

ANNEX II

REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS

4.2. Operational Risk: Detailed information on losses in the last year (OPR DETAILS)

4.2.1. General Remarks

119. Template C 17.01 (OPR DETAILS 1) summarises the information on the gross losses and loss recoveries registered by an institution in the last year according to event types and business lines. Template C 17.02 (OPR DETAILS 2) provides detailed information on the largest loss events in the last year. Operational risk losses that are related to credit risk and are subject to own funds requirements for credit risk (boundary credit-related operational risk events) are neither considered in template C 17.01 nor template C 17.02.
120. “Gross loss” means a loss stemming from an operational risk event or event type - as referred to in Article 322(3)(b) of Regulation (EU) No 575/2013 - before recoveries of any type, without prejudice to 122.
121. “Recovery” means an independent occurrence related to the original operational risk loss that is separate in time, in which funds or inflows of economic benefits are received from first or third parties, such as insurers or other parties.
122. “Rapidly recovered loss events” means operational risk events that lead to losses that are partly or fully recovered within five working days. In case of a rapidly recovered loss event, only the part of the loss that is not fully recovered (i.e. the loss net of the partial rapid recovery) shall be included into the gross loss definition. As a consequence, loss events that lead to losses that are fully recovered within five working days shall not be included into the gross loss definition, as well as into the OPR DETAILS reporting at all.
123. “Date of accounting” means the date when a loss or reserve/provision was first recognized in the Profit and Loss statement, against an operational risk loss. This date logically follows the “Date of occurrence” (i.e. the date when the operational risk event happened or first began) and the “Date of discovery” (i.e. the date on which the institution became aware of the operational risk event).
124. The number of events is the number of operational risk events for which gross losses were accounted for within the reporting period.
125. The gross loss amount is the gross loss amounts pertinent to operational risk events (e.g. direct charges, provisions, settlements);
126. Information reported on the number of events and the gross loss amount as defined above shall refer to operational risk events
- (i) “accounted for the first time” within the reporting period and
 - (ii) “accounted for the first time” within a previous reporting period, if the event has not been included in any previous supervisory report, e.g. because it was identified as operational risk event only in the current reporting period.
127. The number of loss events subject to loss adjustments shall represent the number of operational risk events “accounted for the first time” and identified as such in previous reporting periods for which loss adjustments were made in the current reporting period. If more than

one loss adjustment was made for an event within the reporting period, the sum of those loss adjustments shall be counted as one adjustment in the period.

128. Loss adjustments relating to previous reporting periods is the sum of the following elements (positive or negative):

(i) the gross loss amounts pertinent to positive loss adjustments made within the reporting period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events “accounted for the first time” and identified as such in previous reporting periods;

(ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting period — e.g. due to decrease of provisions — of operational risk events “accounted for the first time” and identified as such in previous reporting periods. The Maximum single loss is the larger of either the largest gross loss amount for events reported for the first time within the reporting period or the largest positive loss adjustment for events reported for the first time within a previous reporting period.

129. The sum of the five largest losses shall consist of the five largest single losses. It shall be calculated as the sum of the largest gross loss amounts for events reported for the first time within the reporting period and the largest positive loss adjustment for events reported for the first time within a previous reporting period.

130. The Total direct loss recovery (except insurance and other risk transfer mechanisms) is the sum of all the direct recoveries accounted within the reporting period and pertinent to operational risk events accounted for the first time within the reporting period or in previous reporting periods.

131. The Total recovery from insurance and other risk transfer mechanisms is the sum of all the recoveries from insurance and other risk transfer mechanisms accounted within the reporting period and pertinent to operational risk events accounted for the first time within the reporting period or in previous reporting periods.

132. The figures reported in June of the respective year are interim figures, while the final figures are reported in December. Therefore the figures in June have a six-month reference period (i.e. from 1 January to 30 June of the calendar year) while the figures in December have a twelve-month reference period (i.e. from 1 January to 31 December of the calendar year).

133. In order to verify the conditions envisaged by Article 5 point (b) (2) (b) (i) of this Regulation, the institutions shall use the latest statistics as available in the Supervisory Disclosure webpage of the EBA to get “the sum of individual balance sheet totals of all institutions within the same Member State”. In order to verify the conditions envisaged by Article 5 (b) 2 (b) (iii), the gross domestic product at market prices as defined in point 8.89 of Annex A to Regulation (EU) No 549/2013 of the European Parliament and of the Council (ESA 2010) and published by Eurostat for the previous calendar year shall be used.

4.2.2. Template C 17.01: Operational risk losses and recoveries by business lines and event types in the last year (OPR DETAILS 1)

4.2.2.1. General Remarks

134. In template C 17.01, the information is presented by distributing the losses and recoveries above internal thresholds amongst business lines (as defined in Article 317, Table 2 of CRR including the additional business line "Corporate items" as referred to in Article 322 (3)

point b) CRR) and event types (as defined in Article 324 CRR), being possible that the losses corresponding to one event are distributed amongst several business lines.

135. Columns present the different event types and the totals for each business line, together with a memorandum item that shows the lowest internal threshold applied in the data collection of losses, revealing within each business line the lowest and the highest threshold if there is more than one threshold.

136. Rows present the business lines, and within each business line, information on the number of events, the gross loss amount, the maximum single loss, the sum of the five largest losses, the number of events subject to loss adjustments, the loss adjustments relating to previous reporting periods and the total loss recoveries (direct loss recoveries as well as recoveries from insurance and other risk transfer mechanisms).

137. For the total business lines, data on the number of events, the gross loss amount and loss adjustments relating to previous reporting periods are also requested for certain ranges based on set thresholds, 10,000, 20,000, 100,000, and 1,000,000. The thresholds are set in Euro amounts and are included for comparability purposes of the reported losses among institutions; therefore they do not necessarily relate with the minimum loss thresholds used for the internal loss data collection, to be reported in another section of the template.

4.2.2.2. Instructions concerning specific positions

Columns	
010 - 070	<p><u>EVENT TYPES</u></p> <p>Institutions report the losses in the respective columns 010 to 070 according to the event types as defined in Article 324 CRR.</p> <p>Institutions that meet the criteria of Article 5 (b) point 2 (c) may report those losses for which the event type is not identified in column 080 only.</p>
080	<p><u>TOTAL EVENT TYPES</u></p> <p>In column 080, for each business line, institutions report the total ‘number of events’, the total of ‘gross loss amount’, the total of ‘total direct loss recovery (except insurance and other risk transfer mechanisms)’, the total of ‘Total recovery from insurance and other risk transfer mechanisms’ and the total of ‘loss adjustments relating to previous reporting periods’. Provided that the institution has identified the event types for all losses, column 080 shows the simple aggregation of the number of loss events, the total gross loss amounts, the total loss recovery amounts and the ‘loss adjustments relating to previous reporting periods’ reported in columns 010 to 070.</p> <p>The ‘maximum single loss’ reported in column 080 is the maximum single loss within a business line and identical to the maximum of the ‘maximum single losses’ reported in columns 010 to 070, provided that the institution has identified the event types for all losses.</p> <p>For the sum of the five largest losses, in column 080 the sum of the five largest losses within one business line is reported.</p>
090 - 100	<p><u>MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION</u></p> <p>Institutions report in the columns 090 and 100 the minimum loss thresholds they are using for the internal loss data collection in accordance with Article 322 (3) point c), last sentence CRR.</p> <p>If the institution applies only one threshold for in each business line, only the column 090</p>

	shall be filled in. In the case where there are different thresholds applied within the same regulatory business line, then the highest applicable threshold (column 100) shall be filled in as well.
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Rows	
010 - 880	<p><u>BUSINESS LINES: CORPORATE FINANCE, TRADING AND SALES, RETAIL BROKERAGE, COMMERCIAL BANKING, RETAIL BANKING, PAYMENT AND SETTLEMENT, AGENCY SERVICES, ASSET MANAGEMENT, CORPORATE ITEMS</u></p> <p>For each business line as defined in Article 317 (4), table 2 CRR, including the additional business line "Corporate items" as referred to in Article 322 (3) point b) CRR, and for each event type, the institution shall report, according to the internal thresholds the following information: number of events, gross loss amount, the number of events subject to loss adjustments, loss adjustments relating to events of previous reporting periods, maximum single loss, sum of the five largest losses, total direct loss recovery (except insurance and other risk transfer mechanisms) and the total recovery from insurance and other risk transfer mechanisms.</p> <p>For a loss event that affects more than one business line the “gross loss amount” is distributed among all the affected business lines.</p> <p>Institutions that calculate their own funds requirement according to BIA can report those losses for which the business line is not identified in rows 910-980 only.</p>
910 - 980	<p><u>TOTAL BUSINESS LINES</u></p> <p>For each event type (column 010 to 080), the information (Article 322 (3) lit. b), c) and e) of CRR on total business lines has to be reported.</p>
910 - 914	<p><u>Number of Events</u></p> <p>In row 910, the number of events above the internal threshold by event types for the total business lines shall be reported. This figure may be lower than the aggregation of the number of events by business lines since the events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, if an institution calculating its own funds requirements according to BIA cannot identify the business line(s) affected by the loss in every case.</p> <p>In rows 911 – 914, the number of events with a gross loss amount within the ranges defined in the pertinent rows shall be reported.</p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) CRR respectively that it has identified the event types for all losses, the following shall apply for column 080:</p> <ul style="list-style-type: none"> - The total number of events reported in rows 910 to 914 is equal to the horizontal aggregation of the number of events in the corresponding row, given that in those figures the events with impacts in different business lines shall have already been considered as one event. - The figure reported in column 080, row 910 shall not necessarily be equal to the vertical aggregation of the number of events which are included in column 080, given that one event can have an impact in different business lines simultaneously.

<p>920 - 924</p>	<p><u>Gross loss amount</u></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) CRR, the gross loss amount reported in row 920 is the simple aggregation of the gross loss amount for each business line.</p> <p>In rows 921 – 924, the gross loss amount for events with a gross loss amount within the ranges defined in the pertinent rows shall be reported.</p>
<p>930 - 934</p>	<p><u>Number of loss events subject to loss adjustments</u></p> <p>The number of loss events subject to loss adjustments shall represent the number of loss events related to previous reporting periods for which loss adjustments were made in the current reporting period. If more than one loss adjustment was made for an event within the reporting period, the sum of those loss adjustments shall be counted as one adjustment in the period.</p> <p>With regard to the determination of the number of loss events subject to loss adjustments for certain ranges of gross loss amounts (rows 931 – 934), the following shall apply:</p> <ul style="list-style-type: none"> (a) In any case, the applicable range is identified based on the overall loss amount related to an operational risk event and not by the amount of the loss adjustment. (b) If both the loss amount before the adjustment (original loss amount) and the adjusted loss amount of an event belong to the same range, i.e. the loss adjustment does not entail a change in the range, institutions shall report this as one event in the row dedicated to this range. (c) If the loss adjustment entails a change in the range, institutions shall report this as one event in the row dedicated to the range applicable before the adjustment and as one event in the row dedicated to the range applicable after the adjustment. (d) If, due to a negative loss adjustment, the adjusted loss amount of an event falls below the internal data collection threshold of the institution, the institution shall report this as one event in the row dedicated to the range applicable before the adjustment. (e) The same approach as presented in (d) shall be applied if the loss amount falls below 10,000 € due to a negative loss adjustment. <p>Based on the rules for the determination of the number of loss events subject to loss adjustments per range, the total number of loss events subject to loss adjustments (row 930) may be lower than the sum of the numbers of loss events subject to loss adjustments per range (rows 931 – 934).</p>
<p>940 - 944</p>	<p><u>Loss adjustments relating to previous reporting periods</u></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 of CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) of CRR, the amount reported in row 940 is the simple aggregation of the loss adjustments relating to previous reporting periods.</p> <p>If, due to a negative loss adjustment, the adjusted loss amount of a single event falls below the internal data collection threshold of the institution, the institution shall exclude the original loss amount from the amounts reported in row 940 (i.e. report the original loss amount with a negative sign in row 940).</p> <p>With regard to the assignment of loss adjustments to ranges of gross loss amounts (rows 941 – 944), the following shall apply</p>

	<p>(a) In any case, the applicable range is identified based on the overall loss amount related to an operational risk event and not by the amount of a loss adjustment.</p> <p>(b) If both the loss amount before the adjustment (original loss amount) and the adjusted loss amount belong to the same range, i.e. the loss adjustment does not entail a change in the range, the amount of the loss adjustment – positive or negative – shall be reported in the row dedicated to this range.</p> <p>(c) If the loss adjustment entails a change in the range, institutions shall reclassify the loss by excluding the original loss amount from the range applicable before the adjustment (report the amount with a negative sign in the respective row) and assigning the adjusted loss amount to the range applicable after the adjustment (report the amount with a positive sign).</p> <p>(d) If, due to a negative loss adjustment, the adjusted loss amount of an event falls below the internal data collection threshold of the institution, the institution shall exclude the original loss amount from the range applicable before the adjustment (report the amount with a negative sign in the respective row), but not include the adjusted amount in another range.</p> <p>(e) The same approach as presented in (d) shall be applied if the loss amount falls below 10,000 € due to a negative loss adjustment. In that case however, as long as the adjusted loss amount still exceeds the internal data collection threshold of the institution, the (negative) net amount of the loss adjustment shall still be included in row 940.</p>
950	<p><u>Maximum single loss</u></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) CRR, the maximum single loss is the maximum loss over the internal threshold for each event type and amongst all business lines. These figures may be higher than the highest single loss recorded in each business line if an event impacts different business lines.</p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) CRR respectively that it has identified the event types for all losses, the following shall apply for column 080:</p> <ul style="list-style-type: none"> - The maximum single loss reported shall be equal to the highest of the values reported in columns 010 – 070 of this row. - If there are events having an impact in different business lines, the amount reported in {r950, c080} may be higher than the amounts of “Maximum single loss” per business line reported in other rows of column 080.
960	<p><u>Sum of the five largest losses</u></p> <p>The sum of the five largest gross losses for each event type and amongst all business lines is reported. This sum may be higher than the highest sum of the five largest losses recorded in each business line. This sum has to be reported regardless of the number of losses.</p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) CRR respectively that it has identified the event types for all losses, for column 080, the sum of the five largest losses shall be the sum of the five largest losses in the whole matrix, which means that it may not necessarily be equal to neither the maximum value of “sum of the five largest losses” in row 960 nor the maximum value of “sum</p>

	of the five largest losses” in column 080.
970	<p><u>Total direct loss recovery (except insurance and other risk transfer mechanisms)</u></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) CRR, the total direct loss recovery is the simple aggregation of the total direct loss recovery for each business line.</p>
980	<p><u>Total recovery from insurance and other risk transfer mechanisms</u></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) CRR, the total recovery from insurance and other risk transfer mechanisms is the simple aggregation of the total loss recovery from insurance and other risk transfer mechanisms for each business line.</p>

Explanatory text for consultation purposes

Question 7

Are the rules for the determination of the number of loss events subject to loss adjustments for certain ranges of gross loss amounts as defined for rows 931 – 934 and the rules for the assignment of loss adjustments to ranges as defined for rows 940 to 944 sufficiently clear? In case of uncertainties, please provide suggestions to improve the clarity and/or effectiveness of the reporting instructions for loss adjustments.

Question 8

Are the new rules for the determination of the number of loss events subject to loss adjustments for certain ranges of gross loss amounts as defined for rows 931 – 934 and the rules for the assignment of loss adjustments to ranges as defined for rows 940 to 944 appropriate in terms of cost/benefit? Please try to quantify the cost impact and put it into context with the overall implementation costs that you expect with the changed reporting requirements on OpRisk.

4.2.3. Template C 17.02: Operational risk: Detailed information on the largest loss events in the last year (OPR DETAILS 2)

4.2.3.1. General Remarks

138. In template C 17.02, information on individual loss events shall be provided (one row per event).

139. With regard to the events considered, the following shall apply:

- (a) Only events entailing a gross loss amount of 100,000 € or more have to be reported. Subject to that threshold,
 - i) the largest event for each event type, provided that the institution has identified the event types for losses and
 - ii) the five largest of the remaining events with or without identified event type
 by gross loss amount shall be included in the template.

- (b) Further events shall be reported if the gross loss amount of those events is $\geq 10,000,000$ € In total, not more than the largest events for each event type, provided that the institution has identified the event types for losses, and ten additional events with or without identified event type (17 in total) shall be reported.
- (c) An event shall only be considered once.

Explanatory text for consultation purposes

Question 9

With regard to the threshold applicable to determine the number of loss events considered in template C 17.02, the aim is to be proportionate in its application without creating undue complexity. Several options were considered, in particular:

- (a) 17 largest losses
All institutions submitting template C 17.02 report the biggest loss event per event type plus the 10 largest loss events of the remaining events.
- (b) 17 largest losses if above 100,000 €per loss event.
All institutions submitting template C 17.02 report the biggest loss event per event type plus the 10 largest loss events of the remaining events; In both cases subject to a minimum loss of 100,000 €per event.
- (c) Combined threshold.
Threshold as presented in paragraph 140 above.

Which option as regards the threshold for OpRisk loss events is the least complex or least costly in terms of implementation?

4.2.3.2. Instructions concerning specific positions

Columns	
010	<p><u>Event ID</u></p> <p>The event ID is a row identifier and shall be unique for each row in the table. It shall follow the numerical order 1, 2, 3, etc.</p>
020	<p><u>Date of Accounting</u></p> <p>Date of accounting means the date when a loss or reserve / provision against an operational risk loss was first recognized in the Profit and Loss statement.</p>
030	<p><u>Date of Occurrence</u></p> <p>Date of occurrence is the date when the operational risk event happened or first began.</p>
040	<p><u>Date of discovery</u></p> <p>Date of discovery is the date on which the institution became aware of the operational risk event.</p>
050	<p><u>Event Type</u></p>

	Event types as defined in Article 324 CRR
060	<u>Gross loss</u> Gross loss related to the event as defined in paragraph 120 above
070	<u>Gross loss net of direct recoveries</u> Gross loss related to the event as defined in paragraph 120 above net of direct recoveries pertinent to that loss event
080 - 160	<u>Gross loss by business line</u> The gross loss as reported in column 060 shall be allocated to the relevant business lines as defined in Articles 317 and 322 (3) point b) CRR.
170	<u>Legal Entity name</u> Name of the legal entity as reported in column 010 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.
180	<u>Legal Entity ID</u> LEI code of the legal entity as reported in column 025 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.
190	<u>Business Unit</u> Business unit or corporate division of the institution where the loss – or the greatest share of the loss if several business units or corporate divisions were affected – occurred.
200	<u>Description</u> Description of the event, which should at least comprise information about the event itself and drivers or causes of the event.

6. Exposures to General governments (GEN GOV templates)

6.1 General remarks

The information for the purpose of template C33.01 and template C33.02 shall cover all exposures to ‘General governments’ as defined in paragraph 35 (b) of Annex V.

Exposures to ‘General governments’ are included in different exposure classes in accordance with Article 112 and Article 147 of CRR, as specified by the instructions for the completion of template C07, C08.01 and C08.02.

Table 2 (Standardised approach) and Table 3 (IRB approach), included in Part 3 of Annex 5, shall be observed for the mapping of exposure classes used to calculate capital requirements under the CRR to counterparty sector ‘General governments’.

Information shall be reported for the total aggregate exposures (meaning the sum of all countries reported) and for the each country on the basis of the residence of the counterparty on an immediate borrower basis. Exposures fully or partially guaranteed by ‘General governments’ shall be reported separately.

The allocation of exposures to exposure classes or jurisdictions shall be made without considering credit mitigation techniques and in particular without considering substitution effects. However, the calculation of risk exposures for each exposure class and each jurisdiction includes the incidence of credit risk mitigation techniques, including substitution effects.

The reporting of information on exposures to ‘General governments’ by jurisdiction of residence of the immediate counterparty other than the domestic jurisdiction of the reporting institution is subject to the thresholds in Article 5 (b) point 3.

6.2 Scope of the templates on exposures to “General governments”

The scope of the GEN GOV templates covers on, off-balance sheet and derivatives, direct and indirect exposures to “General governments” in the banking and trading book.

An exposure is a direct exposure when the immediate counterparty is an entity covered by the definition of ‘General governments’. Irrespective of its legal denomination, an indirect exposure is an exposure towards an immediate counterparty other than ‘General governments’ which nevertheless entails credit risk or market risk, including price risk, towards ‘General governments’.

C 33.01 –Exposures to ‘General governments’ by country of the counterparty and regulatory approach (GEN GOV1)

Columns	Instructions
010 – 260	<u>DIRECT EXPOSURES</u>
010 – 140	<u>ON-BALANCE SHEET EXPOSURES</u>
010	<u>Total gross carrying amount of non-derivative financial assets</u> Aggregate of gross carrying amount, as determined in accordance with paragraph 33 in Annex V, Part 1, of non-derivative financial assets to General governments, for all accounting portfo-

	<p>lios under IFRS or national GAAP based on Directive 86/635/EEC (Bank Accounting Directive, ‘BAD’) defined in paragraphs 15 to 22 in Annex V, Part 1 and listed in columns 030 to 120.</p> <p>Prudent valuation adjustments shall not reduce the gross carrying amount of trading and non-trading exposures measured at fair value.</p>
020	<p><u>Total carrying amount of non-derivative financial assets (net of direct short positions)</u></p> <p>Aggregate of the carrying amount, in accordance with paragraph 27 in Annex V, Part 1, of non-derivative financial assets to General governments for all accounting portfolios under IFRS or national GAAP based on BAD defined in paragraphs 15 to 22 in Annex V, Part 1 and listed in columns 030 to 120, net of short positions.</p> <p>When the institution has a direct short position, for the same residual maturity, the carrying amount of the short position shall be netted against the carrying amount of the direct position. This net amount shall be considered as zero when it is a negative amount.</p>
030-120	<p><u>NON-DERIVATIVE FINANCIAL ASSETS BY ACCOUNTING PORTFOLIOS</u></p> <p>Aggregate carrying amount of non-derivative financial assets, as defined above, to General governments by accounting portfolio under the applicable accounting framework.</p>
030	<p><u>Financial assets held for trading</u></p> <p>IFRS 7.8(a)(ii); IFRS 9.A</p>
040	<p><u>Trading financial assets</u></p> <p>BAD art 32-33; Annex V. Part 1.15; Accounting Directive art 8(1)(a)</p>
050	<p><u>Non-trading financial assets mandatorily at fair value through profit or loss</u></p> <p>IFRS 7.8(a)(ii); IFRS 9.4.1.4</p>
060	<p><u>Financial assets designated at fair value through profit or loss</u></p> <p>IFRS 7.8(a)(i); IFRS 9.4.1.5 and Accounting Directive art 8(1)(a), (6)</p>
070	<p><u>Non-trading non-derivative financial assets measured at fair value through profit or loss</u></p> <p>BAD art 36(2); Accounting Directive art 8(1)(a)</p>
080	<p><u>Financial assets at fair value through other comprehensive income</u></p> <p>IFRS 7.8(d); IFRS 9.4.1.2A</p>
090	<p><u>Non-trading non-derivative financial assets measured at fair value to equity</u></p> <p>Accounting Directive art 8(1)(a), (8)</p>
100	<p><u>Financial assets at amortised cost</u></p>

	IFRS 7.8(f); IFRS 9.4.1.2; Annex V. Part 1.15
110	<u>Non-trading non-derivative financial assets measured at a cost-based method</u> BAD Art 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V. Part 1.16
120	<u>Other non-trading non-derivative financial assets</u> BAD art 37; Accounting Directive Article 12(7); Annex V. Part 1.17
130	<u>Direct short positions</u> Carrying amount of short positions, as defined in IFRS 9. BA7(b) when the direct counterparty is a General government as defined in paragraph 1. Direct short positions arise when the institution sells securities acquired in a reverse repurchase loan, or borrowed in a securities lending transaction, which direct counterparty is a General government. The carrying amount is the fair value of the short positions.
140	<u>Of which: Short positions from reverse repurchased loans classified as held for trading or trading financial assets</u> Carrying amount of short positions, as defined in IFRS 9. BA7(b), that arise when the institution sells the securities acquired in reverse repurchase loans, which direct counterparty is a General government, that are included in the held for trading or trading financial assets accounting portfolios (columns 030 or 040). Short positions that arise when the sold securities were borrowed in a securities lending transition shall not be included in this column.
150	<u>Accumulated impairment</u> Aggregate accumulated impairment related to non-derivative financial assets reported in columns 080 to 120. [Annex V, Part 2, paragraph 95]
160	<u>Accumulated impairment - of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity</u> Aggregate accumulated impairment related to non-derivative financial assets reported in columns 080 and 090.
170	<u>Accumulated negative changes in fair value due to credit risk</u> Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 050, 060, 070 and 90 [Annex V, Part 2, paragraph 181]
180	<u>Accumulated negative changes in fair value due to credit risk - of which: from financial assets designated at fair value through profit or loss or from non-trading financial assets</u>

	<p><u>measured at fair value through profit or loss</u></p> <p>Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 060 and 070.</p>
190	<p><u>Accumulated negative changes in fair value due to credit risk - of which: from non-trading non-derivative financial assets measured at fair value to equity</u></p> <p>Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in column 090.</p>
200-230	<p><u>DERIVATIVES</u></p> <p>Direct derivative positions are to be reported in columns 200 to 230.</p> <p>For the reporting of derivatives subject to both counterparty credit risk and market risk capital charges see instructions for the row breakdown.</p>
200-210	<p><u>Derivatives with positive fair value</u></p> <p>All derivative instruments with a General government counterparty with a positive fair value for the institution at the reporting date, regardless of whether they are used in a qualifying hedging relationship, are held for trading or are included in the trading portfolio under IFRS and national GAAP based on BAD.</p> <p>Derivatives used in economic hedging shall be reported here when they are included in the trading or held for trading accounting portfolios (Annex V, Part 2, paragraphs 119, 124, 125, 140 to 143).</p>
200	<p><u>Derivatives with positive fair value: Carrying amount</u></p> <p>Carrying amount of the derivatives accounted for as financial assets at the reporting reference date.</p> <p>Under GAAP based on BAD, derivatives to be reported in these columns include the derivative instruments measured at cost or at the lower of cost or market included in the trading portfolio or designated as hedging instruments.</p>
210	<p><u>Derivatives with positive fair value: Notional amount</u></p> <p>Under IFRS and national GAAP based on BAD, notional amount, as defined in Annex V, Part 2, paragraphs NNNN, of all derivative contracts concluded and not yet settled at the reporting reference date whose counterparty is a General government, as defined above in paragraph 1, when its fair value is positive for the institution at the reporting reference date.</p>
220-230	<p><u>Derivatives with negative fair value</u></p> <p>All derivative instruments with a General government counterparty with a negative fair value for the institution at the reporting reference date, regardless of whether they are used in a qualifying hedging relationship or are held for trading or included in the trading portfolio under IFRS and national GAAP based on BAD.</p> <p>Derivatives used in economic hedging shall be reported here when they are included in the</p>

	trading or held for trading accounting portfolios (Annex V, Part 2, paragraphs 119, 124, 125, 140 to 143).
220	<p><u>Derivatives with negative fair value: Carrying amount</u></p> <p>Carrying amount of the derivatives accounted for as financial liabilities at the reporting reference date.</p> <p>Under GAAP based on BAD, derivatives to be reported in these columns include the derivative instruments measured at cost or at the lower of cost or market included in the trading portfolio or designated as hedging instruments.</p>
230	<p><u>Derivatives with negative fair value: Notional amount</u></p> <p>Under IFRS and national GAAP based on BAD, notional amount, as defined in Annex V, Part 2, paragraphs NNNN, of all derivative contracts concluded and not yet settled at the reference date whose counterparty is a General government, as defined above in paragraph 1, when its fair value is negative for the institution.</p>
240 – 260	<u>OFF-BALANCE SHEET EXPOSURES</u>
240	<p><u>Nominal amount</u></p> <p>When the direct counterparty of the off-balance sheet item is a General government as defined above in paragraph 1, nominal amount of the commitments and financial guarantees that are not considered as a derivative in accordance with IFRS or under national GAAP based on BAD (Annex V, Part 2, paragraphs 105-120).</p> <p>In accordance with Annex V, Part 1, paragraph 43, the General government is the direct counterparty: (a) in a financial guarantee given, when it is the direct counterparty of the guaranteed debt instrument, and (b) in a loan commitment and other commitment given, when it is the counterparty whose credit risk is assumed by the reporting institution.</p>
250	<p><u>Provisions</u></p> <p>BAD Article 4 Liabilities (6)(c), Off balance sheet items, Article 27(11), Article 28(8), Article 33; IFRS 9.4.2.1(c)(ii),(d)(ii), 9.5.5.20; IAS 37, IFRS 4, Annex V Part 2.12</p> <p>Provisions on all off-balance sheet exposures regardless how they are measured except those that are measured at fair value through profit or loss in accordance with IFRS 9.</p> <p>Under IFRS, the impairment of a loan commitment given shall be reported in column 150 when the institution cannot separately identify the expected credit losses related to the drawn and undrawn amount of the debt instrument. In case the combined expected credit losses for that financial instrument exceed the gross carrying amount of the loan component of the instrument, the remaining balance of the expected credit losses shall be reported as a provision in column 250.</p>
260	<p><u>Accumulated negative changes in fair value due to credit risk</u></p> <p>For off-balance sheet items measured at fair value through profit or loss under IFRS 9, accumulated negative changes in fair value due to credit risk (Annex V, Part 2, paragraph NNNN)</p>
270 – 310	<u>INDIRECT EXPOSURES</u>

270	<p><u>Total indirect exposures</u></p> <p>Aggregate gross carrying amount and nominal of the indirect exposures reported in columns 290, 310 and 320.</p>
280	<p><u>Credit derivatives sold on general government exposures: Positive fair value</u></p> <p>Credit derivatives that do not meet the definition of financial guarantees that the reporting institution has underwritten with counterparties other than General governments and whose reference exposure is a General government. The instruments reported in this column have a positive fair value for the institution at the reference reporting date, without considering prudent valuation adjustments.</p> <p>For derivatives under IFRS, the amount to be reported in this column is the carrying amount of the derivatives that are financial assets at the reporting date.</p> <p>For derivatives under GAAP based on BAD, the amount to be reported in this column is the fair value of the derivatives with a positive fair value at the reference reporting date, independently how they are accounted for.</p>
290	<p><u>Credit derivatives sold on general government exposures: Negative fair value</u></p> <p>Credit derivatives that do not meet the definition of financial guarantees that the reporting institution has underwritten with counterparties other than General governments and whose reference exposure is a General government. The instruments reported in this column have a negative fair value for the institution at the reference reporting date, without considering prudent valuation adjustments.</p> <p>For derivatives under IFRS, the amount to be reported in this column is the carrying amount of the derivatives that are financial liabilities at the reporting date.</p> <p>For derivatives under GAAP based on BAD, the amount to be reported in this column is the fair value of the derivatives with a negative fair value at the reference reporting date, independently how they are accounted for.</p>
300	<p><u>Short indirect positions</u></p> <p>Indirect short positions with General governments are short positions, regardless of the direct counterparty, in which the underlying asset sold short qualifies as an exposure to General government as defined in paragraph 1.</p>
310	<p><u>Exposures guaranteed by general governments</u></p> <p>Aggregate carrying amount of the financial assets and nominal of off-balance sheet exposures to counterparties other than General governments which are nevertheless guaranteed by General governments.</p>
320	<p><u>Risk weighted exposure amount</u></p> <p>Aggregated risk weighted exposure with the General governments.</p> <p>For exposures subject to the credit risk framework under the Standardised Approach (SA): see Article 113 (1) to (5) of CRR</p>

	<p>For exposures subject to the credit risk framework under the IRB approach: see Article 153 (1) and (3) of CRR.</p> <p>For exposures subject to the market risk framework: see Article 92 (4) b of CRR. The risk-weighted exposure amount shall be the result of the multiplication of the own funds requirements calculated in accordance with Part Three, Title IV CRR by 12.5, as defined in Article 92 (4) b of CRR.</p> <p>For the reporting of derivatives subject to both counterparty credit risk and market risk capital charges see instructions for the row breakdown.</p>
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Rows	Instructions
<u>BREAKDOWN OF EXPOSURES BY REGULATORY APPROACH</u>	
010	<p><u>Total exposures</u></p> <p>Aggregate of exposures to General governments, as defined in paragraph 1</p>
020 - 150	<p><u>Exposures under the credit risk framework</u></p> <p>Aggregate of exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II CRR. Exposures under the credit risk framework include exposures from the non-trading book subject to a capital charge for counterparty credit risk. Trading book exposures subject to a capital charge for counterparty credit risk shall be reported in rows 160 to 260, as applicable.</p> <p>Direct exposures to derivatives subject to both counterparty credit risk and market risk capital charges will be reported both in the credit risk rows (020 to 150) and the market risk rows (rows 150 to 260). However, risk weighted exposures due to counterparty credit risk will be reported in the credit risk rows, while the risk weighted exposures due to market risk for this derivatives will be reported in the market risk rows.</p>
030	<p><u>Standardised Approach</u></p> <p>Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II, Chapter 2 CRR, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk.</p>
040	<p><u>Central governments</u></p> <p>Exposures to General governments that are central governments. These exposures are allocated to the “Central governments or central banks” exposure class in accordance with Article 112 and 114, as specified by the instructions for template C07, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
050	<p><u>Regional governments or local authorities</u></p> <p>Exposures to General governments that are regional governments or local authorities. These</p>

	<p>counterparties are allocated to the “Regional governments or local authorities” exposure class in accordance with Article 112 and 114, as specified by the instructions for template C07, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
060	<p><u>Public sector entities</u></p> <p>Exposures to General governments that are public sector entities. These exposures are allocated to the “Public sector entities” exposure class in accordance with Article 112 and 114, as specified by the instructions for template C07, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
070	<p><u>International Organisations</u></p> <p>Aggregate exposures to General government that are international organisations. These exposures are allocated to the “International Organisations” exposure classes in accordance with Article 112 and 114, as specified by the instructions for template C07, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
080	<p><u>IRB Approach</u></p> <p>Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II, Chapter 3 CRR, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk.</p>
090	<p><u>Central governments</u></p> <p>Exposures to General governments that are central governments and that are allocated to the “Central governments and central banks” exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C08.01 and C08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply..</p>
100	<p><u>Regional governments or local authorities [Central governments and central banks]</u></p> <p>Exposures to General governments that are regional governments or local authorities and that are allocated to the “Central governments and central banks” exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C08.01 and C08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
110	<p><u>Regional governments or local authorities [Institutions]</u></p> <p>Exposures to General governments that are regional governments or local authorities and that are allocated to the “Institutions” exposure class in accordance with Article 147(4)(a) CRR, as specified by the instructions for template C08.01 and C08.02, with the exception of the specifi-</p>

	<p>cations as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
120	<p><u>Public sector entities [Central governments and central banks]</u></p> <p>Exposures to General governments that are public sector entities in accordance with Article 4(8) CRR and that are allocated to the “Central governments and central banks” exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C08.01 and C08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
130	<p><u>Public sector entities [Institutions]</u></p> <p>Exposures to General governments that are public sector entities in accordance with Article 4(8) CRR and that are allocated to the “Institutions” exposure class in accordance with Article 147(4)(b) CRR, as specified by the instructions for template C08.01 and C08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
140	<p><u>International Organisations [Central governments and central banks]</u></p> <p>Exposures to General governments that are International Organisations and that are allocated to the “Central governments and central banks” exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C08.01 and C08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
150	<p><u>International Organisations [Institutions]</u></p> <p>Exposures to General governments that are International Organisations and that are allocated to the “Institutions” exposure class in accordance with Article 147(4)(a) CRR, as specified by the instructions for template C08.01 and C08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
160-260	<p><u>Exposures subject to market risk</u></p> <p>Market risk exposures cover positions for which own funds requirements are calculated according to Title IV of Part Three CRR.</p> <p>Direct exposures to derivatives subject to both counterparty credit risk and market risk capital charges will be reported both in the credit risk rows (020 to 150) and the market risk rows (rows 150 to 260). However, risk weighted exposures due to counterparty credit risk will be reported in the credit risk rows, while the risk weighted exposures due to market risk for this derivatives will be reported in the market risk rows.</p>
170	<p><u>Standardised Approach</u></p>

	Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title IV, Chapter 2 CRR, including exposures from the trading book which are also risk-weighted in accordance with Part Three, Title II, Chapter 2 and 3 for counterparty credit risk.
180	<p><u>Central governments</u></p> <p>Exposures to General governments that are central governments. These exposures are risk-weighted in accordance with Part Three, Title IV, Chapter 2 CRR, including exposures from the trading book which are also risk-weighted in accordance with Part Three, Title II, Chapter 2 and 3 for counterparty credit risk.</p>
190	<p><u>Regional governments or local authorities</u></p> <p>Exposures to General governments that are regional governments or local authorities. These exposures are risk-weighted in accordance with Part Three, Title IV, Chapter 2 CRR, including exposures from the trading book which are also risk-weighted in accordance with Part Three, Title II, Chapter 2 and 3 for counterparty credit risk.</p>
200	<p><u>Public sector entities</u></p> <p>Exposures to General governments that are public sector entities. These exposures are risk-weighted in accordance with Part Three, Title IV, Chapter 2 CRR, including exposures from the trading book which are also risk-weighted in accordance with Part Three, Title II, Chapter 2 and 3 for counterparty credit risk.</p>
210	<p><u>International Organisations</u></p> <p>Exposures to General governments that are International Organisations. These exposures are risk-weighted in accordance with Part Three, Title IV, Chapter 2 CRR, including exposures from the trading book which are also risk-weighted in accordance with Part Three, Title II, Chapter 2 and 3 for counterparty credit risk.</p>
220	<p><u>Internal models</u></p> <p>Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title IV, Chapter 5 CRR, including exposures from the trading book which are also risk-weighted in accordance with Part Three, Title II, Chapter 2 and 3 for counterparty credit risk.</p>
230	<p><u>Central governments</u></p> <p>Exposures to General governments that are central governments and that shall be risk-weighted in accordance with Part Three, Title IV, Chapter 5 CRR, including exposures from the trading book which are also risk-weighted in accordance with Part Three, Title II, Chapter 2 and 3 for counterparty credit risk.</p>
240	<p><u>Regional governments or local authorities</u></p> <p>Exposures to General governments that are regional governments or local authorities and that shall be risk-weighted in accordance with Part Three, Title IV, Chapter 5 CRR, including exposures from the trading book which are also risk-weighted in accordance with Part Three, Title II, Chapter 2 and 3 for counterparty credit risk.</p>
250	<p><u>Public sector entities</u></p>

	Exposures to General governments that are public sector entities and that shall be risk-weighted in accordance with Part Three, Title IV, Chapter 5 CRR, including exposures from the trading book which are also risk-weighted in accordance with Part Three, Title II, Chapter 2 and 3 for counterparty credit risk.
260	<p><u>International Organisations</u></p> <p>Exposures to General governments that are International Organisations and that shall be risk-weighted in accordance with Part Three, Title IV, Chapter 5 CRR, including exposures from the trading book which are also risk-weighted in accordance with Part Three, Title II, Chapter 2 and 3 for counterparty credit risk.</p>

C 33.02 – Exposures to ‘General governments’ by country of the counterparty and residual maturity (GEN GOV2)

140. Residual maturity shall be computed in days as of the reporting reference date for all positions.

Columns	Instructions
010 – 320	<p><u>All columns</u></p> <p>Reporting institutions shall follow the instructions concerning these columns in Template C.33.01</p>

Rows	Instructions
010	<p><u>Total exposures</u></p> <p>Aggregate of exposures to General governments, as defined in paragraph 1</p>
020 – 080	<p><u>BREAKDOWN OF EXPOSURES BY RESIDUAL MATURITY</u></p> <p>Exposures to General governments shall be broken-down by residual maturity and allocated to the buckets provided as follows:</p> <ul style="list-style-type: none"> • [0 - 3M [: Less than 90 days • [3M - 1Y [: Equal or greater than 90 days and less than 365 days • [1Y – 2Y [: Equal or greater than 365 days and less than 730 days • [2Y – 3Y [: Equal or greater than 730 days and less than 1,095 days • [3Y – 5Y [: Equal or greater than 1,095 days and less than 1,825 days • [5Y – 10Y [: Equal or greater than 1,825 days and less than 3,650 days • [10Y – more : Equal or greater than 3,650 days