art 100 (3)			
			Positive value	Negative value	Total	of which: sold
			010	020	030	040
010	Interest rate	OTC options	ITS part 3.24 (a)			
020		OTC other				
030		Organized market options				
040		Organized market other				
050		of which: economic hedges	ITS part 3.30			
060	Equity	OTC options	ITS part 3.24 (b)			
070		OTC other				
080		Organized market options				
090		Organized market other				
100		of which: economic hedges	ITS part 3.30			
110	Foreign exchange	OTC options	ITS part 3.24 (c)			
120		OTC other				
130		Organized market options				
140		Organized market other				
150		of which: economic hedges	ITS part 3.30			
160	Credit	Credit default swap	ITS part 3.24 (d)			
170		Credit spread option				
180		Total return swap				
190		Other				
200		of which: economic hedges	ITS part 3.30			
210	Commodity		ITS part 3.24 (e)			
220		of which: economic hedges	ITS part 3.30			
230	Other		ITS part 3.24 (f)			
240		of which: economic hedges	ITS part 3.30			
250	Derivatives held for trading: Total		CRR Annex II; ITS part 2.4			
260		of which: OTC - credit institutions	ITS part 1.20 (c), part 3.32			
270		of which: OTC - other financial corporations	ITS part 1.20 (d), part 3.32			
280		of which: OTC - rest	ITS part 3.31 (c), 32			

Table 8
Derivatives: hedge accounting

By type of risk		By product or by type of market	References based on BAD	Notional amount	
				Total	of which: sold
				ITS part 3.27-28	ITS part 3.29
010	Interest rate	OTC options	ITS part 3.24 (a)		010
020		OTC other			020
030		Organized market options			
040		Organized market other			
050	Equity	OTC options	ITS part 3.24 (b)		
060		OTC other			
070		Organized market options			
080		Organized market other			
090	Foreign exchange	OTC options	ITS part 3.24 (c)		
100		OTC other			
110		Organized market options			
120		Organized market other			
130	Credit	Credit default swap	ITS part 3.24 (d)		
140		Credit spread option			
150		Total return swap			
160		Other			
170	Commodity		ITS part 3.24 (e)		
180	Other		ITS part 3.24 (f)		
190	Derivatives-Hedge accounting: Total				
200		of which: OTC - credit institutions	ITS part 1.20 (c), part 3.32		
210		of which: OTC - other financial corporations	ITS part 1.20 (d), part 3.32		
220		of which: OTC - rest	ITS part 3.31 (c), 32		

Table 9

Breakdown of loans and advances by product

Type of loans and advances	References based on BAD	Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations, Corporates	Non-financial corporations, Retail	Households- Corporates	Households- Retail
		ITS part 1.20 (a)	ITS part 1.20 (b)	ITS part 1.20 (c)	ITS part 1.20 (d)	ITS part 1.20 (e)	ITS part 1.20 (f)	ITS part 1.20 (g)	ITS part 1.20 (h)
010	On demand [call] and short notice [current account]	ITS part 3.35 (a)							
020	Mortgage loans (Real estate collateralized loans)	ITS part 3.35 (b)							
030	Trade receivables	ITS part 3.35 (c)							
040	Trade receivables	ITS part 3.35 (d)							
050	Finance leases	ITS part 3.35 (e)							
060	Reverse repurchase loans	ITS part 3.35 (f)							
070	Consumer credit	ITS part 3.35 (g)							
080	Other term loans	ITS part 3.35 (h)							
090	Other term loans	ITS part 3.35 (i)							
100	Loans and advances: Total	ITS part 1.20, part 3.26							
110	of which: collateralized credit for consumption	ITS part 3.35 (j)							

Table 10.1

Geographical breakdown of financial exposures subject to credit risk by residence of the counterparty

Dimension	of which country 1-10 ^a	References based on BAD	Total					
			Gross carrying amount/Notional	Of which: defaulted	Observed new defaults for the period	Accumulated credit risk adjustments	Accumulated write- offs	Credit risk adjustments/w/ rite-offs for observed new defaults
010	Equity instruments	ECB/2008/32 Annex 2 part 2.5						
020	Debt securities	ITS part 1.14-15						
030	Central banks	ITS part 1.20 (a)						
040	General governments	ITS part 1.20 (b)						
050	Credit institutions	ITS part 1.20 (c)						
060	Other financial corporations	ITS part 1.20 (d)						
070	Corporates	ITS part 1.20 (e)						
080	Loans and advances	ITS part 1.14, part 3.35						
090	Central banks	ITS part 1.20 (a)						
110	General governments	ITS part 1.20 (b)						
120	Other financial corporations	ITS part 1.20 (d)						
130	Non-financial corporations, Corporates	ITS part 1.20 (e)						
140	Non-financial corporations, Retail	ITS part 1.20 (f)						
150	Households, Corporates	ITS part 1.20 (g)						
160	Households, Retail	ITS part 1.20 (h)						
170	Financial assets subject to credit risk: Total	CRR art 4(57), art 8(3)(a)						
180	of which: Commercial real state	CRR art 96						
190	of which: Small and medium sized enterprises (SME)							
200	Commitments given	CRR Annex I; ITS part 3.16-19						
220	General commitments	ITS part 1.20 (a)						
230	General commitments	ITS part 1.20 (b)						
240	Credit institutions	ITS part 1.20 (c)						
250	Other financial corporations	ITS part 1.20 (d)						
260	Corporates	ITS part 1.20 (e)						
270	Financial guarantees given	ITS part 1.20 (f)						
280	Central banks	ITS part 1.20 (a)						
290	General governments	ITS part 1.20 (b)						
300	Credit institutions	ITS part 1.20 (c)						
310	Other financial corporations	ITS part 1.20 (d)						
320	Corporates	ITS part 1.20 (e)						
330	Retail	ITS part 1.20 (f)						
340	Off-balance sheet items subject to credit risk: Total	CRR Annex I						
350	of which: Commercial real state	CRR art 96						
360	of which: Small and medium sized enterprises (SME)							

Table 10.2

Breakdown of loans and advances to non-financial corporations by NACE codes

Dimension NACE Regulation	References based on BAD	Gross carrying amount	
		Non-financial corporations. Corporates	Non-financial corporations. Retail
		ITS part 1.20 (e)	ITS part 1.20 (f)
		010	020
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		
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 T Activities of households as employers	NACE Regulation		
200 U Activities of extra-territorial organisations and bodies	NACE Regulation		
210 Loans and advances: Total	ITS part 1.14, part 3.35		

Table 10.3

Geographical breakdown of debt securities held from general governments by residence of the counterparty and by residual maturity

Residual maturity	References based on BAD	Total	Trading	Measured at fair value	Of which: Available-for-sale financial assets	Measured at a cost-based method	Other non-trading non-derivative financial assets
		010	020	030	040	050	060
		4th Directive art 42a(1), (4), (5a), art 42c (2); IAS 39.9; ITS part 1.5		4th Directive art 42a(1), (5a); IAS 39.9	4th Directive art 42a(1), (5a); IAS 39.9	4th Directive art 42a(4)(a)-(b),(5a); IAS 39.9	BAD art 37.1, art 42a(4)(a)-(b),(5a); ITS part 1.6
010 ≤ 3 months							
020 < 3 months ≤ 12 months							
030 ≤ 1 year ≤ 2 years							
040 ≤ 2 years ≤ 5 years							
050 < 3 years ≤ 5 years							
060 < 5 years ≤ 10 years							
070 < 10 years ≤ 15 years							
080 > 15 years							
210 Debt securities: total	ITS part 1.14, 15						

Explanatory text for consultation purposes

See question 34 to 39 in Annex III.

Table 11.1

Impairment on financial and non-financial assets

	References based on BAD	Additions	Current period		
			Reversals	Total	Accumulated impairment
		010	020	030	040
010	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	BAD art 35-37			
060	Impairment or (-) reversal of impairment on non-financial assets				
070	Property, plant and equipment	BAD art 27 Vertical layout (9)			
080	Investment properties	BAD art 27 Vertical layout (9)			
090	Goodwill	BAD art 27 Vertical layout (9)			
100	Other intangible assets	BAD art 27 Vertical layout (9)			
110	Investments in investments entities accounted for using the equity method	BAD art 27 Vertical layout (13)-(14)			
120	<i>Subsidiaries</i>				
130	<i>Joint ventures</i>				
140	<i>Associates</i>				
150	<i>Other</i>				
160	Total				

Table 11.2

Movements in allowances for credit losses and impairment of equity

	References based on BAD CRR article 428(i)	Opening balance	Amounts taken against allowances	Amounts set aside for estimated probable loan losses on exposures during the period	Amounts recovered for estimated probable loan losses on exposures during the period	Other adjustments	Transfers between allowances			
							010	020	030	040
010	Equity instruments									
020	Specific allowances for individually assessed financial assets	CRR art 428 (g)(ii); IFS part 3.8								
030	Debt securities	IFTS part 1.15								
040	Central banks	IFTS part 1.20 (a)								
050	General governments	IFTS part 1.20 (b)								
060	Credit institutions	IFTS part 1.20 (c)								
070	Other financial corporations	IFTS part 1.20 (d)								
080	Corporates	IFTS part 1.22								
090	Loans and advances	IFTS part 3.35								
100	Central banks	IFTS part 1.20 (a)								
110	General governments	IFTS part 1.20 (b)								
120	Credit institutions	IFTS part 1.20 (c)								
130	Other financial corporations	IFTS part 1.20 (d)								
140	Non-financial corporations. Corporates	IFTS part 1.20 (e)								
150	Non-financial corporations. Retail	IFTS part 1.20 (f)								
160	Households. Corporates	IFTS part 1.20 (g)								
170	Households. Retail	IFTS part 1.20 (h)								
180	Specific allowances for collectively assessed financial assets	CRR art 428 (g)(ii); IFS part 3.6								
190	Debt securities	IFTS part 1.15								
200	Central banks	IFTS part 1.20 (a)								
210	General governments	IFTS part 1.20 (b)								
220	Credit institutions	IFTS part 1.20 (c)								
230	Other financial corporations	IFTS part 1.20 (d)								
240	Corporates	IFTS part 1.22								
250	Loans and advances	IFTS part 3.35								
260	Central banks	IFTS part 1.20 (a)								
270	General governments	IFTS part 1.20 (b)								
280	Credit institutions	IFTS part 1.20 (c)								
290	Other financial corporations	IFTS part 1.20 (d)								
300	Non-financial corporations. Corporates	IFTS part 1.20 (e)								
310	Non-financial corporations. Retail	IFTS part 1.20 (f)								
320	Households. Corporates	IFTS part 1.20 (g)								
330	Households. Retail	IFTS part 1.20 (h)								
340	Collective allowances for incurred but not reported losses on financial assets	CRR art 428 (g)(ii); IFS part 3.7								
350	Debt securities	IFTS part 1.15								
360	Loans and advances	IFTS part 3.35								
370	Specific allowances for credit risk	CRR art 428 (g)(ii)								
380	Debt securities	IFTS part 1.15								
390	Central banks	IFTS part 1.20 (a)								
400	General governments	IFTS part 1.20 (b)								
410	Credit institutions	IFTS part 1.20 (c)								
420	Other financial corporations	IFTS part 1.20 (d)								
430	Corporates	IFTS part 1.22								
440	Loans and advances	IFTS part 3.35								
450	Central banks	IFTS part 1.20 (a)								
460	General governments	IFTS part 1.20 (b)								
470	Credit institutions	IFTS part 1.20 (c)								
480	Other financial corporations	IFTS part 1.20 (d)								
490	Non-financial corporations. Corporates	IFTS part 1.20 (e)								
500	Non-financial corporations. Retail	IFTS part 1.20 (f)								
510	Households. Corporates	IFTS part 1.20 (g)								
520	Households. Retail	IFTS part 1.20 (h)								
530	General allowances for credit risk	CRR art 428 (g)(ii)								
540	Debt securities	IFTS part 1.15								
550	Loans and advances	IFTS part 3.35								
560	General allowance of BAD art 37.2	BAD art 37.2; CRR art 428 (g)(ii)								
570	Debt securities	IFTS part 1.15								
580	Loans and advances	IFTS part 3.35								
590	Total									

Table 12

Financial assets pledged as collateral: derecognition and financial liabilities associated with transferred financial assets

References based on BAD		Transferred financial assets entirely recognized						Principal amount outstanding of transferred financial assets entirely derecognised	Amounts derecognised for capital purposes		
		Transferred assets			Associated liabilities ITS part 3.29						
		Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements				
		CRR art 4(37)	ITS part 3.39	CRR art 4(37)	ITS part 3.39	CRR art 4(37)	ITS part 3.39				
010	Financial assets held for trading	010	020	030	040	050	060	100	110		
020	Equity instruments	ECB/2008/32 Annex 2 part 2.5									
030	Debt securities	ITS part 1.14, 15									
040	Loans and advances	ITS part 1.14, part 3.35									
050	Trading financial assets	ITS part 1.5									
060	Equity instruments	ECB/2008/32 Annex 2 part 2.5									
070	Debt securities	ITS part 1.14, 15									
080	Loans and advances	ITS part 1.14, part 3.35									
090	Financial assets designated at fair value through profit or loss	4th Directive art 42a(1), (5a); IAS 39.9									
100	Equity instruments	ECB/2008/32 Annex 2 part 2.5									
110	Debt securities	ITS part 1.14, 15									
120	Loans and advances	ITS part 1.14, part 3.35									
130	Available-for-sale financial assets	4th Directive art 42a(1), (5a); IAS 39.9									
140	Equity instruments	ECB/2008/32 Annex 2 part 2.5									
150	Debt securities	ITS part 1.14, 15									
160	Loans and advances	ITS part 1.14, part 3.35									
170	Non-trading derivative financial assets measured at fair value through profit or loss	4th Directive art 42a(1), (4)									
180	Equity instruments	ECB/2008/32 Annex 2 part 2.5									
190	Debt securities	ITS part 1.14, 15									
200	Loan and advances	4th Directive art 42a(1), (4)(b); part 1.14, part 3.35									
210	Non-trading non-derivative financial assets measured at fair value to equity	4th Directive art 42a(1); art 42c(2)									
220	Equity instruments	ECB/2008/32 Annex 2 part 2.5									
230	Debt securities	ITS part 1.14, 15									
240	Loans and advances	4th Directive art 42a(1), (4)(b); part 1.14, part 3.35									
250	Loans and receivables	4th Directive art 42a(1)(b); IAS 39.9									
260	Debt securities	ITS part 1.14, 15									
270	Loans and advances	ITS part 1.14, part 3.35									
280	Held-to-maturity investments	4th Directive art 42a(1)(a); (5a); IAS 39.9									
290	Debt securities	ITS part 1.14, 15									
300	Loans and advances	ITS part 1.14, part 3.35									
310	Non-trading derivatives measured at a cost-based method	4th Directive art 42a(1); ITS part 1.6									
320	Debt securities	ITS part 1.14, 15									
330	Loans and advances	ITS part 1.14, part 3.35									
340	Other non-trading non-derivative financial assets	BAD art 35-37									
350	Equity instruments	ECB/2008/32 Annex 2 part 2.5									
360	Debt securities	ITS part 1.14, 15									
370	Loans and advances	ITS part 1.14, part 3.35									
380	Total										

Table 13

Fair value hierarchy: financial instruments at fair value

References based on BAD		Fair value hierarchy IFRS 13.93 (b)				Unrealised gains and losses for the period	Gross [before taxes] unrealised gains and losses [accumulated]		
		Level 1	Level 2	Level 3	Level 2		Level 1	Level 2	Level 3
		IFRS 13.76	IFRS 13.81	IFRS 13.86	IFRS 13.81		IFRS 13.76	IFRS 13.81	IFRS 13.86
		010	020	030	040		050	060	070
ASSETS									
010	Financial assets held for trading	4th Directive art 42a(1), (5a); IAS 39.9							
020	Derivatives held for trading	CRR Annex II							
030	Equity instruments	ECB/2008/32 Annex 2 part 2.5							
040	Debt securities	ITS part 1.14, 15							
050	Loans and advances	ITS part 1.14, part 3.35							
060	Financial assets designated at fair value through profit or loss	4th Directive art 42a(1), (5a); IAS 39.9							
070	Equity instruments	ECB/2008/32 Annex 2 part 2.5							
080	Debt securities	ITS part 1.14, 15							
090	Loans and advances	ITS part 1.14, part 3.35							
100	Available-for-sale financial assets	4th Directive art 42a(1), (5a); IAS 39.9							
110	Equity instruments	ECB/2008/32 Annex 2 part 2.5							
120	Debt securities	ITS part 1.14, 15							
130	Loans and advances	ITS part 1.14, part 3.35							
140	Derivatives – Hedge accounting	4th Directive art 42a(1), (5a); art 42c(1)(a); IAS 39.9							
LIABILITIES									
150	Financial liabilities held for trading	4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15							
160	Derivatives held for trading	CRR Annex II							
170	Short positions								
180	Deposits	ECB/2008/32 Annex 2 part 2.9; ITS part 1.17							
190	Debt securities issued	ITS part 1.17, part 2.14							
200	Other financial liabilities	ITS part 1.17, 19							
210	Financial liabilities designated at fair value through profit or loss	4th Directive art 42a(1), (5a); IAS 39.9							
220	Deposits	ECB/2008/32 Annex 2 part 2.9; ITS part 1.17							
230	Debt securities issued	ITS part 1.17, part 2.14							
240	Other financial liabilities	ITS part 1.17, 19							
250	Derivatives – Hedge accounting	4th Directive art 42a(1), (5a); art 42c(1)(a)							

Table 14.1

Geographical breakdown of assets by residence of the counterparty

	<i>References based on BAD</i>	<i>Domestic residents</i>	<i>EMU countries</i>	<i>Other EU countries</i>	<i>Rest of the world</i>	
		<i>ITS part 3.43-44</i>				
		<i>ITS part 3.44</i>	010	020	030	040
010	Financial assets held for trading	4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15				
020	Derivatives held for trading	CRR Annex II				
030	Equity instruments	ECB/2008/32 Annex 2 part 2.5				
040	Debt securities	ITS part 1.14, 15				
050	Loans and advances	ITS part 1.14, part 3.35				
060	Trading financial assets	ITS part 1.5				
070	Derivatives held for trading	CRR Annex II; ITS part 2.4				
080	Equity instruments	ECB/2008/32 Annex 2 part 2.5				
090	Debt securities	ITS part 1.14, 15				
100	Loans and advances	ITS part 1.14, part 3.35				
110	Financial assets designated at fair value through profit or loss	4th Directive art 42a(1), (5a); IAS 39.9				
120	Equity instruments	ECB/2008/32 Annex 2 part 2.5				
130	Debt securities	ITS part 1.14, 15				
140	Loans and advances	ITS part 1.14, part 3.35				
150	Available-for-sale financial assets	4th Directive art 42a(1), (5a); IAS 39.9				
160	Equity instruments	ECB/2008/32 Annex 2 part 2.5				
170	Debt securities	ITS part 1.14, 15				
180	Loans and advances	ITS part 1.14, part 3.35				
190	Non-trading non-derivative financial assets measured at fair value through profit or loss	4th Directive art 42a(1), (4)				
200	Equity instruments	ECB/2008/32 Annex 2 part 2.5				
210	Debt securities	ITS part 1.14, 15				
220	Loans and advances	4th Directive art 42a(1), (4)(b); ITS part 1.14, part 3.35				
230	Non-trading non-derivative financial assets measured at fair value to equity	4th Directive art 42a(1); art 42c (2)				
240	Equity instruments	ECB/2008/32 Annex 2 part 2.5				
250	Debt securities	ITS part 1.14, 15				
260	Loans and advances	4th Directive art 42a(1), (4)(b); ITS part 1.14, part 3.35				
270	Loans and receivables	4th Directive art 42a(4)(b),(5a); IAS 39.9				
280	Debt securities	ITS part 1.14, 15				
290	Loans and advances	ITS part 1.14, part 3.35				
300	Held-to-maturity investments	4th Directive art 42a(4)(a),(5a); IAS 39.9				
310	Debt securities	ITS part 1.14, 15				
320	Loans and advances	ITS part 1.14, part 3.35				
330	Non-trading debt instruments measured at a cost-based method	BAD art 37.1; art 42a(4)(b); ITS part 1.6				
340	Debt securities	ITS part 1.14, 15				
350	Loans and advances	ITS part 1.14, part 3.35				
360	Other non-trading non-derivative financial assets	BAD art 35-37				
370	Equity instruments	ECB/2008/32 Annex 2 part 2.5				
380	Debt securities	ITS part 1.14, 15				
390	Loans and advances	ITS part 1.14, part 3.35				
400	Rest of assets	ITS part 3.45-46				
410	Total assets	BAD art 4 Assets				

Table 14.2

Geographical breakdown of liabilities by residence of the counterparty

	<i>References based on BAD</i>	<i>Domestic residents</i>	<i>EMU countries</i>	<i>Other EU countries</i>	<i>Rest of the world</i>	
		<i>ITS part 3.43-45</i>				
		<i>ITS part 3.44</i>	010	020	030	040
010	Financial liabilities held for trading	4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15				
020	Derivatives held for trading	CRR Annex II				
030	Short positions					
040	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
050	Debt securities issued	ITS part 1.17, part 2.14				
060	Other financial liabilities	ITS part 1.17, 19				
070	Trading financial liabilities	4th Directive art 42a(3); ITS part 1.11				
080	Derivatives held for trading	CRR Annex II				
090	Short positions					
100	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
110	Debt securities issued	ITS part 1.17, part 2.14				
120	Other financial liabilities	ITS part 1.17, 19				
130	Financial liabilities designated at fair value through profit or loss	4th Directive art 42a(1), (5a); IAS 39.9				
140	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
150	Debt securities issued	ITS part 1.17, part 2.14				
160	Other financial liabilities	ITS part 1.17, 19				
170	Financial liabilities measured at amortised cost	4th Directive art 42a(3), (5a); IAS 39.47				
180	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
190	Debt securities issued	ITS part 1.17, part 2.14				
200	Other financial liabilities	ITS part 1.17, 19				
210	Non-trading non-derivative financial liabilities measured at a cost-based method	4th Directive art 42a(3)				
220	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
230	Debt securities issued	ITS part 1.17, part 2.14				
240	Other financial liabilities	ITS part 1.17, 19				
250	Rest of liabilities	ITS part 3.45-46				
260	Total liabilities					

Table 14.3

Geographical breakdown of selected income statement items by residence of the counterparty

	Dimension	Domestic residents	
		Foreign country 1-10	
		References based on BAD	
010	Interest income	<i>BAD art 27 Vertical layout (1); ITS part 2.19, 21</i>	010
020	Of which: Debt securities	<i>ITS part 1.15</i>	
030	Of which: Loans and advances	<i>ITS part 3.35</i>	
040	(Interest expenses)	<i>BAD art 27 Vertical layout (2); ITS part 2.19, 21</i>	
050	Of which: Deposits	<i>ECB/2008/32 Annex 2 part 2.9</i>	
060	Of which: Debt securities issued	<i>ITS part 2.14; ITS part 3.45</i>	

Table 14.4

Geographical breakdown of assets by location of the activities

		References based on BAD	Domestic activities	Non-domestic activities
			<i>ITS part 3.47</i>	<i>ITS part 3.47</i>
			010	020
010	Cash and cash equivalents	<i>BAD art 4 Assets (1)</i>		
020	Cash on hand	<i>ITS part 2.1</i>		
030	Cash balances at central banks	<i>BAD art 13(2); ITS part 2.2</i>		
050	Financial assets held for trading	<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14</i>		
060	Derivatives held for trading	<i>CRR Annex II</i>		
070	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
080	Debt securities	<i>ITS part 1.14, 15</i>		
090	Loans and advances	<i>ITS part 1.14, part 3.35</i>		
100	Trading financial assets	<i>ITS part 1.5</i>		
110	Derivatives held for trading	<i>CRR Annex II; ITS part 2.4</i>		
120	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
130	Debt securities	<i>ITS part 1.14, 15</i>		
140	Loans and advances	<i>ITS part 1.14, part 3.35</i>		
150	Financial assets designated at fair value through profit or loss	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>		
160	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
170	Debt securities	<i>ITS part 1.14, 15</i>		
180	Loans and advances	<i>ITS part 1.14, part 3.35</i>		
190	Available-for-sale financial assets	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>		
200	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
210	Debt securities	<i>ITS part 1.14, 15</i>		
220	Loans and advances	<i>ITS part 1.14, part 3.35</i>		
230	Non-trading non-derivative financial assets measured at fair value through profit or loss	<i>4th Directive art 42a(1), (4)</i>		
240	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
250	Debt securities	<i>ITS part 1.14, 15</i>		
260	Loan and advances	<i>4th Directive art 42a(1), (4)(b); ITS part 1.14, part 3.35</i>		
270	Non-trading non-derivative financial assets measured at fair value to equity	<i>4th Directive art 42a(1); art 42c (2)</i>		
280	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
290	Debt securities	<i>ITS part 1.14, 15</i>		
300	Loan and advances	<i>4th Directive art 42a(1), (4)(b); ITS part 1.14, part 3.35</i>		
310	Loans and receivables	<i>4th Directive art 42a(4)(b),(5a); IAS 39.9</i>		
320	Debt securities	<i>ITS part 1.14, 15</i>		
330	Loans and advances	<i>ITS part 1.14, part 3.35</i>		
340	Held-to-maturity investments	<i>4th Directive art 42a(4)(a),(5a); IAS 39.9</i>		
350	Debt securities	<i>ITS part 1.14, 15</i>		
360	Loans and advances	<i>ITS part 1.14, part 3.35</i>		
370	Non-trading debt instruments measured at a cost-based method	<i>BAD art 37.1; art 42a(4)(b); ITS part 1.6</i>		
380	Debt securities	<i>ITS part 1.14, 15</i>		
390	Loans and advances	<i>ITS part 1.14, part 3.35</i>		
400	Other non-trading non-derivative financial assets	<i>BAD art 35-37</i>		
410	Equity instruments	<i>ECB/2008/32 Annex 2 part 2.5</i>		
420	Debt securities	<i>ITS part 1.14, 15</i>		
430	Loans and advances	<i>ITS part 1.14, part 3.35</i>		
440	Derivatives – Hedge accounting	<i>4th Directive art 42a(1), (5a); art 42c(1)(a)</i>		
450	Fair value changes of the hedged items in portfolio hedge of interest rate risk	<i>4th Directive art 42a(5), (5a); IAS 39.89A (a)</i>		
460	Tangible assets	<i>BAD art 4 Assets (10)</i>		
470	Intangible assets	<i>BAD art 4 Assets (9); CRR art 22(18)</i>		
480	Investments in subsidiaries, joint ventures and associates	<i>BAD art 4 Assets (7)-(8); 4th Directive art. 17; ITS part 2.5</i>		
490	Tax assets			
500	Prepayments and accrued income	<i>BAD art 4 Assets (15); ITS part 2.6</i>		
510	Other assets	<i>ITS part 2.7</i>		
530	Total assets	<i>BAD art 4 Assets</i>		

Table 14.5

Geographical breakdown of liabilities by location of the activities

	References based on BAD	Domestic activities		Non-domestic activities	
		ITS part 3.47		ITS part 3.47	
		010	020	020	
010 Financial liabilities held for trading	4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15				
020 Derivatives held for trading	CRR Annex II				
030 Short positions					
040 Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
050 Debt securities issued	ITS part 1.17, part 2.14				
060 Other financial liabilities	ITS part 1.17, 19				
070 Trading financial liabilities	4th Directive art 42a(3); ITS part 1.11				
080 Derivatives held for trading	CRR Annex II				
090 Short positions					
100 Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
110 Debt securities issued	ITS part 1.17, part 2.14				
120 Other financial liabilities	ITS part 1.17, 19				
130 Financial liabilities designated at fair value through profit or loss	4th Directive art 42a(1), (5a); IAS 39.9				
140 Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
150 Debt securities issued	ITS part 1.17, part 2.14				
160 Other financial liabilities	ITS part 1.17, 19				
170 Financial liabilities measured at amortised cost	4th Directive art 42a(3), (5a); IAS 39.47				
180 Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
190 Debt securities issued	ITS part 1.17, part 2.14				
200 Other financial liabilities	ITS part 1.17, 19				
210 Non-trading non-derivative financial liabilities measured at a cost-based method	4th Directive art 42a(3)				
220 Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
230 Debt securities issued	ITS part 1.17, part 2.14				
240 Other financial liabilities	ITS part 1.17, 19				
250 Derivatives – Hedge accounting	4th Directive art 42a(1), (5a), art 42c(1)(a)				
260 Fair value changes of the hedged items in portfolio hedge of interest rate risk	4th Directive art 42a(5), (5a); IAS 39.89A (a)				
270 Provisions	BAD art 4 Liabilities (6)				
280 Tax liabilities					
300 Accruals and deferred income	BAD art 4 Liabilities (5); ITS part 1.10				
310 Other liabilities	ITS part 2.11				
330 Total liabilities					

Table 14.6

Geographical breakdown of main income statement items by location of the activities

	References based on BAD	Domestic activities		Non-domestic activities	
		ITS part 3.47		ITS part 3.47	
		010	020	020	
010 Interest income	BAD art 27 Vertical layout (1); ITS part 2.19, 21				
020 (Interest expense)	BAD art 27 Vertical layout (2); ITS part 2.19, 21				
040 Dividend income	BAD art 27 Vertical layout (3); ITS part 2.27				
050 Fee and commission income	BAD art 27 Vertical layout (4); ITS part 3.59				
060 (Fee and commission expenses)	BAD art 27 Vertical layout (5); ITS part 3.59				
070 Realised gains or (-) losses on financial assets & liabilities not measured at fair value through profit or loss, net	BAD art 27 Vertical layout (6)				
080 Gains or (-) losses on financial assets and liabilities held for trading, net	BAD art 27 Vertical layout (6)				
090 Gains or (-) losses on trading financial assets and liabilities, net	BAD art 27 Vertical layout (6)				
100 Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	BAD art 27 Vertical layout (6)				
110 Gains or (-) losses on non trading financial assets and liabilities, net	BAD art 27 Vertical layout (6)				
120 Gains or (-) losses from hedge accounting, net	4th Directive art 42a(1), (5a), art 42c(1)(a)				
130 Exchange differences [gain or (-) loss], net	BAD art 39				
140 Gains or (-) losses on derecognition of investments in entities and non financial assets other than held for sale, net					
150 (Increases or (-) decreases of the fund for general banking risks, net)	BAD art. 38.2				
160 Other operating income	3.29, part 5.26				
170 (Other operating expenses)	BAD art 27 Vertical layout (10); ITS part 3.29, part 5.26				
180 (Administrative expenses)	BAD art 27 Vertical layout (8)				
190 (Depreciation)					
200 (Provisions or (-) reversal of provisions)					
210 (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	BAD art 35-37				
220 (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)					
230 Negative goodwill recognised in profit or loss	7th Directive art 31				
240 Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	BAD art 27 Vertical layout (13)-(14)				
260 Profit or (-) loss before tax from continuing operations					
270 (Tax expense or (-) income related to profit or loss from continuing operations)	BAD art 27 Vertical layout (15)				
280 Profit or (-) loss after tax from continuing operations	BAD art 27 Vertical layout (16)				
290 Extraordinary profit or (-) loss after tax	BAD art 27 Vertical layout (21)				
310 Profit or (-) loss for the year	BAD art 27 Vertical layout (23)				

Explanatory text for consultation purposes

See questions 40 to 42 in Annex III.

Table 15

Off-balance sheet activities: Interests in unconsolidated structured entities

	References based on BAD	Carrying amount of interests in the balance sheet	Or which liquidity support drawn	Carrying amount of interests recognised in the balance sheet	Notional amount off- balance sheet items given by the reporting entity	Liquidity drawn by the reporting entity in the current period	Total amount of liquidity arrangements	Far value of liquidity support drawn
		CRR art 4 (45)		ITS part 5.9 (a)				
		010		020		030		
010 Total								
020 Derivatives	CRR Annex II; ITS part 2.4							
030 Equity instruments	ECB/2008/32 Annex 2 part 2.5							
040 Debt securities	ITS part 1.14, 15							
050 Loans and advances	ITS part 1.14, part 3.35							
060 Selected assets recognised in the reporting institution's balance sheet: Total								
070 Of which: defaulted	CRR art 174							
080 Equity instruments issued								
090 Derivatives	CRR Annex II							
100 Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17							
110 Debt securities issued	ITS part 1.17, part 2.14							
120 Selected equity and liabilities recognised in the reporting institution's balance sheet: Total								
130 Off-balance sheet items given by the reporting institution: Total								
140 Of which: defaulted	CRR art 174							

Table 16

Related parties: amounts payable to and amounts receivable from

	Outstanding balances	References based on BAD 4th Directive art 43(7a); ITS part 3.48	Parent and parent entities with joint control	Subsidiaries	Associates and joint ventures	Key management of the institution or its parent	Other related parties
			010	020	030	040	050
010 Selected assets							
020 Equity instruments	ECB/2008/32 Annex 2 part 2.5						
030 Debt securities	ITS part 1.14, 15						
040 Loans and advances	ITS part 1.14, part 3.35						
050 of which: Impaired financial assets							
060 Selected liabilities							
070 Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17						
080 Debt securities issued	ITS part 1.17, part 2.14						
090 Loan commitments, financial guarantees and other commitments [notional amount]:							
100 Given	ITS part 3.16-20						
110 of which: doubtful financial guarantees and loan commitments	ITS part 3.20						
120 Received	ITS part 3.16-20						
130 Derivatives [notional amount]	ITS part 3.27-28						
140 Provisions for doubtful debts, guarantees and commitments							

Table 17.1

Interest income and expenses by instrument, asset class and counterparty

Interest	References based on BAD	Income	Expenses
		ITS part 2.19, 21, part 3.50	ITS part 2.19, 21, part 3.50
		010	020
010 Derivatives held for trading	CRR Annex II; ITS part 2.4, part 3.51		
020 Debt securities	ITS part 1.14		
030 Central banks	ITS part 1.20 (a)		
040 General governments	ITS part 1.20 (b)		
050 Credit institutions	ITS part 1.20 (c)		
060 Other financial corporations	ITS part 1.20 (d)		
070 Corporates	ITS part 1.21		
080 Loans and advances	ITS part 3.35		
090 Central banks	ITS part 1.20 (a)		
100 General governments	ITS part 1.20 (b)		
110 Credit institutions	ITS part 1.20 (c)		
120 Other financial corporations	ITS part 1.20 (d)		
130 Non-financial corporations. Corporates	ITS part 1.20 (e)		
140 Non-financial corporations. Retail	ITS part 1.20 (f)		
150 Households. Corporates	ITS part 1.20 (g)		
160 Households. Retail	ITS part 1.20 (h)		
170 Other assets	ITS part 2.23		
180 Deposits	ECB/2008/32 Annex 2 part 2.9		
190 Central banks	ITS part 1.20 (a)		
200 General governments	ITS part 1.20 (b)		
210 Credit institutions	ITS part 1.20 (c)		
220 Other financial corporations	ITS part 1.20 (d)		
230 Non-financial corporations	ITS part 1.24		
240 Households	ITS part 1.24		
250 Debt securities issued	ITS part 2.14		
260 Other financial liabilities	ITS part 1.19		
270 Derivatives - Hedge accounting, interest rate risk	ITS part 2.21		
280 Other Liabilities	ITS part 2.24		
290 Interest: Total	BAD art 27 Vertical layout (1), (2)		

Table 17.2

Realised gains and losses on financial assets and liabilities not measured at fair value through profit or loss by instrument

	References based on BAD	Realised gains	Realised losses	Net
		010	020	030
010 Debt securities	ITS part 1.15			
020 Loans and advances	ITS part 3.35			
030 Deposits	ECB/2008/32 Annex 2 part 2.9			
040 Debt securities issued	ITS part 2.14			
050 Other financial liabilities	ITS part 1.19			
060 Financial assets and liabilities not measured at fair value through profit or loss: Total	BAD art 27 Vertical layout (6)			

Table 17.3

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

	References based on BAD	Net
		010
010 Derivatives held for trading	CRR Annex II	
020 Equity instruments	ECB/2008/32 Annex 2 part 2.5	
030 Debt securities	ITS part 1.14	
040 Loans and advances	ITS part 3.35	
050 Short positions		
060 Deposits	ECB/2008/32 Annex 2 part 2.9	
070 Debt securities issued	ITS part 2.14	
080 Other financial liabilities	ITS part 1.19	
090 Financial assets and liabilities held for trading: Total	BAD art 27 Vertical layout (6)	

Table 17.4

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

	References based on BAD	Gains	Losses	Net
		010		
010 Interest rate instruments and related derivatives	ITS part 3.54 (a)			
020 Equity instruments and related derivatives	ITS part 3.54 (b)			
030 Foreign exchange trading and related derivatives	ITS part 3.54 (c)			
040 Credit risk instruments and related derivatives	ITS part 3.54 (d)			
050 Commodities and related derivatives	ITS part 3.54 (e)			
060 Other	ITS part 3.54 (f)			
070 Financial assets and liabilities held for trading: Total	BAD art 27 Vertical layout (6)			

Table 17.5

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

	References based on BAD	Gains	Losses	Net	Amount of change in FV due to changes in the credit risk
		010	020	030	040
010 Equity instruments	ECB/2008/32 Annex 2 part 2.5				
020 Debt securities	ITS part 1.15				
030 Loans and advances	ITS part 3.35				
040 Deposits	ECB/2008/32 Annex 2 part 2.9				
050 Debt securities issued	ITS part 2.14				
060 Other financial liabilities	ITS part 1.19				
070 Financial assets and liabilities designated at fair value through profit or loss: Total	BAD art 27 Vertical layout (6)				

Table 17.6

Gains and losses from hedge accounting

	References based on BAD	Gains	Losses
		010	020
010 Fair value changes of the hedging instrument [including discontinuation]	4th Directive art 42a(1), (5a); art 42c(1)(a)		
020 Fair value changes of the hedged item attributable to the hedged risk	4th Directive art 42a(1), (5a); art 42c(1)(a)		
030 Ineffectiveness in profit or loss from cash flow hedges	4th Directive art 42a(1), (5a); art 42c(1)(a)		
040 Ineffectiveness in profit or loss from hedges of net investments in foreign operations	4th Directive art 42a(1), (5a); art 42c(1)(a)		
050 Gains and losses from hedge accounting: Total	4th Directive art 42a(1), (5a), art 42c(1)(a)		

Table 18

Fee and commission income and expenses by activity

	References based on BAD BAD art 27 Vertical layout (4), (5)	Income and expenses of the current period
		010
010 Fee and commission income	ITS part 3.59-62	
020 Securities		
030 Issued	ITS part 3.63 (a)	
040 Transfer orders	ITS part 3.63 (b)	
050 Other	ITS part 3.63 (c)	
060 Clearing and settlement	ITS part 3.63 (d)	
070 Asset management	ITS part 5.9 (a)	
080 Custody [by type of customer]	ITS part 5.9 (b)	
090 Collective investment		
100 Other institutional customers		
110 Other		
120 Central administration services for institutional customers	ITS part 5.9 (c)	
130 Fiduciary transactions	ITS part 5.9 (d)	
140 Payment services	ITS part 5.9 (e)	
150 Customer resources distributed but not managed [by type of product]	ITS part 5.9 (f)	
160 Collective investment		
170 Insurance products		
180 Other		
190 Structured Finance	ITS part 3.63 (e)	
200 Servicing fees from securitization activities	ITS part 3.63 (f)	
210 Loan commitments given	ITS part 3.16-17	
220 Guarantees given	ITS part 3.16-17	
230 Other	ITS part 3.63 (g)	
240 (Fee and commission expenses)	ITS part 3.51-54	
250 (Clearing and settlement)	ITS part 3.63 (d)	
260 (Custody)	ITS part 5.9 (b)	
270 (Servicing fees for securitization activities)	ITS part 3.63 (e)	
280 (Loan commitments received)	ITS part 3.16-17	
290 (Guarantees received)	ITS part 3.16-17	
300 (Other)	ITS part 3.63 (g)	

PART 4

Table 20.1
Statement of changes in equity

Sources of equity changes		Capital	Share premium	Other equity	Accumulated Other Comprehensive Income	Retained Earnings	(+) Treasury shares	Funds or (-) loss attributable to equity holders of the parent	Minority interests		Total
									(-) Interim dividends	Accumulated Other Comprehensive Income	
									Other items		
220	Opening balance (before restatement)										110
221	Effects of corrections of errors recognised in accordance with IAS 8										
222	Effects of changes in accounting policies recognised in accordance with IAS 8										
223	Effects of changes in laws and regulations (net)										
224	Expanse of Ordinary Shares										
225	Issuance of Preference Shares										
226	Issuance of Financial Instruments (e.g. options, warrants, etc.)										
227	Exercise/Expiry of Other Equity Instrument (e.g. options, warrants, etc.)										
228	Redemption of Equity										
229	Capital Reductions in Equity										
230	Dividends										
231	Buyback of Treasury Shares										
232	Sale/Cancellation of Treasury Shares										
240	Rereclassification of Financial Instruments from Equity to Liability										
241	Rereclassification of Liabilities from Equity to Equity										
242	Transfers among Components of Equity										
243	Share-based payments arising from Business Combinations										
244	Share-based payments										
245	Share Increase (Decrease) in Equity										
246	Total increase (decrease) in equity for the year										
251	Closing balance (current year)										

Table 20.2

Capital by counterparty

	References based on BAD	Carrying amount
		120
220	Central banks	ITS part 1.20 (a)
230	General governments	ITS part 1.20 (b)
240	Credit institutions	ITS part 1.20 (c)
250	Other financial corporations	ITS part 1.20 (d)
260	Non-financial corporations	ITS part 1.24
270	Households	ITS part 1.24
280	Capital	

ANNEX V

INSTRUCTION FOR REPORTING FINANCIAL INFORMATION

1. This Annex contains additional instructions for the financial information tables (hereinafter “FINREP”) included in Annex III and Annex IV of this Regulation. This Annex complements the instructions in format of references included in the tables in Annex III and Annex IV.
2. For the purpose of this Annex definitions for “IFRS reporting institutions” of Annex III paragraph 2 and “non-IFRS reporting institutions” Annex IV paragraph 2 shall apply.
3. Definitions and notations in paragraphs 7 to 8 of Annex III and in paragraphs 9 and 10 shall also apply for the purposes of this Annex.

PART 1

General instructions

1. This part set out general instructions for the tables in Annex III and in Annex IV.
 1. ACCOUNTING PORTFOLIOS
 - 1.1. Assets
 2. “Accounting portfolios” shall mean financial instruments aggregated by valuation rules.
 3. The following accounting portfolios based on IFRS shall be used for financial assets:
 - (a) “Financial assets held for trading”,
 - (b) “Financial assets designated at fair value through profit or loss”,
 - (c) “Available-for-sale financial assets”,
 - (d) “Loans and Receivables”, and
 - (e) “Held-to-maturity investments”.
 4. The following accounting portfolios based on BAD 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 debt instruments measured at a cost-based method”, and
- (e) “Other non-trading non-derivative financial assets”.
- 5. “Trading financial assets” has the same meaning as under the relevant accounting framework developed under BAD.
- 6. For financial assets, “cost-based methods” include those valuation rules by which the financial asset is measured at cost plus interest accrued less impairment losses.
- 7. Non-IFRS reporting institutions that are permitted or required to apply in accordance with the 4th Directive, certain valuation rules for financial instruments in IFRS shall submit, to the extent that they are applied, the relevant accounting portfolios based on IFRS or based on GAAP.
- 8. Non-IFRS reporting institutions that are permitted or required to apply valuation rules equivalent to the ones in IFRS shall submit, to the extent that they are applied, the relevant accounting portfolios based on IFRS.

1.2. Liabilities

- 9. 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”, and
 - (c) “Financial liabilities measured at amortised cost”.
- 10. The following accounting portfolios based on BAD shall be used for financial liabilities:
 - (a) “Trading financial liabilities”, and
 - (b) “Non-trading non-derivative financial liabilities measured at a cost-based method”.
- 11. “Trading financial liabilities” has the same meaning as under the relevant accounting framework developed under BAD.
- 12. Non-IFRS reporting institutions that are permitted or required to apply in accordance with the 4th Directive, certain valuation rules for financial instruments in IFRS shall submit, to the extent that they are applied, the relevant accounting portfolios based on IFRS or based on GAAP.

13. Non-IFRS reporting institutions that are permitted or required to apply valuation rules equivalent to the ones in IFRS shall submit, to the extent that they are applied, the relevant accounting portfolios based on IFRS.

2. FINANCIAL INSTRUMENTS

2.1. Financial assets

14. The carrying amount reported in each table is equivalent to the carrying amount to be reported in the asset side of the balance sheet. For reporting the carrying amount of financial assets accrued interest shall be included.

15. “Debt securities” are debt instruments held by the reporting institution issued as securities that are not loans in accordance with the ECB BSI Regulation.

16. Loans and receivables include finance leases.

2.2. Financial liabilities

17. For reporting carrying amount of financial liabilities accrued interest shall be included.

18. “Deposits” is defined in the same way as in the ECB BSI Regulation. Consequently, regulated savings deposits should be classified in accordance with the ECB BSI Regulation (Annex II, part 2, items 9.2 and 9.3) and distributed according to the counterparty breakdown provided in table 5. 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, are classified as deposits redeemable at notice.

19. “Other financial liabilities” includes all financial liabilities under the scope of IAS 39 other than derivatives, short positions, deposits and debt securities issued. These liabilities may include financial guarantees, loan commitments, dividends to be paid and amounts payable in respect of suspense items, transit items and future settlements of transactions in securities or foreign exchange transactions.

3. COUNTERPARTY BREAKDOWN

20. Where a breakdown by economic sector is required the following economic sector classes 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 “non-financial corporations”); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements;

- (c) Credit institutions: banks and multilateral banks;
 - (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;
 - (e) Non-financial corporations. Corporates: 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 that fulfil the criteria to be eligible as “corporates” according to the CRR;
 - (f) Non-financial corporations. Retail: 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 that fulfil the criteria to be eligible as “retail” according to CRR;
 - (g) Households. Corporates: 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 and which are principally engaged in the production of non-market goods and services intended for particular groups of households are included. To be included in this sector the criteria to be eligible as “corporates” according to CRR must be fulfilled.
 - (h) Households. Retail: 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 and which are principally engaged in the production of non-market goods and services intended for particular groups of households are included. To be included in this sector the criteria to be eligible as “retail” according to CRR must be fulfilled.
21. When reporting the counterparty breakdown of loans and advances included in held for trading and available for sale, financial

guarantees (given and received) and loan commitments (and other commitments) given, classes in paragraph 20(e) and (g) shall be aggregated under the item “Corporates” and classes in paragraph 20(f) and (h) aggregate into the item “Retail”.

22. For the counterparty breakdown of debt securities the item “corporates” includes all items except classes in paragraph 20(a) to (d).
23. For the counterparty breakdown of equity instruments classes in paragraph 20(e) and (f) shall be aggregated under the item “Non-financial corporations”.
24. For the counterparty breakdown of financial liabilities as well as loan commitments (and other commitments) received, classes in paragraph 20(e) and (f) shall be aggregated into “Non-financial corporations” and classes in paragraph 20(g) and (g) shall be aggregated into “Households”.
25. The economic sector allocation is based exclusively on the nature of the direct counterparty.

PART 2

Balance sheet and income statement

1. ASSETS (TABLE 1.1)

1. “Cash on hand” includes holdings of national and foreign banknotes and coins in circulation that are commonly used to make payments.
2. “Cash balances with central banks” comprises deposits with central banks that are readily available at all times.
3. “Other demand deposits and cash equivalents” includes demand deposits and cash equivalents, as defined in IAS 7, with counterparties other than Central Banks. This item shall be reported only by IFRS reporting institutions and non-IFRS reporting institutions covered in Part 1 paragraphs 7 and 8.

Explanatory text for consultation purposes

44. Does the IAS 7 definition of cash equivalents follow the practice used when publishing financial statements? How would this definition interact with definitions of IAS 39 for assets in held for trading portfolio?

4. In accordance with the general principles laid down in this Part, non-IFRS reporting institutions shall include derivatives contracts only

when these contracts are recognised on the balance sheet under the relevant accounting framework.

5. When reporting on a consolidated basis, investments in subsidiaries, joint ventures and associates include the investments in associates, joint ventures and subsidiaries accounted for using the equity method. Institutions may apply the equity method to investments in insurance and non-financial subsidiaries. The carrying amount of this item also includes related goodwill.
6. “Prepayments and accrued income” includes amounts receivable other than the amounts of financial instruments or the amount separately disclosed in other items; it also includes accruals other than interests.
7. Assets that due to their nature could not be classified in specific balance sheet items shall be reported in “Other assets”. Other assets may include inventories, gold and silver.
8. “Non-current assets and disposal groups classified as held for sale” has the same meaning as under IFRS 5. This item shall be reported only by IFRS reporting institutions and non-IFRS reporting institutions covered in Part 1 paragraphs 7 and 8.

2. LIABILITIES (TABLE 1.2)

9. “Share capital repayable on demand” includes the capital instruments issued by the institution that do not meet the criteria to be classified in equity under the relevant accounting framework. IFRS reporting institutions and non-IFRS reporting institutions covered in Part 1 paragraph 12 and 13 shall include in this item the cooperative shares that do not meet the IFRIC 2 criteria to be classified in equity.
10. “Accruals and deferred income” includes amounts payable other than the amounts of financial instruments or the amount separately disclosed in other items; it also includes accruals other than interests.
11. Liabilities that due to their nature could not be classified in specific balance sheet items shall be reported in “Other liabilities”. Other liabilities may include inventories.
12. “Liabilities included in disposal groups classified as held for sale“ has the same meaning as under IFRS 5. This item shall be reported only by IFRS reporting institutions.
13. “Funds for general banking risks” are amounts that have been assigned to obliterate losses in accordance with article 38 of the BAD. They shall appear separately either as liabilities under

“provisions” or within equity under “other reserves”. This item shall be reported by non-IFRS reporting institutions.

3. EQUITY (TABLE 1.3)

14. “Equity component of financial instruments” is part of “other equity”. The item “other equity” includes all contractual obligations, including those arising from a derivative financial instrument, that will or may result in the future delivery of the issuer’s own equity instruments. IFRS reporting institutions shall report this in accordance with IAS 32.16(a) and (b), IAS 32.AG27(a) when compiling tables are drawn up under IFRS or equivalent. The item “equity component of financial instruments” includes the equity component of compound financial instruments (non-derivative financial instruments) issued by the institution, when segregated under the relevant accounting framework.
15. “Fair value reserves” has the same meaning as under Article 42(c) of the 4th Directive. This item shall be reported only by non-IFRS reporting institutions.
16. “Other reserves. Other” includes reserves different from those separately disclosed in other items. This item may include legal reserve and statutory reserve.
17. “First consolidation differences” has the same meaning as under Article 19 of Directive 83/349/EEC. This item shall be reported only by non-IFRS reporting institutions.
18. “Treasury shares” in tables 1.3 and 20 covers all financial instruments that have the characteristics of own equity instruments within the meaning of IAS 32.33 which have been reacquired by the institution.

4. INCOME STATEMENT (TABLE 2)

19. In table 2, interest income and interest expense from financial instruments held for trading, and from financial instruments carried at fair value through profit or loss, shall be reported separately from other gains and losses under items “interest income” and “interest expense”.

Explanatory text for consultation purposes

In the proposal the option to report interest income and interest expense from financial instruments held for trading and carried at fair value through profit and loss in net gains and losses of these portfolios has been removed.

45. How do you assess the impact of reporting interest income and interest expense from financial instruments held for trading and carried at fair value through profit and loss always under interest income and

interest expense?

20. IFRS reporting institutions shall report the following items broken-down by accounting portfolios:
 - (a) “Interest income”,
 - (b) “Interest expense”,
 - (c) “Dividend income”,
 - (d) “Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net”,
 - (e) “Impairment on financial assets not measured at fair value through profit or loss”.
21. “Interest income. Derivatives – Hedge accounting, interest rate risk” and “Interest expenses. Derivatives – Hedge accounting, interest rate risk” include the amounts related to those derivatives classified in the category “hedge accounting” which cover interest rate risk. They shall be reported as interest income and expenses, to present correct interest income and expenses from the hedged items to which they are linked.
22. 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 may be reported as interest income and expenses, to present correct interest income and expenses from the financial instruments that are hedged. These amounts are included in table 2 as a part of the items “Interest income. Financial assets held for trading” and “Interest expenses. Financial liabilities held for trading”.
23. “Interest income - other assets” includes amounts of interest income not included in the other items. This item may include interest income related to cash and cash equivalents and non-current assets and disposal groups classified as held for sale or expected return on plan assets used in post-employment defined benefit plans.
24. “Interest expenses - other liabilities” includes amounts of interest expenses not included in the other items. This item may include interest expenses related to liabilities included in disposal groups classified as held for sale, increase in the carrying amount of a provision reflecting the passage of time or interest cost related to post-employment defined benefit plans.

25. Non-IFRS reporting institutions shall report, to the extent that these amounts are recognised during the reference period in accordance with the relevant accounting framework, the following items:
- (a) “Gains or losses on trading financial assets and liabilities, net”,
 - (b) “Gains or losses on non trading financial assets and liabilities, net”,
 - (c) “Increases (decreases) of the fund for general banking risks, net”,
 - (d) “Extraordinary profit or loss after tax” (as well as its breakdown).
26. "Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations" only includes gains and losses generated by the remeasurement of non-current assets classified as held for sale not qualifying as discontinued operations (or assets and liabilities in disposal groups) that are measured at the lower of its carrying amount and fair value less costs to sell, or on their disposal. The other profits and losses generated by these assets shall be reported by nature in the Income statement. The item "profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations", as well as its breakdown shall be reported by IFRS reporting institutions.
27. Dividend income from financial assets held for trading and from financial assets carried at fair value through profit or loss shall be reported in table 2 as “dividend income” separately from other gains and losses from these categories.
28. In tables 2 and 11.1 “Impairment on financial assets at cost (unquoted equity and related derivatives)” includes impairment losses arising from the application of the impairment rules in IAS 39.66.
29. The income and expenses of insurance and non-financial institutions shall also be classified by nature together with those related to the credit institutions’ activity. Sales and income from the provision of non-financial services are included in “Other operating income” and the cost associated to those sales (such as reductions in inventories) in “Other operating expenses”.

PART 3

5. BREAKDOWN OF FINANCIAL ASSETS (TABLE 3)

1. Financial assets classified as trading, designated at fair value through profit or loss, available for sale, included in the category of loans and receivables, held to maturity and cash equivalents shall be broken down by instrument and – when provided – by economic sector.

2. Equity instruments classified in the categories of trading, fair value through profit or loss and available for sale have a specific breakdown (“of which”) to identify instruments measured at cost and specific economic sectors only.
3. For available for sale financial assets institution shall report the fair value of impaired assets and of unimpaired assets respectively, and the cumulative amount of impairment losses recognised in profit or loss as at the reporting date. The sum of fair value of unimpaired assets and fair value of impaired assets shall be the carrying amount.

Explanatory text for consultation purposes

The following examples illustrate the possible treatment of a decline in the fair value of an AFS financial asset that is impaired.

Example 1: Impaired AFS financial assets (according to IAS 39.67-68)

Acquisition cost (T-0)	100	}	cumulative loss = 30
Fair Value (T-1)	95		
Impaired Fair Value (T-2)	70		

- (1) Initial measurement of AFS
- (2) Fair value change unimpaired (loss through equity)
- (3) Fair value change due to impairment (loss through equity)
- (4) Impairment loss (cumulative loss from equity to income statement)

Example 2: Impaired AFS financial assets (according to IAS 39.67-68)

Acquisition cost (T-0)	100	}	cumulative loss = 30
Fair Value (T-1)	105		
Impaired Fair Value (T-2)	70		

- (1)Initial measurement of AFS
- (2)Fair value change unimpaired (gain through equity)
- (3)Fair value change due to impairment (loss through equity)
- (4)Impairment loss (cumulative loss from equity to income statement)

4. For financial assets classified as loans and receivables or as held to maturity the amount of unimpaired assets and the gross carrying

amount of the impaired assets shall be reported. The allowances shall be broken down according to individual and collective assessment (specific allowances) and collective allowances for incurred but not reported losses.

5. Specific allowances for individually assessed financial assets shall include cumulative amount of impairment related to financial assets which have been assessed individually.
 6. Specific allowances for collectively assessed financial assets shall include the cumulative amount of collective impairment calculated on insignificant loans which are impaired on individual basis and for which the institution decides to use a statistical approach (portfolio basis). This approach does not preclude performing individual impairment evaluation of loans that are individually insignificant and thus to report them as specific allowances for individually assessed financial assets.
 7. Collective allowances for incurred but not reported losses shall include the cumulative amount of collective impairment determined on financial assets which are not impaired on individual basis. For “allowances for incurred but not reported losses”, IAS 39.59(f), AG87 and AG90 may be followed.
 8. The sum of unimpaired assets and impaired assets net of all the allowances shall be equal to the carrying amount.
6. INFORMATION ON IMPAIRMENT, PAST DUE AND DEFAULTED ASSETS (TABLE 4)
9. Financial assets that are past due as of the reporting date but not impaired at that date shall be reported according to IFRS 7.37 for the categories available for sale, loans and receivables, and held-to-maturity.
 10. Assets qualify as past-due when a counterparty has failed to make a payment when contractually due. The amounts of such assets shall be reported and broken down according to the number of days past due. The past due analysis shall not include any impaired assets. The net carrying amount of impaired financial assets shall be reported separately from past due assets (IFRS 7.37).
 11. Institutions shall report only those data point related to methods for the estimation of allowances for credit risk that are applicable under the relevant accounting framework and to the extent that these methods are applied by the institution.
 12. The column “Accumulated value adjustments recorded directly to the income statement (Accumulated write-offs)” includes the amount of the principal and past due interest of any impaired debt securities and loan and advances that the reporting entity has not longer

recognised, independently of the portfolio in which they were included. These amounts shall be recognised until the total extinguishment of all the entity's rights (by expiry of the statute-of-limitations period, forgiveness or other causes) or until recovery. For equity instruments, this column includes the amount of the cost written-off meanwhile there is any possibility of recovery. Write-offs includes both reductions of the carrying of impaired financial assets recognised directly in profit or loss [IFRS 7.B5.(d).(i)] and reductions in the amounts of the allowance accounts charged against the impaired financial assets [IFRS 7.B5.(d).(ii)].

13. A specific analysis is required regarding debt instruments measured as at fair value through profit and loss. Debt securities and loans and advances that are past due but not defaulted according to article 174 of the CRR are disclosed through an analysis of the age of the past due. A column records the carrying amount of debt securities and loans and advances qualified as defaulted assets according to article 174 of the CRR. A separate column identifies the amount of cumulative change in the fair values attributable to changes in the credit risk according to IFRS 7.9(c).

7. BREAKDOWN OF FINANCIAL LIABILITIES (TABLE 5)

14. “Debt securities issued” are debt instruments issued as securities by the reporting institution that are not deposits in accordance with the ECB BSI Regulation. This item includes the following type of products:
 - (a) “Certificates of deposits”,
 - (b) “Asset backed securities” according to article 4(37) of the CRR definition,
 - (c) “Covered Bonds” according to article 124(1) of the CRR definition,
 - (d) “Hybrid contract” according to IAS 39.10 definition,
 - (e) “Other debt securities issued”: this item includes debt securities not recorded in the previous lines and distinguishes convertible and non convertible instruments according to IAS 32AG31.

8. OFF BALANCE SHEET ACTIVITIES (TABLE 6)

15. Off-balance sheet activities reported in table 6 include assets and/or liabilities that are deferred or contingent and do not appear on the balance sheet until or unless they become actual assets or liabilities, such as loan commitments, financial guarantees, and other commitments,
16. Information on loan commitments, financial guarantees, and other commitments given and received include both revocable and irrevocable commitments.

17. “Loan commitments” are firm commitments to provide credit under pre-specified terms and conditions (see IAS 39.BC15), except those that are derivatives because they can be settled net in cash or by delivering or issuing another financial instrument. See also IAS 39.2(h) and IAS 39.4(a) and (c).
18. “Financial guarantees” are the contracts that meet the IAS 39.9 and IFRS 4.A definition of financial guarantee contracts.
19. “Other commitments” are the items in Annex I of the CRR that are not included in the previous categories.
20. “Loan commitments given –of which: doubtful”, “financial guarantees given –of which doubtful” and “other commitments given –of which doubtful” include the notional amount of those loan commitments, financial guarantees and other commitments whose counterparty has incurred in default according to Article 174 of the CRR.
21. The “notional amount” is the amount that best represents the reporting entity’s maximum exposure to credit risk without taking account of any collateral held or other credit enhancements [IFRS 7.36.(a)]. In particular, for financial guarantees, the notional is the maximum amount the entity could have to pay if the guarantee is called on [IFRS 7.B10.(c)]. For loan commitments, the notional is the total amount that the entity has committed to lend [IFRS 7.B10(d)]. Notional amounts are exposure values before applying conversion factors and credit risk mitigation techniques.

9. DERIVATIVES (TABLES 7 AND 8)

22. The carrying amount and the notional amount of the derivatives held for trading and the derivatives held for hedge accounting shall be reported broken down by type of underlying risk and type of market (over-the-counter versus organised markets). Credit derivatives shall be broken down by type of product.
23. IFRS reporting institutions shall report the derivatives held for hedge accounting broken down by type of hedge.

9.1. Classification of derivatives

24. All derivatives shall be classified into the following risk categories:
 - (a) Interest rate: Interest rate derivatives are 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 is restricted to those deals where all the legs are exposed to only one currency's interest rate. Thus it excludes

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.

Interest rate contracts 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 are 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:** These derivatives include contracts involving the exchange of currencies in the forward market and the exposure to gold. They therefore 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 include all deals involving exposure to more than one currency, whether in interest rates or exchange rates.

Gold contracts include all deals involving exposure to that commodity.

- (d) **Credit:** Credit derivatives are contracts in which the payout is linked primarily to some measure of the creditworthiness of a particular reference credit. The contracts 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.
- (e) **Commodity:** These derivatives are 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 are 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.

25. When 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 should be included in this category.
- (c) Foreign exchange: This category includes 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.

9.2. Amounts reported

- 26. The “carrying amount” for all derivatives (hedging or trading) is the fair value. Derivatives with a positive fair value (above zero) are “financial assets” and derivatives with a negative fair value (below zero) are “financial liabilities” (IAS 39.AG66 and IFRS 9 B5.2.1). In tables 7 and 8, the “carrying amount” must 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 is 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 reporting institution (and the derivative is classified as “financial asset”) or unfavourable (and the derivative is classified as “financial liability”) [IAS 32.AG16].
- 27. The “Notional amount” is the gross nominal of all deals concluded and not yet settled at the reference date. In particular, the following rules shall be taken account to determine the notional amount:
 - (a) For contracts with variable nominal or notional principal amounts, the basis for reporting is the nominal or notional principal amounts at the reference date.
 - (b) The notional amount value shall be reported for a derivative contract with a multiplier component is the contract effective notional amount or par value.

Explanatory text for consultation purposes

For example, a swap contract with a stated notional amount of 1,000,000 whose terms called for quarterly settlement of the difference between 5% and LIBOR multiplied by ten has an effective notional amount of 10,000,000.

- (c) Swaps: The notional amount of a swap is 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 is the quantity, of the commodity or equity product contracted for purchase or sale multiplied by the contract price of a unit.
 - (e) The notional amount to be reported for commodity contracts with multiple exchanges of principal is the contractual amount multiplied by the number of remaining exchanges of principal in the contract.
 - (f) Credit derivatives: The contract amount to be reported for credit derivatives is the nominal value of the relevant reference credit.
28. The column “notional amount” of derivatives includes, for each line item, the sum of the notional amounts of all contracts in which the reporting institution is counterparty, independently of whether the derivatives are considered assets or liabilities on the face of the 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 is not admitted.
29. The “notional amount” shall be reported once by “total” and once by “of which: sold” for the line items: “OTC options”, “Organised market options”, “Commodity” and “Other”. The item “of which sold” includes, the notional amounts (strike price) of the contracts in which the counterparties (option holders) of the reporting institution (option writer) have the right to exercise the option; and, for the line items related to credit risk derivatives, the notional amounts of the contracts in which the reporting institution (protection seller) has sold (gives) protection to their counterparties (protection buyers).
30. Derivatives held for trading which qualify as “economic hedges” shall be reported separately for each type of risk. The item “of which economic hedges” includes those derivatives accounted as held for trading but used as economic (but not accounting) hedges of assets or liabilities that are not included in the “held for trading” portfolios. This item does not include derivatives for proprietary trading.
31. 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, and
 - (c) rest (all other counterparties).
32. All OTC derivatives, including those related to credit, commodity and other risks shall be broken down by these counterparties.

Counterparty breakdown for credit risk derivatives refers to the sector where the counterparty of the institution in the contract (buyer or seller of protection) is allocated.

33. Derivatives included in hybrid instruments (IAS 39.11, IAS 39.AG27, AG29 and IFRIC 9) which have been separated from the host contract shall be reported according to the nature of the derivative. The amount of the host contract is not included in this amount. However, if the hybrid instrument is measured at fair value through profit or loss, the contract as a whole shall be included in the category of held for trading or financial instruments designated at fair value through profit or loss.
34. The category of “derivatives held for trading” also includes:
 - (a) derivatives that are not classified as effective hedging instruments in accordance with IAS 39 and
 - (b) derivatives that are “held for hedging purposes” or linked to unquoted equity instruments whose fair value cannot be measured reliably.

10. BREAKDOWN OF LOANS AND ADVANCES (TABLE 9)

35. The “carrying amount” of loans and advances shall be reported by type of product net of allowances due to impairment. Loan and advances shall be allocated to following products:
 - (a) “On demand (call) and short notice (current account)” includes balances receivable on demand, at short notice, and similar balances which may include loans that are overnight deposits for the borrower), regardless of their legal form. It also includes “overdrafts” that are debit balances on current account balances.
 - (b) “Mortgage loans (Real estate collateralized loans)” includes loans formally backed by real estate collateral.
 - (c) “Other collateralized loans” includes loans formally backed by collateral other than “real estate collateralised loans”, “finance leases” and “reverse repurchase loans” which may include pledges of securities, cash, or other collateral.
 - (d) “Trade receivables” includes 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 includes all factoring transactions (both with and without recourse).
 - (e) “Finance leases” includes the carrying amount of finance lease receivables as defined in IAS 17.

- (f) “Reverse repurchase loans” includes finance granted in exchange for securities bought under repurchase agreements or borrowed under securities lending agreements.
- (g) “Consumer credit” includes “credit for consumption” (loans granted mainly for the personal consumption of goods and services) that are not collateralised as well as credit granted to “households”, “non-financial corporations”, and “other financial corporations” using delayed debit cards or credit cards (ECB BSI regulation).
- (h) “Other term loans” includes debit balances under non-collateralised transactions with contractually fixed maturities or terms that are not included in other items. This category also includes interbank deposits, whether transferable or not, other fixed-term financial support, “subordinated loans” (loans that provide a subsidiary claim on the issuing institution which can be exercised only after all claims with a higher status have been satisfied) and “project finance” (loans that are recovered solely from the income of the projects financed by them).
- (i) “Other” includes advances that cannot be classified as “loans” according to the ECB BSI Regulation, such as 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).
- (j) “Collateralised credit for consumption” includes collateralized “credit for consumption” as defined above.

11. TRANSFER OF FINANCIAL ASSETS AND OTHER PLEDGES OF COLLATERAL (TABLE 12)

- 36. Transferred financial assets part or all of which do not qualify for derecognition (see IAS 39.15-37), and financial assets entirely derecognised for which the institution retains servicing rights shall be reported as in this item. An indication on financial assets that are derecognised for capital purposes shall be included.
- 37. The associated liabilities shall be reported according to the portfolio in which the related transferred financial assets are included and not according to the portfolio in which they are included in the liability side.
- 38. The column “Amounts derecognised for capital purposes” includes the amounts of the financial assets recognised for accounting purposes but derecognised for prudential purposes because the reporting institution is treating them as securitisation positions for capital purposes in accordance with Article 104 of the CRD.
- 39. “Repurchase agreements” (“repos”) are transactions in which the reporting 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. Amounts received by the reporting 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 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.
40. “Repurchase agreements” (“repos”) and “reverse repurchase loans” (“reverse repos”) involve cash received or loaned out by the reporting institution.
41. In a securitisation transaction, when the transferred financial assets are derecognized, institution shall declare the gains (losses) generated in the item of the income statement that corresponding to the IAS 39 category in which the financial assets were included prior to their derecognition. When the transferred financial assets are classified as “held for trading”, the gains (losses) shall be further distributed in following the instructions provided in point 11 of this chapter.

Explanatory text for consultation purposes

Example on transfer of financial assets:

TRANSFEROR

Repo/securities lending

Before transfer

Financial asset

Table 12A → Financial asset (transferred)

After transfer

Cash

Deposits (repurchase agree)

Table 12A

Table 1

Repo/securities lending on collateral held

Before transfer

After transfer

Cash

Deposits (repurchase agree)

Table 10A

Fair values of collateral held ← Table 9C

Fair values of collateral held
Fair values of collateral repledged
of which collateral repledged under repo

Table 9C

TRANSFeree

Reserve repo

Before transfer

After transfer

Reverse repurchase loan

Cash

↑
Table 6A

Fair values of collateral held ← Table 9C

Collateral held under reverse repo sold by the transferee

Before transfer

After transfer

Reverse repurchase loan

Cash

Table 6A → Reverse repurchase loan

Cash

Short position ← Tabl

↑
Table 6A

Fair values of collateral held ← Table 9C

Fair values of collateral held
Fair values of collateral sold
of which collateral under reverse repo sold

Table 9C

12. FAIR VALUE HIERARCHY (TABLE 13)

42. Institutions shall report the fair value of financial instruments according to the hierarchy provided by in IFRS 7.27A.

13. GEOGRAPHICAL BREAKDOWN (TABLE 14)

43. The geographical breakdown of assets and liabilities shall be based on the residence of the counterparty and location of activities.

44. The breakdown distinguishes between domestic, Economic and Monetary Union (EMU) countries, other European Union (EU) countries, and the rest of the world. Domestic means the country where is the residence of the national supervisory authority to which the institution shall report.

45. When debt securities issued by the reporting institution cannot be allocated in the geographical area of the residency of the holder without incurring in undue costs, by convention, they shall be geographically classified according to the residency of the market in which they are traded. For non-financial assets/liabilities that are neither contractual nor statutory, the following classification conventions should be applied:

- (a) for tangible assets, the physical location of the asset shall be used, and
- (b) for non-contractual liabilities and non-contractual intangible assets, the residence of the institution that has recognized them in the balance sheet.

46. When, after applying the previous criteria, the reporting institution is in doubt about the correct allocation of an asset or liability, it may classify it as “domestic”.

47. The geographical breakdown provided in tables 14.4, 14.5 and 14.6 is by location of the activities, distinguishing between “domestic” and “non-domestic activities”. The “location” means the jurisdiction of incorporation (or residence) of the legal entity (or branch) which has recognized the corresponding asset/liability.

14. RELATED PARTY DISCLOSURES (TABLE 16)

48. Institutions shall report amounts and/or transactions related to the balance sheet (table 1), the off-balance sheet items (table 6) and the income statement (table 2) where the counterparty is a related party as defined by IAS 24. Intragroup related party transactions and outstanding balances are eliminated in the preparation of the financial information of the group.

15. BREAKDOWN OF SELECTED ITEMS IN INCOME STATEMENT (TABLE 17)

49. For selected items of the income statement further breakdowns of gains (or income) and losses (or expenses) shall be reported.
50. The interests shall be broken down by interest income on financial assets and interest expenses on financial liabilities. Interest income on financial assets includes interest income on derivatives held for trading, debt securities, loans and advances. Interest expenses on financial liabilities includes interest expenses on derivatives held for trading, deposits, debt securities issued and other financial liabilities. All instruments in the various portfolios are taken into account except those included in the items “Derivatives - Hedge accounting”. For financial assets and financial liabilities held for trading or carried at fair value through profit or loss, interest income and expenses are collected only if accounted for separately.
51. Interest on derivatives held for trading includes 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 financial instruments that are hedged items from an economic but not accounting point of view.
52. Realised gains and losses on financial assets and financial liabilities not measured at fair value through profit or loss by instrument shall be broken down by type of financial instrument classified within the “Loans and receivables”, “Held-to-maturity”, “Available for sale” financial assets and financial liabilities at amortised cost. Each item of the breakdown shall be reported the amount of the realised gain and loss coming from the derecognition of financial asset or liability. The net amount represents the difference between realised gains and realised losses.
53. Gains and losses on financial assets and liabilities held for trading 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.
54. In addition gains and losses on financial assets and financial liabilities held for trading shall be broken down also 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. Exchanges differences gains and losses shall be included in the item in which gains and losses arising from the converted instrument are included. Gains and losses on assets and liabilities other than derivatives shall be included as follows:
 - (a) Interest rate instruments: including trading of loans and advances, deposits and debt securities (held or issued);

- (b) Equity instruments: including trading of shares, quotas of UCITS and other equity instruments;
 - (c) Foreign exchange trading: including trading on foreign exchanges and gold;
 - (d) Credit risk instruments: including trading of credit link notes;
 - (e) Commodities: including trading of precious metals (other than gold) and other commodities;
 - (f) Other: including trading of financial instruments which cannot be classified in other breakdowns.
55. Gains and losses on financial assets and liabilities designated at fair value through profit or loss shall be broken down by type of instrument. For each item of the breakdown the realised and unrealised gain or loss and the net amount shall be reported. In addition the amount of change in fair value due to changes in the credit risk (own credit risk of the borrower or issuer) shall be reported.
56. Gains and losses from hedge accounting 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.
57. Gains and losses on derecognition of non financial assets other than held for sale shall be broken down by type of asset; each line item shall report the gain or the loss on the asset (such property, software, hardware, gold, investment) that has been derecognised.
58. 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 and other operating income and expenses such as recovery of taxes debited to customers and transaction costs to settle litigations.

16. FEE AND COMMISSION INCOME AND EXPENSES(TABLE 18)

59. The fee and commission income and expenses generated by the on-balance sheet activities and off-balance sheet activities shall be reported by type of activities.
60. Table 18 includes fee and commission income and expenses other than:

- (a) amounts considered for the calculation of the effective interest of financial instruments [see IFRS 7.20.(c)] and
 - (b) amounts arising from financial instruments that are measured at fair value through profit or loss [IFRS 7.20.(c).(i)].
61. 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 form part of the initial acquisition/issue value of these instruments and are amortised to profit or loss over their residual life using the effective interest rate [see IAS 39.43].
62. Transaction costs directly attributable to the acquisition or issue of financial instruments measured at fair value through profit or loss shall be included in table 2 as a part of the items “Gains (losses) on financial assets and liabilities held for trading, net” and “Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net” with the corresponding breakdown in table 17. They are not part of the initial acquisition/issue value of these instruments and are immediately recognized in profit or loss.
63. Institutions shall report fee and commission income and expenses according to the following criteria:
- (c) “Securities. Issued” includes fees and commissions received for the involvement in the origination or issuance of securities not originated or issued by the institution.
 - (d) “Securities. Transfer orders” includes fees and commissions generated by the reception, transmission and execution on behalf of customers of orders to buy or sell securities.
 - (e) “Securities. Other” includes fees and commissions generated by the reporting institution providing other services related with securities not originated or issued by the institution.
 - (f) “Clearing and settlement” includes fee and commission income (expenses) generated by (charged to) the reporting institution when participating in counterparty, clearing and settlement facilities.
 - (g) “Structured finance” includes fees and commissions received for the involvement in the origination or issuance of financial instruments other than securities not originated or issued by the institution.
 - (h) “Servicing fees from securitization activities” includes, on the income side, the fee and commission income generated by the reporting institution providing loan servicing services and, on the expense side, the fee and commission expense charged to the reporting institution by loan service providers.
 - (i) “Other” includes the rest of fee and commission income (expenses) generated by (charged to) the reporting institution such as those derived from “other commitments” in table 6, from foreign exchange

services (such as exchange of foreign banknotes or coins) or from providing (receiving) other fee-based advice and services.

PART 4

1. STATEMENT OF CHANGES IN EQUITY (TABLE 20)

1. The statement of changes in equity (IAS 1.106) 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 (issued capital, share premium, reserves, etc.).
2. Institutions shall report the amount of issued capital with a breakdown by economic sector. Issued capital shall include also share premium and other equity instruments classified as equity. The equity component of compound financial instruments shall not be reported.

PART 5

1. COLLATERAL AND GUARANTEES GIVEN (TABLE 21)

1.1. Loans and advances (Table 21.1)

1. The pledges and guarantees backing the loans and advances shall be reported by type of pledges: mortgage loans and other collateralised loans, and by financial guarantees. The loans and advances shall be broken down by counterparties
2. The “maximum collateral/guarantee that can be considered”, compared to the net carrying amount of the loans and advances in table 9, follows the rule that the sum of the amounts of a financial guarantee and/or collateral shown in the related columns of table 21.1 cannot exceed the carrying amount of the related loan.

Explanatory text for consultation purposes

For example, if a loan of EUR 1 million is covered by a pledge of securities with a fair value of EUR 1.5 million: the maximum collateral that can be considered in column “Other collateralized loans” of table 21.1 is EUR 1 million.

Explanatory text for consultation purposes

For example, if a loan of EUR 1 million is covered by a pledge of securities with a fair value of EUR 1.5 million: the maximum collateral that can be considered in column “Other collateralized loans” of table 21.1 is EUR 1 million.

Explanatory text for consultation purposes

As another example, a bank has granted two loans of 100 to households: the first loan is guaranteed by a pledge of residential property with a market value of 60 and the second loan is guaranteed by a pledge of residential property with a market value of 140. Table 9 and 21.1 are to be filled in as follows:

- i) Table 9: an amount of 200 needs to be reported in column “Households. Retail” on the line item “Mortgage loans”.
- ii) table 21.1: an amount of 160 needs to be reported in column “Mortgage loans (Real state collateralized loans). Residential” of line item “of which: Households. Retail”, being 60 for the first loan and 100 for the second loan (as the carrying amount of each loan cannot be exceeded).

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

- (a) “Mortgage loans (Real estate collateralized loans)”, “Residential” includes pledges of residential property and “Commercial” pledges of commercial property; in both cases as defined in the CRD.
- (b) “Other collateralized loans”, “Cash” includes pledges of deposits with/debt securities issued by the reporting institution, and “Rest” includes pledges of securities or other assets”.
- (c) “Financial Guarantees” includes contracts that require the issuers to make specified payments to reimburse the holder of a loss it incurs, because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument (IAS 39.9, AG4 and IFRS 4.A).

4. In 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.

1.2. Collateral held when permitted to sell or repledge (table 21.3)

5. The information on repos and reverse repos shall be reported as specified in Part 3 in paragraphs 28 to 33.

1.3. Foreclosure accumulated (table 21.5)

6. “Foreclosure [tangible assets]” is the cumulative amount of foreclosed assets at the end of the reporting period that are not classified as “Property, plant and equipment”.

2. COLLATERAL PLEDGED (TABLE 22.1)

7. Table 22.1 shall include the carrying amount of all financial assets pledged as collateral for liabilities or contingent liabilities by the institution. It includes pledges made through the transfer of the

financial asset involved when the transferee has the right to sell or repledge the collateral [IAS 39.37.(a)], and may include “repos”; pledges made through transfers in which the transferee does not have the right to sell or repledge the collateral, such as in a securitization; and other pledges that do not imply the transfer of collateral, such as issuances of covered bonds.

3. FAIR VALUE (TABLE 23)

8. The institution shall report information on fair value as follows:
 - (a) in table 23.1, information on the fair value of financial instruments, using the hierarchy in IFRS 7.27A.
 - (b) in table 23.2 information on the use of fair value option for financial assets and liabilities designated at fair value through profit or loss.
 - (c) in table 23.3 information on hybrid financial instruments except on contracts measured at fair value through profit or loss under the fair value option, referred in table 23.2. The column “held for trading” includes the amount of hybrid financial instruments classified as a whole in the “held for trading” portfolio. It includes non-separated hybrid instruments; separated embedded derivatives are reported in tables 3 and 4. The other columns include the amount of host contracts that have been separated from the derivatives according to IAS 39 provisions; that is, implying that the institution has not chosen to measure the whole hybrid financial instruments at fair value through profit or loss.

4. OFF-BALANCE SHEET ACTIVITIES (TABLE 24)

9. Business related to asset management, custody functions, and other service functions shall be reported using the following definitions :
 - (a) “Asset management” refers to assets belonging directly to the customers, for which the institution is providing management. “Asset management” shall be reported by type of customer: collective investments, pension funds, customer portfolios managed on a discretionary basis, and other investment vehicles.
 - (b) “Custody assets” refers to the services provided as a custodian bank. “Custody assets” shall be reported by type of customers for which the bank is holding the assets: collective investments, other institutional customers, and others. The item “of which: entrusted to other entities” refers to the amount of assets included in custody assets for which the institution has given the effective custody to other entities.
 - (c) “Central administration services for institutional customers” refers to the administration services provided by the institution to institutional customers. For collective investments, it includes the services of transfer agent, accounting, distribution, and shareholder register.

- (d) “Fiduciary transactions” refers 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” refers 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” refers to products issued by entities outside the group that the institution has distributed to its current customers. This item shall be reported by type of product.
- (g) “Assets involved in the services provided by the institution” includes 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 if the fair value is not available. In those cases where the institution provides services to entities such as collective investments, 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, if appropriate.
- (h) “Instruments issued by the institution” includes, for the lines of “asset management”, the carrying amount of the financial instruments recognized in the institution’s balance sheet that are included in the column “Assets involved in the services provided by the institution”.
- (i) “Duplicated investments” refers to amounts computed twice in the column “Assets involved in the services provided by the institution”. When providing asset management services, the reporting institution has bought for one customer financial instruments issued by another entity to which it also provides asset management services.

Explanatory text for consultation purposes

Example 1

The assets reported under “customer portfolios managed on a discretionary basis” which are invested in collective investments structures managed by the institution. These amounts should be included in the line corresponding to the holder.

Example 2

Credit institution A issues debt securities (carrying amount = 100). These securities are bought by mutual fund B that is managed by credit institution A (total assets held by B = 100). Afterwards, pension fund C, also under management by credit institution A, buys shares of mutual fund B (total assets held by C = 150, shares of B held by C = 50).

18. Asset management, custody and other service functions (this is only a part of the table)			
	Assets involved in the services provided by the entity	Of which: instruments issued by the entity	Of which: duplicated investments
Asset management [by type of customer]	250		
Collective investment	100	-100	
Pension funds	150		-50
Customer portfolios managed on a discretionary basis			
Other investment vehicles			

5. TANGIBLE AND INTANGIBLE ASSETS (TABLE 25)

10. “Property, plant and equipment”, “Investment property” and “Other intangible assets” shall be reported by criteria used in their measurement.

11. Items that have been leased by the institution (lessor) to third parties in agreements that qualified as operating leases, shall be reported in table 25.2.

6. PROVISIONS (TABLE 26)

12. The reconciliation between the carrying amount of the item “Provisions” of table 1.2 at the beginning and end of the period by the nature of the movements.

13. “Provisions for employee benefits” are split into the two following items:

(a) “Pensions and other post retirement benefit obligations” includes the defined benefit liability of the reporting institution as defined in IAS 19.54.

(b) “Other employee benefits” includes the amount recognised as a liability for the following concepts:

i) short term employee benefits in accordance with IAS 19.10 when there is uncertainty on the amount to be paid (if there is not uncertainty, the accrued expense is included in “Other liabilities”);

- ii) defined contribution plans in accordance with IAS 19.44.(a);
- iii) other long-term employee benefits in accordance with IAS 19.128;
- iv) termination benefits in accordance with IAS 19.133.

7. DEFINED BENEFIT PLANS (TABLE 27)

14. Tables 27.1 and 27.2 include accumulated information of all defined benefit plans of the institution. When there is more than one defined benefit plan, the data is the total amounts of all plans, not the separated amounts for each plan.
15. “Components of defined benefit plan assets and liabilities” shows the reconciliation of the accumulated present value of all defined benefit obligations and the fair value of the plan assets linked to them to the assets and liabilities recognised in the balance sheet [IAS 19.120A.(f)].
16. “Defined benefit assets, total” includes, in the event of a surplus, the surplus amounts that shall be recognized in the balance sheet as they are not affected by the limits set up in IAS 19.58.(b). The amount of this item and the amount recognized in the memo item “Fair value of any right to reimbursement recognized as asset” are included in the item “Other assets” of table 1.1.
17. For “Pensions and other post retirement benefit obligations” the amount included for this concept in the item “Provisions for employee benefits” in table 1.2 shall be reported. The reconciliation between its carrying amount at the beginning and end of the period is reported in table 26.
18. “Movements in defined benefit obligations” shows the reconciliation of opening and closing balances of the accumulated present value of all defined benefit obligations of the institution, showing separately the effects during the period of the different elements listed in IAS 19.120A(c).
19. The amount of the item “Defined benefit plan obligations [closing balance]” is the sum of the amounts of the items “Present value of whole or partially funded defined benefit obligations” and “Present value of wholly unfunded defined obligations” of table 27.1.
20. For reporting of memorandum items related to staff expenses following definitions shall be used:
 - (a) “Pension and similar expenses“ includes 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 in accordance with IAS 19.

(b) “Share based payments” includes the amount recognized in the period as staff expenses for share based payments in accordance with IFRS 2.

8. COMPONENTS OF OWN FUNDS (TABLE 28)

8.1. Subordinated liabilities (Table 28.1)

21. “Subordinated liabilities” issued are treated in the same way as other financial liabilities incurred. Subordinated liabilities issued in the form of securities are classified as “debt securities issued”, whereas subordinated liabilities in the form of deposits or loans are classified as “deposits”.

8.2. Minority interests (table 28.2)

22. Institutions shall report the breakdown of minority (non-controlling) interests related to revaluation reserves and other valuation differences.

23. “Deemed cost on tangible assets [PPE and IP]” refers to those tangible assets (property, plant and equipment and investment property) for which on the date of transition to IFRS was considered as “deemed cost” the amount revaluated under the previous GAAP or its fair value at that date [IFRS 1.30, D5-D8]. The unrealised gains or losses of these tangible assets are recognised in the item “Reserves” of table 1.3.

9. INFORMATION ON UNREALISED GAINS AND LOSSES (TABLE 28.3)

24. Institutions shall report the accumulated gross and net (before and after taxes) amount of unrealised gains and losses on the following assets measured at fair value: available for sale, property plant and equipment, investment property, tangible assets carried at fair value as deemed cost on first time adoption of IFRS, equity instruments held deducted from own funds.

10. SPECIFIC INCOME STATEMENT ITEMS (TABLE 29)

25. In table 29.1, the breakdown of financial instruments not measured at fair value through profit or loss provided shows all gains and losses that are recognised in the income statement at derecognition (realised gains and losses).

26. In table 29.3, the item "Other operating income and expenses-operating leases" includes, 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. The costs for the institution as lessee shall be included in the item “General and administrative expenses”.

11. RELATED PARTIES (TABLE 30)

27. “Gains on derecognition of non-financial assets” and “Losses on derecognition of non-financial assets” in table 30.1 include all the gains and losses on derecognition of assets outside the scope of IAS 39, generated by transactions with related parties. These items include the gains and losses on derecognition of non-financial assets, which have been generated by transactions with related parties and that are part of the following line items of table 2 “Consolidated Income Statement”:

- (a) “Gains (losses) on derecognition of investments in entities and non-financial assets other than held for sale”,
- (b) “Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations”, and
- (c) “Profit or loss after tax from discontinued operations”.

28. “Key management personnel compensation” in table 30.2 includes the amount of all employee benefits (including share-based payments) in the period to key management personnel of the entities included in the CRD group. For this purposes, the definitions of employee benefits and key management personnel are the same than in IAS 24.9.

12. SCOPE OF GROUP (TABLE 31)

29. The institution shall report detailed information on subsidiaries, joint ventures, and associates included in the consolidated financial information as of the reporting date:

- (a) Information on entry or removal from the table (to be included only in the first reporting after the inclusion or exclusion of the entity in the table): “Entry/removal date” and “Added or removal”. When the entity is removed, the rest of the columns of the table are not fulfilled.
- (b) Information on the investees: “Entity name” (including its identification code); “Security code [e.g. ISIN code]” (code that identifies the securities), “Share capital” (total amount of capital issued by the investee as at the reporting date); equity, total assets and profit or loss of the investee (amounts of these items in the last financial statements of the investee); “Jurisdiction of incorporation” (country of residence of the investee); “Activity” (main activity of the investee, a NACE code may be used).
- (c) Information on the investors for any holding company of the investee: “Holding company” (name of the investor, including its identification code); “Accumulated equity interest (%)” and “Voting rights (%)" (percentages held by the holding company as of the reporting date).
- (d) Information on the position of the investee in the group: “Group structure [relationship]” (parent, subsidiary, joint venture or associate).

- (e) Information on the accounting treatment and value in the CRD Group and IFRS Group: “Accounting treatment (IFRS Group)” (full integration, proportional integration or equity method); “Accounting treatment (CRD Group)” (full integration, proportional integration or equity method); “Carrying amount” (amounts reported on the balance sheet of the reporting institution); “Acquisition cost” (amount paid by the investors); “Goodwill link to the investee” (amount of goodwill reported on the consolidated balance sheet of the reporting institution for the investee in the items “goodwill” or “investments in entities accounted for using the equity method”); and “Fair value of the investments for which there are published price quotations” (if the shares are quoted).
- (f) Information on the scope of consolidation used: IFRS-based or CRD-based.

PART 6

Mapping of exposure classes and economic sectors

1. The following tables map exposure classes used to calculate capital requirements according to the CRR to economic sector classes used in FINREP tables.

Table 1 Standardised Approach

SA exposure classes (CRR article 107)	FINREP economic sector classes	Comments
(a) Central governments and central banks	(1) Central banks (2) General governments	These exposures should be assigned to FINREP economic sector allocation classes according to the nature of the counterparty
(b) Regional governments and local authorities	(2) General governments	
(c) Public sector entities	(2) General governments	
(d) Multilateral development banks	(3) Credit institutions	
(e) International organisations	(2) General governments	
(f) Institutions (i.e. credit institutions and investment firms)	(3) Credit institutions (4) Other financial corporations	These exposures should be assigned to FINREP economic sector allocation classes according to the nature of the counterparty
(g) Corporates	(4) Other financial corporations (5) Non financial corporations. Corporates (7) Households. Corporates	
(h) Retail	(4) Other financial corporations (6) Non financial corporations. Retail (8) Households. Retail	

<i>SA exposure classes (CRR article 107)</i>	<i>FINREP economic sector classes</i>	<i>Comments</i>
(i) Secured by mortgages on immovable property	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations. Corporates (6) Non-financial corporations. Retail (7) Households. Corporates (8) Households. Retail	These exposures should be assigned to FINREP economic sector allocation classes according to the nature of the counterparty.
(j) In default	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations. Corporates (6) Non-financial corporations. Retail (7) Households. Corporates (8) Households. Retail	These exposures should be assigned to FINREP economic sector allocation classes according to the nature of the counterparty.
(k) Covered bonds	(2) General governments (3) Credit institutions (5) Non-financial corporations. Corporates (6) Non-financial corporations. Retail (7) Households. Corporates (8) Households. Retail	These exposures should be assigned to FINREP economic sector allocation classes according to the nature of the counterparty.
(l) Securitisation positions	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations. Corporates (6) Non-financial corporations. Retail (7) Households. Corporates (8) Households. Retail	These exposures should be assigned to FINREP economic sector allocation classes according to the underlying risk of the securitisation.
(m) Short-term claims on institutions and corporates	(3) Credit institutions (4) Other financial corporations (5) Non-financial corporations. Corporates (7) Households. Corporates	These exposures should be assigned to FINREP economic sector allocation classes according to the nature of the counterparty.
(n) Collective investment undertakings	Equity (4) Other financial corporations	Investments in CIU must be classified as equity instruments in FINREP, regardless of whether the CRR allows look-through.
(o) Equity	Equity	
(p) Other items	Other items	In FINREP, other items may be included under different asset categories.

Table 2 Internal Ratings Based Approach

<i>IRBA exposure classes (CRR article 142)</i>	<i>FINREP economic sector classes</i>	<i>Comments</i>
(a) Central governments and central banks	(1) Central banks (2) General governments (3) Credit institutions	These exposures should be assigned to FINREP economic sector allocation classes according to the nature of the 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 should be assigned to FINREP economic sector allocation classes according to the nature of the counterparty
(c) Corporates	(4) Other financial corporations (5) Non-financial corporations. Corporates (7) Households. Corporates	These exposures should be assigned to FINREP economic sector allocation classes according to the nature of the counterparty
(d) Retail	(4) Other financial corporations (5) Non financial corporationss. Retail (6) Households. Retail	These exposures should be assigned to FINREP economic sector allocation classes according to the nature of the counterparty
(e) Equity	Equity	In FINREP, equities are separated as products under different categories of financial assets
(f) Securitisation positions	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations. Corporates (6) Non-financial corporations. Retail (7) Households. Corporates (8) Households. Retail	These exposures should be assigned to FINREP economic sector allocation classes according to the underlying risk of the securitisation positions.
(g) Other non credit obligations	Other items	In FINREP, other items may be included under different asset categories.

PART 7

Sign convention

1. VALIDATION RULES

1. The templates in Annex III and Annex IV include implicit validation rules which are defined in the templates themselves through the use of conventions.
2. 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. As explained below, it does not mean that it shall be reported as negative.
3. Items that shall be necessary reported in negative are identified in the compiling templates by including “(−)” at the beginning of their label such as in “(−) Treasury shares”.

2. SIGN CONVENTION

4. “Data Point Model” (hereinafter DPM) for financial information reporting templates described in Annex III and Annex IV, every data point (cell) has a “base” or “primary item” to which the “credit/debit” attribute is allocated. This allocation ensures that all entities report data points follow the “sign convention” and allows to know the “credit/debit” attribute that corresponds to each data point.
5. In the table 3 all base/primary items are listed together with their “credit/debit” attribute. For the allocation of the “credit/debit” attribute, base/primary items are grouped in;
 - (a) elements of the financial statements according to the IFRS Framework: assets, liabilities, equity, income and expenses and
 - (b) the rest of “primary items”.
6. The elements of the financial statements according to the IFRS Framework have been classified as “credit/debit” as explained in below. The rest of “primary items” have been classified as “credit/debit” in order to:
 - (a) keeping the consistency with the convention followed for templates in Annex I, and
 - (b) when the item is not used in templates in Annex I, minimizing the number of negative items reported.

Table 3 Credit/debit convention

Base (primary items)	Period	Attribute
Assets [element financial statements IFRS Framework]	instant/duration	debit
Liabilities [element financial statements IFRS Framework]	instant/duration	credit
Equity [element financial statements IFRS Framework]	instant/duration	credit
Income/Gains [element financial statements IFRS Framework]	duration	credit
Expenses/ Losses [element financial statements IFRS Framework]	duration	debit
Income/gains or Expenses/ losses, net	duration	credit

Base (primary items)	Period	Attribute
Liabilities and equity	instant	credit
Assets and liabilities	instant	debit
Allowance accounts for credit losses	instant/duration	credit
Liabilities and allowance accounts for credit losses	instant	credit
Commitments and financial guarantees given	instant	debit
Commitments and financial guarantees received	instant	debit
Collateral	Instant/duration	debit
Managed assets, custody assets and assets involved in services provided by entity	instant	debit
Defined benefit obligations	instant/duration	credit
Defined benefit plan assets	instant	debit

7. In Table 13 the column “period” indicates whether the data point represents a “stock” (“instant”) or a “cumulative flow” (“duration”). “Stock” is the balance at the reporting date; “cumulative flow” is the balance for the year up to the reporting date.
8. Schematically, this convention works as in Table 4.

Table 4 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 (including reversals) on assets	Negative (Minus “-” sign needed)
		Decrease on assets	Negative (Minus “-” sign needed)
Expenses		Balance on expenses	Positive ("Normal", no sign needed)
		Increase on expenses	Positive ("Normal", no sign needed)

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