ANNEX XVI – Instructions for disclosure of risk management objectives and policies, exposures to credit risk, dilution risk and credit quality

1. Annex XV to this Implementing Regulation includes a set of templates that are applicable to all institutions subject to Article 442 CRR. It also includes some additional templates required to large institutions that have a ratio between the gross carrying amount of loans and advances that fall under Article 47a(3) of Regulation (EU) No 575/2013 and the total gross carrying amount of loans and advances that fall under Article 47a(1) of Regulation (EU) No 575/2013 equal to or higher than 5%. For the purpose of this ratio, and of the templates included in Annex XV, loans and advances classified as held for sale, cash balances at central banks and other demand deposits shall be excluded both from the denominator and the numerator of the ratios, and from the rows on loans and advances included in the templates. The information on cash balances at central banks and other demand deposits is disclosed separately in some of them.
2. The additional templates are required to convey sufficiently comprehensive and comparable information for users of that information to assess the risk profiles of institutions. For this reason, when reading these instructions, institutions shall take into account the proportionality criteria included in Article 9 of this implementing regulation.

**Table EU CRA: General qualitative information about credit risk**

1. Institutions shall disclose the information referred to in points (a), (b), (d) and (f) of Article 435(1) of Regulation (EU) 575/2013[[1]](#footnote-1) (“CRR”) on their risk management objectives and policies for credit risk by following the instructions set out in this Annex to complete table EU CRA which is presented in Annex XV to this Implementing Regulation.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| (a) | In the concise risk statement in accordance with point (f) of Article 435(1) CRR, how the business model translates into the components of the institution’s credit risk profile. |
| (b) | When discussing their strategies and processes to manage credit risk and the policies for hedging and mitigating that risk in accordance with points (a) and (d) of Article 435(1) CRR, the criteria and approach used for defining the credit risk management policy and for setting credit risk limits. |
| (c) | When informing on the structure and organisation of the risk management function in accordance with point (b) of Article 435(1) CRR, the structure and organisation of the credit risk management and control function. |
| (d) | When informing on the authority, status and other arrangements for the risk management function in accordance with point (b) of Article 435(1) CRR, the relationships between credit risk management, risk control, compliance and internal audit functions. |

**Table EU CRB: Additional disclosure related to the credit quality of assets**

1. Institutions shall disclose the information referred to points (a) and (b) of Article 442 CRR by following the instructions provided below to complete table EU CRB which is presented in Annex XV to this Implementing Regulation.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| (a) | The scope and definitions of ‘past-due’ and ‘impaired’ exposures used for accounting purposes and the differences, if any, between the definitions of past due and default for accounting and regulatory purposes in accordance with Article 178 CRR. |
| (b) | The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this. |
| (c) | Description of methods used for determining general and specific credit risk adjustments. |
| (d) | The institution’s own definition of a restructured exposure used for the implementation of point (d) of Article 178(3) CRR in accordance with Article 178 CRR when different from the definition of exposures with forbearance measures as defined in Article 47b CRR. |

**Template EU CR1: Performing and non-performing exposures and related provisions**

1. Institutions shall disclose the information referred to in points (c) and (e) of Article 442 CRR by following the instructions provided below in this Annex to complete template EU CR1 which is presented in Annex XV to this Implementing Regulation.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 005 | **Cash balances at central banks and other demand deposits**  Institutions shall disclose this information in line with the information reported in Annexes III and IV to Commission Implementing Regulation (EU) 680/2014[[2]](#footnote-2). |
| 010 | **Loans and advances**  Loans and advances are debt instruments held by the institutions that are not securities; this item includes ‘loans’ in accordance with Regulation (EU) 1071/2013 (“ECB BSI Regulation”)[[3]](#footnote-3) as well as advances that cannot be classified as ‘loans’ in accordance with the ECB BSI Regulation, as defined in paragraph 32 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014, but excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits. |
| 020 – 060, 080, 100 – 140, 160 –210 | **Counterparty breakdown**  Institutions shall apply the breakdown by counterparty as defined in paragraph 42 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014.  Counterparty sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of exposures incurred jointly by more than one obligor shall be done based on the characteristics of the obligor that was the more relevant, or determinant, for the institution’s decision to grant the exposure. Among other classifications, the distribution of jointly incurred exposures by counterparty sector, country of residence and NACE code shall be driven by the characteristics of the more relevant or determinant obligor. |
| 070 | **SMEs**  As defined in paragraph 5(i) of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014 |
| 090 | **Debt securities**  Debt securities are debt instruments held by the institution issued as securities that are not loans in accordance with the ECB BSI Regulation, as defined in paragraph 31 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014. |
| 150 | **Off-balance-sheet exposures**  Off-balance sheet exposures shall include the off-balance sheet items listed in Annex I CRR. |
| 220 | **Total** |

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a | **Gross carrying amount/nominal amount on performing exposures**  Gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014; nominal *amount as defined in paragraph 118 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014* |
| b, c, e, f, h, i, k and l | **Of which stage 1/stage 2/stage 3**  For institutions applying IFRS, categories of impairment, as defined in IFRS 9.5.5. ‘Stage 1’ refers to impairment measured in accordance with IFRS 9.5.5.5. ‘Stage 2’ refers to impairment measured in accordance with IFRS 9.5.5.3. ‘Stage 3’ refers to impairment on credit-impaired assets, as defined in Appendix A to IFRS 9.  The columns ‘Of which stage 1’, ‘Of which stage 2’ and ‘Of which stage 3’ shall not be disclosed by institutions that apply national generally accepted accounting principles based on Council Directive (EEC) 86/635[[4]](#footnote-4) on the annual accounts and consolidated accounts of banks and other financial institutions. |
| d | **Gross carrying amount/nominal amount on non-performing exposures**  Gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014; nominal *amount as defined in paragraph 118 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014*; non-performing exposures as defined in Article 47a CRR. |
| g | **Performing exposures – accumulated impairment and provisions**  This shall include the amounts determined in accordance with paragraphs 11, 69 to 71, 106 and 110 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014. |
| j | **Non-performing – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**  Non-performing exposures as defined in Article 47a CRR  This shall include the amounts determined in accordance with paragraphs 11, 69 to 71, 106 and 110 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014. |
| m | **Accumulated partial write-off**  This is to include the accumulated partial amount at the reference date of principal and accrued past-due interest and fees for any debt instrument that has been de-recognised to date using either of the methods described in paragraph 74 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014, to be disclosed because the institution has no reasonable expectation of recovering the contractual cash flows. These amounts are to be disclosed until the total extinguishment of all the institution’s rights by expiry of the statute-of-limitations period, forgiveness or another cause, or until recovery. Therefore, where the written-off amounts are not recovered, they are to be disclosed while they are subject to enforcement activities.  Write-offs constitute a de-recognition event and relate to a financial asset in its entirety or (in the case of a partial write-off) to a portion of it, including where the modification of an asset leads the institution to give up its right to collect cash flows either on a portion or on the entirety of that asset. |
| n | **Collateral and financial guarantees received on performing exposures**  Amounts for collateral received and guarantees received shall be calculated in accordance with paragraph 239 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014. The sum of amounts for both collateral and guarantees is to be capped at the carrying amount of the related exposure. |
| o | **Collateral and financial guarantees received on non-performing exposures**  Non-performing exposures as defined in Article 47a CRR  Amounts for collateral received and guarantees received shall be calculated in accordance with paragraph 239 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014. The sum of amounts for both collateral and guarantees is to be capped at the carrying amount of the related exposure. |

**Template EU CR1-A: Maturity of exposures**

1. Institutions shall disclose the information referred to in point (g) of Article 442 CRR by following the instructions provided below to complete template EU CR1-A which is presented in Annex XV to this Implementing Regulation.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 010 | **Loans and advances**  Loans and advances are debt instruments held by the institutions that are not securities; this item includes ‘loans’ in accordance with the ECB BSI Regulation as well as advances that cannot be classified as ‘loans’ in accordance with the ECB BSI Regulation, as defined in paragraph 32 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014, but excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits. |
| 020 | **Debt securities**  Debt securities are debt instruments held by the institution issued as securities that are not loans in accordance with the ECB BSI Regulation, as defined in paragraph 31 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014. |
| 030 | **Total** |

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a to e | **Net exposure values**  The net values shall be disclosed by residual contractual maturities.  Net value of the exposure: For on-balance-sheet items, the net value is the gross carrying value of exposure less allowances/impairments. For off-balance-sheet items, the net value is the gross carrying value of exposure less provisions.  Exposure: In accordance with Article 5 CRR, exposure refers to an asset or an off-balance-sheet item that gives rise to a credit risk exposure in accordance with the CRR.  Gross carrying values: The accounting value before any allowance/impairments but after considering write-offs. Institutions shall not take into account any CRM technique in the application of Chapter 4 of Title II of Part Three CRR . Off-balance-sheet items shall be disclosed for their nominal amount gross of any CCF applicable in accordance with Article 111 and 166 CRR or CRM techniques, and gross of any provision, particularly (a) guarantees given (the maximum amount that the institution would have to pay if the guarantee were called) and (b) loan commitments and other commitments (the total amount that the institution has committed to lend).  In this disclosure:  - When a counterparty has a choice of when an amount is repaid, the amount is allocated to column ‘on demand’. The column includes balances receivable on demand (call), at short notice, current accounts 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;  - When an exposure has no stated maturity for reasons other than the counterparty having the choice of the repayment date, the amount of this exposure shall be disclosed in column ‘no stated maturity’.  - When the amount is repaid in instalments, the exposure shall be allocated in the maturity bucket corresponding to the last instalment. |
| f | **Total** |

**Template EU CR2: Changes in the stock of non-performing loans and advances**

1. Institutions shall disclose the information referred to in point (f) of Article 442 CRR by following the instructions provided below to complete template EU CR2 which is presented in Annex XV to this Implementing Regulation. Institutions shall explain in the narrative accompanying these templates any material difference between the non-performing values disclosed in each row and the values as if the definition of defaulted in accordance with Article 178 CRR was applied.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 010 | **Initial stock of non-performing loans and advances**  The gross carrying amount of the stock of non-performing loans and advances at the end of the last financial year |
| 020 | **Inflows to non-performing portfolios**  The gross carrying amount of loans and advances that entered non-performing status during the period (since the end of last financial year) |
| 030 | **Outflows from non-performing portfolios**  The gross carrying amount of loans and advances that exited non-performing status |
| 040 | **Outflow due to write-offs**  Full or partial write-offs of total loans and advances recorded during the reference period  A write-off (full or partial) constitutes a de-recognition event. Therefore, the gross carrying amount of loans and advances is reduced by the amount of the write-offs. Furthermore, debt forgiveness in the context of forbearance measures, i.e. write-offs for which the amount of debt outstanding from the borrower was cancelled (the institution forfeits the right to legally recover it), is also to be included in this category. |
| 050 | **Outflow due to other situations**  Any other decreases to the carrying amount of loans and advances other than write-off shall be included in this row. Those adjustments might include, for instance, the outflow due to: i) loan repayment, partial or total; ii) collateral liquidations; iii) taking possession of collateral, iv) sale of instruments; v) risk transfers; vi) FX changes; vii) other closure actions; viii) reclassifications between asset classes, etc. Moreover, the adjustments shall include the outflow due to reclassification as held for sale.  Where the amount for this category is significant, institutions are asked to provide additional information in the narrative accompanying this template. |
| 060 | **Final stock of non-performing loans and advances**  The gross carrying amount of the stock of non-performing loans and advances at the disclosure reference date. |

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a | **Gross carrying amount**  Gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014. |

**Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries**

1. Large institutions referred to in Article 8(2) of Regulation (EU) 2024/XXX shall disclose the information referred to in points (c) and (f) of Article 442 CRR by following the instructions provided below to complete template EU CR2a which is presented in Annex XV to this Implementing Regulation. Institutions shall explain in the narrative accompanying these templates any material difference between the non-performing values disclosed in each row and the values as if the definition of defaulted in accordance with Article 178 CRR was applied, in particular for rows 010, 030, 100 and 130.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 010 | **Initial stock of non-performing loans and advances**  The gross carrying amount of the stock of non-performing loans and advances at the end of the last financial year |
| 020 | **Inflows to non-performing portfolios**  The gross carrying amount of loans and advances that entered non-performing status during the period (since the end of last financial year) |
| 030 | **Outflows from non-performing portfolios**  The gross carrying amount of loans and advances that exited non-performing status |
| 040 | **Outflow to performing portfolio**  The gross carrying amount of loans and advances that exited non-performing status and became performing during the period (since the end of last financial year) |
| 050 | **Outflow due to loan repayment, partial or total**  The reduction in the gross carrying amount of non-performing loans and advances due to cash payments, namely regular payments of capital and any ad hoc repayments during the period (since the end of last financial year) |
| 060 | **Outflow due to collateral liquidations**  The effect on the gross carrying amount of an instrument from the liquidation of any kind of collateral shall be disclosed in this row. Outflows due to other liquidation or legal procedures and voluntary sale of property are also to be included in this row. For the avoidance of doubt, please note that the gross carrying amount of the instrument shall be disclosed, including any potential accompanying partial write-off. Please also note that outflows might not be equal to the sum of net cumulated recoveries and partial write-offs. |
| 060 column b | **Related net accumulated recoveries**  Cash recoveries or cash equivalents collected due to collateral liquidations (net of respective collateral liquidation costs) are to be disclosed in this row. |
| 070 | **Outflow due to taking possession of collateral**  The effect on the gross carrying amount of an instrument due to the foreclosure of any kind of collateral shall be disclosed in this row. Taking possession refers to the acquisition of non-cash collateral of which the institution or a group subsidiary has acquired ownership and which it has not yet sold to a third party. Debt asset swaps, voluntary surrenders and debt equity swaps are also to be included in this category. For the avoidance of doubt, please note that the gross carrying amount of the instrument shall be disclosed, including any potential accompanying partial write-offs. Please also note that outflows might not be equal to the sum of net cumulated recoveries and partial write-offs. |
| 070 column b | **Related net accumulated recoveries**  The initial recognition in the institution’s balance sheet of the fair value of the collateral at the moment of taking possession is to be disclosed in this row. Cash recoveries or cash equivalents collected in the context of taking possession of collateral net of costs shall not be included in this row but be disclosed under Outflow due to loan repayment, partial or total. |
| 080 | **Outflow due to sale of instruments**  Total balance changes stemming from loans and advances sold to other institutions, excluding intragroup transactions  For the avoidance of doubt, institutions shall note that the gross carrying amount of the loans and advances sold is to be disclosed (including any potential accompanying partial write-offs) and not its valuation or price during the transaction. Institutions shall also note that outflows might not be equal to the sum of net cumulated recoveries and partial write-offs. |
| 080 column b | **Related net accumulated recoveries**  Cash recoveries or cash equivalents collected in the context of the sale of loans and advances, net of selling costs, shall be included in this row. |
| 090 | **Outflow due to risk transfers**  The gross reduction in non-performing loans and advances due to securitisation or other risk transfers qualifying for de-recognition from the balance sheet  Institutions shall note that outflows might not be equal to the sum of net cumulated recoveries and partial write-offs. |
| 090 column b | **Related net accumulated recoveries**  Cash recoveries or cash equivalents collected in the context of the outflows due to significant risk transfers are to be disclosed in this row. |
| 100 | **Outflow due to write-offs**  Full or partial write-offs of total loans and advances recorded during the reference period  A write-off (full or partial) constitutes a de-recognition event. Therefore, the gross carrying amount of loans and advances is reduced by the amount of the write-offs. For the avoidance of doubt, please note that this row reflects changes in the gross carrying amount of loans and advances, and any potential partial write-offs that have already been disclosed in previous rows (e.g. accompanying sale of loans and advances, collateral liquidation, taking possession of collateral or significant risk transfer) shall not be included in this row. Furthermore, debt forgiveness in the context of forbearance measures, i.e. write-offs for which the amount of debt outstanding from the borrower was cancelled (the institution forfeits the right to legally recover it), is also to be included in this category. |
| 110 | **Outflow due to other situations**  Any other decreases to the carrying amount of loans and advances that are not covered by the events mentioned above shall be included in this row. Those adjustments might include, for instance, FX changes, other closure actions, reclassifications between asset classes, etc. Where the amount for this category is significant, institutions are asked to provide additional information in the narrative accompanying this template. |
| 120 | **Outflow due to reclassification as held for sale**  Decreases to the carrying amount of non-performing loans and advances due to their reclassification as instruments held for sale |
| 130 | **Final stock of non-performing loans and advances**  The gross carrying amount of the stock of non-performing loans and advances at the disclosure reference date |

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a | **Gross carrying amount**  Gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014. |
| b | **Related net accumulated recoveries**  Please refer to the definitions for the rows in this template. |

**Template EU CQ1: Credit quality of forborne exposures**

1. Institutions shall disclose the information referred to in point (c) of Article 442 CRR by following the instructions provided below to complete template EU CQ1 which is presented in Annex XV to this Implementing Regulation.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 005 | **Cash balances at central banks and other demand deposits**  Institutions shall disclose this information in line with the information reported in Annexes III and IV Commission Implementing Regulation (EU) 680/2014. |
| 010 | **Loans and advances**  See the definition in EU-CR1: Performing and non-performing exposures and related provisions. |
| 020 - 070 | **Counterparty breakdown**  Institutions shall apply the breakdown by counterparty as defined in paragraph 42 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014.  Counterparty sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of exposures incurred jointly by more than one obligor shall be done based on the characteristics of the obligor that was the more relevant, or determinant, for the institution’s decision to grant the exposure. Among other classifications, the distribution of jointly incurred exposures by counterparty sector, country of residence and NACE code shall be driven by the characteristics of the more relevant or determinant obligor. |
| 080 | **Debt securities**  See the definition in EU-CR1: Performing and non-performing exposures and related provisions. |
| 090 | **Loan commitments given**  For loan commitments given, the nominal amount as defined in paragraph 118 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014 shall be disclosed. |
| 100 | **Total** |

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a | **Gross carrying amount/nominal amount of exposures with forbearance measures – of which performing forborne**  Gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014; nominal amount as defined in paragraph 118 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014; exposures with forbearance measures as defined in Article 47b CRR  The gross carrying amount related to the exposures subject to impairment is the net of accumulated partial and total write-off.  Depending on whether forborne exposures satisfy the required conditions set out in Articles 47a CRR, they can be identified as performing or non-performing. |
| b | **Gross carrying amount/nominal amount of exposures with forbearance measures – of which non-performing forborne**  Gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014; nominal amount as defined in paragraph 118 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014  The gross carrying amount related to the exposures subject to impairment is the net of accumulated partial and total write-off.  Non-performing exposures with forbearance measures (non-performing forborne exposures) shall comprise forborne exposures that meet the criteria to be considered non-performing and are included in the non-performing exposures category. Those non-performing forborne exposures are to include the following: (a) exposures that have become non-performing due to the application of forbearance measures; (b) exposures that were non-performing prior to the extension of forbearance measures; (c) forborne exposures that have been reclassified from the performing category, including exposures reclassified pursuant to Article 47a CRR. |
| c | **Of which defaulted**  Forborne exposures that are also classified as defaulted in accordance with Article 178 CRR |
| d | **Of which impaired**  Forborne exposures that are also impaired in accordance with the applicable accounting framework under paragraph 215 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014 |
| e | **Accumulated impairments, accumulated negative changes in fair value due to credit risk and provisions on performing forborne exposures**  Exposures with forbearance measures as defined in Article 47b CRR.  Institutions shall include the amounts determined in accordance with paragraphs 11, 69 to 71, 106 and 110 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014.  Depending on whether forborne exposures satisfy the required conditions set out in Article 47a and 47b CRR, they can be identified as performing or non-performing. |
| f | **Accumulated impairments, accumulated negative changes in fair value due to credit risk and provisions on non-performing forborne exposures**  This shall include the amounts determined in accordance with paragraphs 11, 69 to 71, 106 and 110 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014.  Non-performing exposures with forbearance measures (non-performing forborne exposures) shall comprise forborne exposures that meet the criteria to be considered non-performing and are included in the non-performing exposures category. Those non-performing forborne exposures are to include the following: (a) exposures that have become non-performing due to the application of forbearance measures; (b) exposures that were non-performing prior to the extension of forbearance measures; (c) forborne exposures that have been reclassified from the performing category, including exposures reclassified pursuant to Article 47a CRR. |
| g | **Collateral received and financial guarantees received on forborne exposures**  These shall be disclosed for all exposures with forbearance measures, regardless of their performing or non-performing status. Amounts for collateral received and guarantees received shall be calculated in accordance with paragraph 239 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014. The sum of amounts for both collateral and guarantees is to be capped at the carrying amount of the related exposure. |
| h | **Of which collateral and financial guarantees received on non-performing exposures with forbearance measures**  Amounts for collateral received and guarantees received shall be calculated in accordance with paragraph 239 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014. The sum of amounts for both collateral and guarantees is to be capped at the carrying amount of the related exposure.  Non-performing exposures with forbearance measures (non-performing forborne exposures) shall comprise forborne exposures that meet the criteria to be considered non-performing and are included in the non-performing exposures category. Those non-performing forborne exposures are to include the following: (a) exposures that have become non-performing due to the application of forbearance measures; (b) exposures that were non-performing prior to the extension of forbearance measures; (c) forborne exposures that have been reclassified from the performing category, including exposures reclassified pursuant to Article 47a CRR. |

**Template EU CQ2: Quality of forbearance**

1. Large institutions referred to in Article 8(2) of Regulation (EU) 2024/XXX shall disclose the information referred to in point (c) of Article 442 CRR by following the instructions provided below in this Annex to complete template EU CQ2 which is presented in Annex XV to this Implementing Regulation.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 010 | **Loans and advances that have been forborne more than twice**  Gross carrying amount of loans and advances that had been granted forbearance measures in the past and more than twice  Loans and advances for which forbearance was granted that exited the forborne category (i.e. cured forborne loans and advances) are also included here when a new forborne measure has been granted. |
| 020 | **Non-performing forborne loans and advances that failed to meet the non-performing exit criteria**  Gross carrying amount of non-performing forborne loans and advances that are in the category of non-performing forborne loans and advances under the cure period of 1 year and that failed to comply with the forbearance measures after the 12-month cure period and therefore did not succeed in moving towards performing forborne status but retained non-performing forborne within cure period status |

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a | **Gross carrying amount of forborne exposures**  Gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014; exposures with forbearance measures as defined in Article 47b CRR  Depending on whether forborne exposures satisfy the required conditions set out in Article 47a or 47b CRR, they can be identified as performing or non-performing. |

**Template EU CQ3: Credit quality of performing and non-performing exposures by past due days**

1. Institutions shall disclose the information referred to in point (d) of Article 442 CRR by following the instructions provided below in this Annex to complete template EU CQ3 which is presented in Annex XV to this Implementing Regulation.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 005 | **Cash balances at central banks and other demand deposits**  Institutions shall disclose this information in line with the information reported in Annexes III and IV Commission Implementing Regulation (EU) 680/2014. |
| 010 | **Loans and advances**  See the definition in EU-CR1: Performing and non-performing exposures and related provisions. |
| 020 – 060, 080, 100 – 140, 160 –210 | **Counterparty breakdown**  Institutions shall apply the breakdown by counterparty as defined in paragraph 42 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014.  Counterparty sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of exposures incurred jointly by more than one obligor shall be done based on the characteristics of the obligor that was the more relevant, or determinant, for the institution’s decision to grant the exposure. Among other classifications, the distribution of jointly incurred exposures by counterparty sector, country of residence and NACE code shall be driven by the characteristics of the more relevant or determinant obligor. |
| 070 | **SMEs**  As defined in paragraph 5(i) of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014 |
| 090 | **Debt securities**  See the definition in EU-CR1: Performing and non-performing exposures and related provisions. |
| 150 | **Off-balance-sheet exposures**  See the definition in EU-CR1: Performing and non-performing exposures and related provisions. |
| 210 | **Total** |

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a | **Gross carrying amount/nominal amount on performing exposures**  Gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014; nominal amount as defined in paragraph 118 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014. |
| b | **Of which: Not past due or past due ≤ 30 days**  Subcategory of performing exposures that are not past due or are 1–30 days past due |
| c | **Of which: Past due > 30 days ≤ 90 days**  Subcategory of performing exposures that are 31–90 days past due  In addition, exposures that are more than 90 days past due that are not material are included in this subcategory. |
| d | **Gross carrying amount/nominal amount on non-performing exposures**  Gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014; nominal *amount as defined in paragraph 118 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014*; non-performing exposures as defined in Article 47a CRR. |
| e | **Of which: Unlikely to pay that are not past due or are past due ≤ 90 days**  Subcategory of exposures that are either not past due or are up to 90 days past due but are nevertheless identified as non-performing, pursuant to Article 47a CRR |
| f | **Of which: Past due > 90 days ≤ 180 days**  Subcategory of non-performing exposures that are past due for more than 90 days, but not more than 180 days |
| g | **Of which: Past due > 180 days ≤ 1 year**  Subcategory of non-performing exposures that are past due for more than 180 days, but not more than 1 year |
| h | **Of which: Past due > 1 year ≤ 2 years**  Subcategory of non-performing exposures that are past due for more than 1 year, but not more than 2 years |
| i | **Of which: Past due > 2 years ≤ 5 years**  Subcategory of non-performing exposures that are past due for more than 2 years, but not more than 5 years |
| j | **Of which: Past due > 5 years ≤ 7 years**  Subcategory of non-performing exposures that are past due for more than 5 years, but not more than 7 years |
| k | **Of which: Past due > 7 years**  Subcategory of non-performing exposures that are past due for more than 7 years |
| l | **Of which defaulted**  Defaulted exposures in accordance with Article 178 CRR |

**Template EU CQ4: Quality of non-performing exposures by geography**

1. Where non-domestic original exposures in all non-domestic countries in all exposure classes are equal to or higher than 10% of the total (domestic and non-domestic) original exposures, large institutions and other listed institutions shall disclose the information referred to in points (c) and (e) of Article 442 CRR by following the instructions provided below in this Annex to complete template EU CQ4 which is s presented in Annex XV to this Implementing Regulation.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 010 | **On-balance-sheet exposures**  Total on-balance-sheet exposures |
| 020 – 070 and 090 - 140 | **Country**  A country in which the institution’s exposures are material in accordance with Article 432 CRR  When the materiality of countries is determined using a materiality threshold, that threshold shall be disclosed, as shall the list of immaterial countries included in the ‘Other countries’ rows.  Institutions shall allocate exposures to a significant country based on the residence of the immediate counterparty. Exposures to supranational organisations shall be assigned not to the country of residence of the institution but to ‘Other countries’. |
| 080 | **Off-balance-sheet exposures**  See the definition in EU-CR1: Performing and non-performing exposures and related provisions. |
| 150 | **Total** |

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| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a | **Gross carrying amount/nominal amount**  Gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014; nominal amount as defined in paragraph 118 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014  The gross carrying amount related to the exposures subject to impairment is the net of accumulated partial and total write-off. |
| b | **Gross carrying amount/nominal amount – of which non-performing**  Gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014; nominal amount as defined in paragraph 118 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014; non-performing exposures as defined in Article 47a CRR.  This column shall be only disclosed by large institutions referred to in Article 8(2) of Regulation (EU) 2024/XXX. |
| c | **Of which defaulted**  Defaulted exposures in accordance with Article 178 CRR |
| d | **Gross carrying amount/nominal amount – of which subject to impairment**  The gross carrying or nominal amount related to exposures that are subject to the impairment requirements of the applicable accounting framework.  This column shall be only disclosed by large institutions referred to in Article 8(2) of Regulation (EU) 2024/XXX |
| e | **Accumulated impairment**  This shall include the amounts determined in accordance with paragraphs 11, 69 to 71, 106 and 110 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014 |
| f | **Provisions on off-balance-sheet commitments and financial guarantees given**  This row shall include the provisions off-balance-sheet commitments and financial guarantees given. |
| g | **Accumulated negative changes in fair value due to credit risk on non-performing exposures**  This shall include the amounts determined in accordance with paragraphs 11, 69 to 71, 106 and 110 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014. |

**Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry**

1. Large institutions and other listed institutions shall disclose the information referred to in points (c) and (e) of Article 442 CRR by following the instructions provided below in this Annex to complete template EU CQ5 which is presented in Annex XV to this Implementing Regulation.

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| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 010 - 190 | **Counterparty breakdown by industry**  Counterparty sector allocation includes only the sectors related to non-financial corporation counterparty.  Counterparty sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of exposures incurred jointly by more than one obligor shall be done based on the characteristics of the obligor that was the more relevant, or determinant, for the institution’s decision to grant the exposure.  The rows shall be used to disclose the material industry sectors or counterparty types to which institutions have exposures. Materiality shall be assessed in accordance with Article 432 CRR, and immaterial industry sectors or counterparty types shall be aggregated in the row ‘Other services’. |
| 200 | **Total** |

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| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a | **Gross carrying amount**  Gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014  The gross carrying amount related to the exposures subject to impairment is the net of accumulated partial and total write-off. |
| b | **Gross carrying amount – of which non-performing**  Gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014; non-performing exposures as defined in Article 47a CRR.  This column shall be only disclosed by large institutions referred to in Article 8(2) of Regulation (EU) 2024/XXX. |
| c | **Of which defaulted**  Defaulted exposures in accordance with Article 178 CRR |
| d | **Gross carrying amount – of which loans and advances subject to impairment**  The gross carrying amount related to loans and advances that are subject to the impairment requirements of the applicable accounting framework.  This column shall be only disclosed by large institutions referred to in Article 8(2) of Regulation (EU) 2024/XXX. |
| e | **Accumulated impairment**  This shall include the amounts determined in accordance with paragraphs 11, 69 to 71, 106 and 110 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014. |
| f | **Accumulated negative changes in fair value due to credit risk on non-performing exposures**  Non-performing exposures as defined in Article 47a CRR  Institutions shall include the amounts determined in accordance with paragraphs 11, 69 to 71, 106 and 110 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014. |

**Template EU CQ6: Collateral valuation - loans and advances**

1. Large institutions referred to in Article 8(2) of Regulation (EU) 2024/XXX shall disclose the information referred to in point (c) of Article 442 CRR by following the instructions provided below in this Annex to complete template EU CQ6 which is presented in Annex XV to this Implementing Regulation.

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| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 010 | **Gross carrying amount**  Gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014 |
| 020 | **Of which secured**  Gross carrying amount, as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) 680/2014, of secured and partially secured loans shall be disclosed in this row.  Unsecured loans and advances shall include exposures for which neither collateral was pledged nor financial guarantees were received; the unsecured part of a partially secured or partially guaranteed exposure shall be included in this row, in accordance with paragraph 323 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014.  Therefore, secured loans and advances must be calculated as the difference between the gross carrying amount of all loans and advances and the gross carrying amount of unsecured loans and advances, and will include both the secured and the unsecured part of the loan.  In case of overcollateralization the gross carrying amount of the loan shall be disclosed. |
| 030 | **Of which secured with immovable property**  Loans collateralized by immovable property shall include loans and advances formally secured by residential or commercial immovable property collateral, independently of their loan/collateral ratio (commonly referred as ‘loan-to-value’) and the legal form of the collateral, as defined in paragraph 86(a) of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014. |
| 040 | **Of which instruments with LTV higher than 60% and lower or equal to 80%**  The loan-to-value (LTV) ratio shall be calculated using the calculation method specified for ‘LTV Current’ in the Recommendation of the European Systemic Risk Board on closing real estate data gaps (ESRB/2016/14)[[5]](#footnote-5). Institutions shall disclose the gross carrying amount of loans and advances having an LTV ratio higher than 60% and lower or equal to 80%. |
| 050 | **Of which instruments with LTV higher than 80% and lower or equal to 100%**  Institutions shall disclose the gross carrying amount of loans and advances having an LTV ratio higher than 80% and lower than or equal to 100%. |
| 060 | **Of which instruments with LTV higher than 100%**  Gross carrying amount of loans and advances having a LTV ratio higher than 100% |
| 070 | **Accumulated impairment for secured assets**  For secured debt instruments, accumulated impairment shall be calculated as the cumulative amount of impairment losses, net of use and reversals that has been recognised, where appropriate for each of the impairment stages (paragraph 70 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014).  The accumulated impairment related to the unsecured part of a partially secured or partially guaranteed exposure shall be included in this row. |
| 090 | **Collateral – of which value capped at the value of exposure**  Amounts for collateral received shall be calculated in accordance with paragraph 239 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014. The sum of amounts for collateral in this row shall be capped at the carrying amount of the related exposure. |
| 100 | **Of which immovable property**  The part of the collateral consisting of residential or commercial immovable property (point (a) of paragraph 173 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014)  The sum of amounts for collateral in this row shall be capped at the carrying amount of the related exposure. |
| 110 | **Collateral – of which value above the cap**  In this row, the difference between the actual value of the collateral and the capped value of the collateral (carrying amount of the related exposure) shall be disclosed (institutions shall not apply for the calculation of the actual value of the collateral paragraph 239 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014). |
| 120 | **Of which immovable property**  The difference between the actual value and the capped value of the part of the collateral consisting of residential or commercial immovable property (point (a) of paragraph 173 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014) |
| 130 | **Financial guarantees received**  As defined in paragraph 114 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014 |
| 140 | **Accumulated partial write-off**  This is to include the accumulated partial amount at the reference date of principal and accrued past-due interest and fees for any debt instrument that has been de-recognised to date using either of the methods described in paragraph 74 of Part 2 of Annex V to Commission Implementing Regulation (EU) 680/2014, to be disclosed because the institution has no reasonable expectation of recovering the contractual cash flows. These amounts are to be disclosed until the total extinguishment of all the institution’s rights by expiry of the statute-of-limitations period, forgiveness or another cause, or until recovery. Therefore, where the written-off amounts are not recovered, they are to be disclosed while they are subject to enforcement activities.  Write-offs constitute a de-recognition event and relate to a financial asset in its entirety or (in the case of a partial write-off) to a portion of it, including where the modification of an asset leads the institution to give up its right to collect cash flows either on a portion or on the entirety of that asset. |

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| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a | **Loans and advances**  See the definition in template EU CR1: Performing and non-performing exposures and related provisions. |
| b | **Loans and advances – of which performing**  See the definition in template EU CR1: Performing and non-performing exposures and related provisions. |
| c | **Of which past due > 30 days ≤ 90 days**  Subcategory of performing loans and advances that are 31–90 days past due |
| d | **Loans and advances – of which non-performing exposures**  Non-performing exposures as defined in Article 47a CRR  See the definition in template EU CR1: Performing and non-performing exposures and related provisions. |
| e | **Of which unlikely to pay that are not past due or are past due ≤ 90 days**  Subcategory of loans and advances that are either not past due or are up to 90 days past due but are nevertheless identified as non-performing, because of the likelihood of non-full repayment pursuant to Article 47a CRR |
| f | **Past due > 90 days**  Subcategory of loans and advances that are more than 90 days past due |
| g | **Of which past due > 90 days ≤ 180 days**  Subcategory of loans and advances that are 91–180 days past due |
| h | **Of which past due > 180 days ≤ 1 year**  Subcategory of loans and advances that are 181 days to 1 year past due |
| i | **Of which past due > 1 years ≤ 2 years**  Subcategory of loans and advances that are 1–2 years past due |
| j | **Of which past due > 2 years ≤ 5 years**  Subcategory of loans and advances that are 2–5 years past due |
| k | **Of which past due > 5 years ≤ 7 years**  Subcategory of loans and advances that are 5–7 years past due |
| l | **Of which past due > 7 years**  Subcategory of loans and advances that are more than 7 years past due. |

**Template EU CQ7: Collateral obtained by taking possession and execution processes**

1. Institutions shall disclose the information referred to in point (c) of Article 442 CRR by following the instructions provided below in this Annex to complete template EU CQ7 which is presented in Annex XV to this Implementing Regulation.

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| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 010 | **Property, plant and equipment (PP&E)**  Institutions shall disclose the stock of collateral obtained by taking possession that remains recognised in the balance sheet at the reporting reference date and that is classified as PP&E. |
| 020 | **Other than PP&E**  The stock of collateral obtained by taking possession that remains recognised in the balance sheet at the reporting reference date and is not classified as PP&E will automatically be disclosed in this row. The total stock will be calculated taking into account the initial stock (since the end of the last financial year), and the inflows and the outflows that occurred during the disclosure period (since the end of the last financial year). Collateral obtained by taking possession (other than PP&E) is in rows by type of collateral. |
| 030 | **Residential immovable property**  Collateral obtained by taking possession of residential property (e.g. houses, apartments, etc.) or property with potential use in the future as such (e.g. unfinished residential property etc.) |
| 040 | **Commercial immovable property**  Collateral obtained by taking possession of commercial or industrial property that can be used for business and/or investment purposes, or of any immovable property that is not residential property, as described above  Land (both non-agricultural and agricultural) shall also be included in this category. |
| 050 | **Movable property (auto, shipping, etc.)**  Collateral obtained by taking possession of property other than immovable property shall be disclosed in this row. |
| 060 | **Equity and debt instruments**  Collateral obtained by taking possession of equity or debt instruments shall be disclosed in this row. |
| 070 | **Other collateral**  Collateral obtained by taking possession not falling into the categories of the other rows  If the amount in this row is relatively material, institutions shall provide additional information in the narrative accompanying this template. |
| 080 | **Total** |

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| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a | **Collateral obtained by taking possession - Value at initial recognition**  Institutions shall disclose in this column the gross carrying amount of the collateral obtained by taking possession at initial recognition in the institution’s balance sheet. |
| b | **Collateral obtained by taking possession - Accumulated negative changes**  Accumulated impairment or accumulated negative changes to the initial recognition value of the collateral obtained by taking possession, as described above  Institutions shall also include accumulated negative changes due to amortisation in the case of PP&E and investment properties, if applicable. |

**Template EU CQ8: Collateral obtained by taking possession and execution processes – vintage breakdown**

1. Large institutions referred to in Article 8(2) of Regulation (EU) 2024/XXX shall disclose the information referred to in point (c) of Article 442 CRR by following the instructions provided below in this Annex to complete template EU CQ8 which is presented in Annex XV to this Implementing Regulation.

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| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 010 | **Property, plant and equipment (PP&E)**  Institutions shall disclose the stock of collateral obtained by taking possession that remains recognised in the balance sheet at the reporting reference date and that is classified as PP&E. |
| 020 | **Other than PP&E**  The stock of collateral obtained by taking possession that remains recognised in the balance sheet at the reporting reference date and is not classified as PP&E will automatically be disclosed in this row. The total stock will be calculated taking into account the initial stock (since the end of the last financial year), and the inflows and the outflows that occurred during the disclosure period (since the end of the last financial year). Collateral obtained by taking possession (other than PP&E) is in rows by type of collateral. |
| 030 | **Residential immovable property**  Collateral obtained by taking possession of residential property (e.g. houses, apartments, etc.) or property with potential use in the future as such (e.g. unfinished residential property etc.) |
| 040 | **Commercial immovable property**  Collateral obtained by taking possession of commercial or industrial property that can be used for business and/or investment purposes, or of any immovable property that is not residential property, as described above  Land (both non-agricultural and agricultural) shall also be included in this category. |
| 050 | **Movable property (auto, shipping, etc.)**  Collateral obtained by taking possession of property other than immovable property shall be disclosed in this row. |
| 060 | **Equity and debt instruments**  Collateral obtained by taking possession of equity or debt instruments shall be disclosed in this row. |
| 070 | **Other collateral**  Collateral obtained by taking possession not falling into the categories of the other rows.  If the amount in this row is relatively material, institutions shall provide additional information in the narrative accompanying this template. |
| 080 | **Total** |
| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a | **Debt balance reduction - Gross carrying amount**  The gross amount of the debt that was cancelled in exchange for the collateral obtained by taking possession, at the exact moment of the exchange, through judicial procedures or bilateral agreement  The gross amount shall be calculated as the gross reduction of the instrument balance, not taking into account any provisions. For the avoidance of doubt, balance reductions due to other reasons (e.g. cash collections) shall not be in this column. |
| b | **Debt balance reduction - Accumulated negative changes**  Accumulated impairment or accumulated negative changes to the initial recognition value of the collateral obtained by taking possession, as described above  See the definition in template CQ7, ‘Collateral obtained by taking possession and execution processes’.  Institutions shall include accumulated negative changes due to amortisation in the case of PP&E and investment properties, if applicable. |
| c | **Total collateral obtained by taking possession - Value at initial recognition**  The gross carrying amount of the collateral obtained by taking possession at initial recognition in the institution’s balance sheet shall be disclosed in this column. |
| d | **Total collateral obtained by taking possession - Accumulated negative changes**  Accumulated impairment or accumulated negative changes to the initial recognition value of the collateral obtained by taking possession, as described above  Institutions shall include accumulated negative changes due to amortisation in the case of PP&E and investment properties, if applicable. |
| e | **Total collateral obtained by taking possession - Foreclosed ≤ 2 years – of which value at initial recognition**  Value at initial recognition for collateral obtained by taking possession and recognised in the balance sheet for 2 years or less at the reporting reference date |
| f | **Total collateral obtained by taking possession - Foreclosed ≤ 2 years – of which accumulated negative changes**  Accumulated negative changes for collateral obtained by taking possession and recognised in the balance sheet for 2 years or less at the reporting reference date |
| g | **Total collateral obtained by taking possession - Foreclosed > 2 years ≤ 5 years – of which value at initial recognition**  Value at initial recognition for collateral obtained by taking possession and recognised in the balance sheet for more than 2 years and up to 5 years at the reporting reference date |
| h | **Total collateral obtained by taking possession - Foreclosed > 2 years ≤ 5 years – of which accumulated negative changes**  Accumulated negative changes for collateral obtained by taking possession and recognised in the balance sheet for more than 2 years and up to 5 years at the reporting reference date |
| i | **Total collateral obtained by taking possession - Foreclosed > 5 years – of which value at initial recognition**  Value at initial recognition for collateral obtained by taking possession and recognised in the balance sheet for more than 5 years at the reporting reference date |
| j | **Total collateral obtained by taking possession - Foreclosed > 5 years – of which accumulated negative changes**  Accumulated negative changes for collateral obtained by taking possession and recognised in the balance sheet for more than 5 years at the reporting reference date |
| k | **Total collateral obtained by taking possession - Of which non-current assets held for sale – of which value at initial recognition**  Initial value for collateral obtained by taking possession that is classified as non-current assets held for sale shall be disclosed. If this classification is not relevant in accordance with the accounting framework applicable to the institution, this information shall not be provided. |
| l | **Total collateral obtained by taking possession - Of which non-current assets held for sale – of which accumulated negative changes**  Accumulated negative changes for collateral obtained by taking possession that is classified as non-current assets held for sale shall be disclosed. If this classification is not relevant in accordance with the accounting framework applicable to the institution, this information shall not be provided. |

1. Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 ([OJ L 176, 27.6.2013, p. 1](https://eur-lex.europa.eu/legal-content/EN/AUTO/?uri=OJ:L:2013:176:TOC)). [↑](#footnote-ref-1)
2. COMMISSION IMPLEMENTING REGULATION (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ 191, 28.6.2014, p. 1). [↑](#footnote-ref-2)
3. REGULATION (EU) No 1071/2013 OF THE EUROPEAN CENTRAL BANK of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector (ECB/2013/33) (OJ L 297, 7.11.2013, p. 1). [↑](#footnote-ref-3)
4. COUNCIL DIRECTIVE 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1). [↑](#footnote-ref-4)
5. RECOMMENDATION OF THE EUROPEAN SYSTEMIC RISK BOARD of 31 October 2016 on closing real estate data gaps (ESRB/2016/14) (OJ C 31, 31.1.2017, p. 1). [↑](#footnote-ref-5)