

*ANNEX III*

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

Explanatory text for consultation purposes:

List of tables in Annex III

	<b>PART 1</b>
1	<b>Balance Sheet Statement (Statement of Financial Position)</b>
1.1	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity
2	<b>Income Statement</b>
	<b>PART 2</b>
3	<b>Breakdown of financial assets by instrument and by asset class</b>
3.1	Breakdown of financial assets by instrument and by asset class: demand deposits and cash equivalents
3.2	Breakdown of financial assets by instrument and by asset class: financial assets held for trading
3.4	Breakdown of financial assets by instrument and by asset class: financial assets designated at fair value through profit or loss
3.5	Breakdown of financial assets by instrument and by asset class: available-for-sale financial assets
3.8	Breakdown of financial assets by instrument and by asset class: Loans and receivables and held-to-maturity investments
4	<b>Past due, impaired and defaulted assets</b>
4.1	Financial assets subject to impairment that are past due or impaired
4.2	Financial assets non-subject to impairment that are past due
5	<b>Breakdown of financial liabilities by product and by counterparty</b>
6	<b>Loan commitments, financial guarantees and other commitments</b>
6.1	Off-balance sheet items subject to credit risk: loan commitments, financial guarantees and other commitments given
6.2	Loan commitments, financial guarantees and other commitments received
	<b>PART 3</b>
7	<b>Derivatives: held for trading</b>
8	<b>Derivatives: hedge accounting</b>
9	<b>Breakdown of loans and advances by product</b>
10	<b>Credit risk</b>
10.1	Geographical breakdown of financial exposures subject to credit risk by residence of the counterparty
10.2	Breakdown of loans and advances to non-financial corporations by NACE codes
10.3	Geographical breakdown of debt securities held from general governments by residence of the counterparty and by residual maturity
11	<b>Impairment</b>
11.1	Impairment on financial and non-financial assets
11.2	Movements in allowances for credit losses and impairment of equity instruments
12	<b>Financial assets pledged as collateral: derecognition and financial liabilities associated with transferred financial assets</b>
13	<b>Fair value hierarchy: financial instruments at fair value</b>
14	<b>Geographical breakdown</b>
14.1	Geographical breakdown of assets by residence of the counterparty
14.2	Geographical breakdown of liabilities by residence of the counterparty
14.3	Geographical breakdown of selected income statement items by residence of the counterparty
14.4	Geographical breakdown of assets by location of the activities
14.5	Geographical breakdown of liabilities by location of the activities
14.6	Geographical breakdown of main income statement items by location of the activities
15	<b>Off-balance sheet activities: Interests in unconsolidated structured entities</b>
16	<b>Related parties: amounts payable to and amounts receivable from</b>
17	<b>Breakdown of selected income statement items</b>
17.1	Interest income and expenses by instrument, asset class and counterparty
17.2	Realised gains and losses on financial assets and liabilities not measured at fair value through profit or loss by instrument
17.3	Gains and losses on financial assets and liabilities held for trading by instrument
17.4	Gains and losses on financial assets and liabilities held for trading by risk
17.5	Gains and losses on financial assets and liabilities designated at fair value through profit or loss by instrument
17.6	Gains and losses from hedge accounting
18	<b>Fee and commission income and expenses by activity</b>
	<b>PART 4</b>
19	<b>Statement of comprehensive income</b>
20	<b>Equity</b>
20.1	Statement of changes in equity
20.2	Capital by counterparty

	<b>PART 5</b>
21	<b>Collateral and guarantees received</b>
21.1	Breakdown of loans and advances by collateral and guarantees
21.2	Financial Assets designated at fair value through profit or loss: mitigation of credit risk with credit derivatives
21.3	Collateral held when the reporting institution is permitted to sell or repledge in the absence of default by the owner of collateral
21.4	Collateral obtained by taking possession during the period
21.5	Foreclosure [tangible assets] accumulated
22	<b>Financial assets pledged as collateral</b>
22.1	Financial assets pledged as collateral for liabilities and contingent liabilities
22.2	Financial assets pledged as non-cash collateral for which the transferee has the right to sell or repledge in the absence of default by the reporting institution
23	<b>Fair value</b>
23.1	Fair value hierarchy: financial instruments at amortised cost
23.2	Use of the Fair Value Option
23.3	Hybrid financial instruments not designated at fair value through profit or loss
24	<b>Off-balance sheet activities: asset management, custody and other service functions</b>
25	<b>Tangible and intangible assets</b>
25.1	Tangible and intangible assets: carrying amount
25.2	Tangible and intangible assets: assets subject to operating lease
26	<b>Provisions</b>
27	<b>Defined benefit plans and employee benefits</b>
27.1	Components of defined benefit plan assets and liabilities
27.2	Movements in defined benefit plan obligations
27.3	Memo items [related to staff expenses]
28	<b>Components of own funds</b>
28.1	Subordinated financial liabilities
28.2	Minority interests: accumulated other comprehensive income
28.3	Information on unrealised gains and losses
29	<b>Breakdown of selected income statement items</b>
29.1	Realised gains and losses on financial assets and liabilities not measured at fair value through profit or loss by accounting portfolio
29.2	Gains and losses on financial assets and liabilities designated at fair value through profit or loss
29.3	Gains and losses on derecognition of non-financial assets other than held for sale
29.4	Other operating income and expenses
30	<b>Related parties</b>
30.1	Expenses and incomes generated by transactions with related parties
30.2	Key management personnel compensation
31	<b>Scope of group</b>

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

#### Explanatory text for consultation purposes

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

2. “IFRS reporting institutions” are institutions applying Regulation (EC) No 1606/2002 for supervisory reporting. “Non-IFRS reporting institutions” are institutions applying national accounting frameworks developed under Directive 86/635/EEC for supervisory reporting.
3. The data points identified in the templates shall be drawn up in accordance with the recognition and valuation rules of the relevant accounting framework, as defined in Article 4(53) of the CRR.
4. Institutions shall only submit those parts of the templates related to:
  - (a) Assets, liabilities, equity, income and expenses that are recognised by the institution under the relevant accounting framework.

- (b) Off-balance sheet activities in which the institution is involved.
  - (c) Transactions performed by the institution.
  - (d) Valuation rules, including methods for the estimation of allowances for credit risk, applied by the institution under the relevant accounting framework.
5. IFRS reporting institutions shall complete the templates in this Annex following the “references based on IFRS”.
  6. As an exception to point 5 above, non-IFRS reporting institutions that are permitted or required to apply an accounting framework equivalent to IFRS shall complete the templates in this Annex following the “references based on IFRS”.
  7. Institutions shall follow the references included in the reporting templates in this Annex and the additional instructions set out in Annex V.
  8. References to IFRS are made to these standards as endorsed until DAY MONTH 2012.

<p>Explanatory text for consultation purposes</p>
---

<p>The consultation paper includes IFRS references as endorsed until 15.12.2011.</p>
--

9. For these purposes of this Annex, the following notation shall apply:
  - (a) “ECB BSI Regulation” or “ECB/2008/32” refers to Regulation of the European Central Bank of 19 December 2008 concerning the balance sheet of monetary financial institutions sector (recast).
  - (b) “NACE Regulation” refers to REGULATION (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains.
  - (c) “ITS” refers to the cited Part of Annex V of this Regulation.
10. For the purposes of this Annex, the following conventions shall apply:
  - (a) To shadow in grey a data point shall mean that this data point is not requested or that it is not possible to report it.

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

## PART 1

## Balance sheet and income statement

*Table 1.1*

### Balance sheet: Assets

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

*Table 1.2*

## Balance sheet: Liabilities

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

Table 1.3

## Balance sheet: Equity

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

Table 2

## Income statement

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



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

## PART 2

Table 3.1

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

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

Table 3.2

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

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

Table 3.4

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

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

Table 3.5

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

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

Table 3.8

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

	References based on IFRS	Unimpaired assets	Impaired assets (gross carrying amount)	Specific allowances for individually assessed financial assets	Specific allowances for collectively assessed financial assets	Collective allowances for incurred but not reported losses	Carrying amount
			IFRS 7.37 (b); IFRS 7.IG 29 (a); IAS 39.58-59	IAS 39.AG 84-92; ITS part 3.5	IAS 39.AG 84-92; ITS part 3.6	IAS 39.AG 84-92; ITS part 3.7	
		010	020	030	040	050	060
010 <b>Debt securities</b>	ITS part 1.14, 15						
020 Central banks	ITS part 1.20 (a)						
030 General governments	ITS part 1.20 (b)						
040 Credit institutions	ITS part 1.20 (c)						
050 Other financial corporations	ITS part 1.20 (d)						
060 Corporates	ITS part 1.21						
070 <b>Loans and advances</b>	ITS part 1.14, part 3.35						
080 Central banks	ITS part 1.20 (a)						
090 General governments	ITS part 1.20 (b)						
100 Credit institutions	ITS part 1.20 (c)						
110 Other financial corporations	ITS part 1.20 (d)						
120 Non-financial corporations, Corporates	ITS part 1.20 (e)						
130 Non-financial corporations, Retail	ITS part 1.20 (f)						
140 Households, Corporates	ITS part 1.20 (g)						
150 Households, Retail	ITS part 1.20 (h)						
160 <b>Loans and receivables: Total</b>	IAS 39.9 AG 16, AG26; ITS part 1.16						
170 Central banks	ITS part 1.20 (a)						
180 General governments	ITS part 1.20 (b)						
190 Credit institutions	ITS part 1.20 (c)						
200 Other financial corporations	ITS part 1.20 (d)						
210 Corporates	ITS part 1.20 (e) (g)						
220 Retail	ITS part 1.20 (f) (h)						
230 <b>Held-to-maturity: Total</b>	IFRS 7.8 (c); IAS 39.9, AG16, AG26; ITS part 1.16						

Table 4.1

Financial assets subject to impairment that are past due or impaired

	References based on IFRS	Past due but not impaired						Carrying amount of the impaired assets	Specific allowances for individually assessed financial assets	Specific allowances for collectively assessed financial assets	Specific allowances for incurred but not reported losses	Collateral and other credit security for the stated impaired and past due assets	Accumulated value added directly to the income statement (Accumulated write-offs)
		Past due but not impaired											
		≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180days	> 180 days ≤ 1year	> 1 year						
	010	020	030	040	050	060	070	080	090	100	140	150	
010	<b>Equity instruments</b>	IAS 32.11											
020	of which: at cost												
030	of which: credit institutions												
040	of which: other financial corporations												
050	of which: non-financial corporations												
060	<b>Debt securities</b>	ITS part 1.14, 15											
070	Central banks	ITS part 1.20 (a)											
080	General governments	ITS part 1.20 (b)											
090	Credit institutions	ITS part 1.20 (c)											
100	Other financial corporations	ITS part 1.20 (d)											
110	Corporates	ITS part 1.22											
120	<b>Loans and advances</b>	ITS part 1.14, part 3.35											
130	Central banks	ITS part 1.20 (a)											
140	General governments	ITS part 1.20 (b)											
150	Credit institutions	ITS part 1.20 (c)											
160	Other financial corporations	ITS part 1.20 (d)											
170	Non-financial corporations, Corporates	ITS part 1.20 (e)											
180	Non-financial corporations, Retail	ITS part 1.20 (f)											
190	Households, Corporates	ITS part 1.20 (g)											
200	Households, Retail	ITS part 1.20 (h)											
210	By product:												
220	On demand (call) and short notice (current account)	ITS part 3.35 (a)											
230	Mortgage loans (Real estate collateralized loans)	ITS part 3.35 (b)											
240	Other collateralized loans	ITS part 3.35 (c)											
250	Trade receivables	ITS part 3.35 (d)											
260	Finance leases	ITS part 3.35 (e)											
270	Reverse repurchase loans	ITS part 3.35 (f)											
280	Consumer credit	ITS part 3.35 (g)											
290	Other term loans	ITS part 3.35 (h)											
300	Other	ITS part 3.35 (i)											
310	<b>Total</b>												

Table 4.2

Financial assets non-subject to impairment that are past due

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

Table 5

## Breakdown of financial liabilities by product and by counterparty

		References based on IFRS	Carrying amount			Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity
			Held for trading	Designated at fair value through profit or loss	Amortised cost		
			010	020	030		
010	<b>Derivatives</b>	IAS 39.9, AG 15 (a)					
020	<b>Short positions</b>	IAS 39 AG 15 (b)					
030	Equity instruments	IAS 32.11					
040	Debt securities	ITS part 1.14, 15					
050	Loans and advances	ITS part 1.14, part 3.35					
060	<b>Deposits</b>	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17					
070	Central banks	ITS part 1.20 (a)					
080	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1					
090	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2					
100	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18					
110	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4					
120	General governments	ITS part 1.20 (b)					
130	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1					
140	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2					
150	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.25					
160	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4					
170	Credit institutions	ITS part 1.20 (c)					
180	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1					
190	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2					
200	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18					
210	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4					
220	Other financial corporations	ITS part 1.20 (d)					
230	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1					
240	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2					
250	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18					
260	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4					
270	Non-financial corporations	ITS part 1.24					
280	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1					
290	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2					
300	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18					
310	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4					
320	Households	ITS part 1.24					
330	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1					
340	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2					
350	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18					
360	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4					
370	<b>Debt securities issued</b>	ITS part 1.17, part 2.14					
380	Certificates of deposits						
390	Asset-backed securities	CRR art 4(37)					
400	Covered bonds	CRR art 124(1)					
410	Hybrid contracts	IAS 39.10					
420	Other debt securities issued	ITS part 2.14 (e)					
430	Convertible compound financial instruments	IAS 32.AG 31					
440	Non-convertible						
450	<b>Other financial liabilities</b>	ITS part 1.17, 19					
460	<b>Total</b>						

Table 6.1

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

	References based on IFRS	Notional Amount
		IFRS 7.36 (a), B10 (c) (d); CRR art 94; ITS part 3.21 010
010	<b>Loan commitments given</b>	
020	Of which: doubtful	
030	Central banks	
040	General governments	
050	Credit institutions	
060	Other financial corporations	
070	Corporates	
080	Retail	
090	<b>Financial guarantees given</b>	
100	Of which: doubtful	
110	Central banks	
120	General governments	
130	Credit institutions	
140	Other financial corporations	
150	Corporates	
160	Retail	
170	<b>Other Commitments given</b>	
180	Of which: doubtful	
190	Central banks	
200	General governments	
210	Credit institutions	
220	Other financial corporations	
230	Corporates	
240	Retail	

Table 6.2

### Loan commitments, financial guarantees and other commitments received

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

## PART 3

Table 7

### Derivatives: held for trading

By type of risk	By product or by type of market	References based on IFRS	Carrying amount ITS part 3.26		Notional amount		
			Assets	Liabilities	Total ITS part 3.27-28	of which: sold ITS part 3.29	
			010	020	030	040	
010	<b>Interest rate</b>	OTC options	ITS part 3.24 (a)				
020		OTC other					
030		Organized market options					
040		Organized market other					
050		of which: economic hedges	ITS part 3.30				
060	<b>Equity</b>	OTC options	ITS part 3.24 (b)				
070		OTC other					
080		Organized market options					
090		Organized market other					
100		of which: economic hedges	ITS part 3.30				
110	<b>Foreign exchange</b>	OTC options	ITS part 3.24 (c)				
120		OTC other					
130		Organized market options					
140		Organized market other					
150		of which: economic hedges	ITS part 3.30				
160	<b>Credit</b>	Credit default swap	ITS part 3.24 (d)				
170		Credit spread option					
180		Total return swap					
190		Other					
200		of which: economic hedges	ITS part 3.30				
210	<b>Commodity</b>		ITS part 3.24 (e)				
220		of which: economic hedges	ITS part 3.30				
230	<b>Other</b>		ITS part 3.24 (f)				
240		of which: economic hedges	ITS part 3.30				
250	<b>Derivatives held for trading: Total</b>		IAS 39.9				
260		of which: OTC - credit institutions	ITS part 1.20 (c), part 3.32				
270		of which: OTC - other financial corporations	ITS part 1.20 (d), part 3.32				
280		of which: OTC - rest	ITS part 3.31 (c), 32				

Table 8

## Derivatives: hedge accounting

By type of risk	By product or by type of market	References based on IFRS ITS part 3.23	Carrying amount		Notional amount		
			Assets	Liabilities	Total	of which: sold	
			ITS part 3.26 010	ITS part 3.26 020	ITS part 3.27-28 030	ITS part 3.29 040	
010 Interest rate	OTC options	ITS part 3.24 (a)					
020	OTC other						
030	Organized market options						
040	Organized market other						
050 Equity	OTC options	ITS part 3.24 (b)					
060	OTC other						
070	Organized market options						
080	Organized market other						
090 Foreign exchange	OTC options	ITS part 3.24 (c)					
100	OTC other						
110	Organized market options						
120	Organized market other						
130 Credit	Credit default swap	ITS part 3.24 (d)					
140	Credit spread option						
150	Total return swap						
160	Other						
170 Commodity		ITS part 3.24 (e)					
180 Other		ITS part 3.24 (f)					
190 Fair value hedges: Total		IFRS 7.22(b); IAS 39.86(a)					
200 Interest rate	OTC options	ITS part 3.24 (a)					
210	OTC other						
220	Organized market options						
230	Organized market other						
240 Equity	OTC options	ITS part 3.24 (b)					
250	OTC other						
260	Organized market options						
270	Organized market other						
280 Foreign exchange	OTC options	ITS part 3.24 (c)					
290	OTC other						
300	Organized market options						
310	Organized market other						
320 Credit	Credit default swap	ITS part 3.24 (d)					
330	Credit spread option						
340	Total return swap						
350	Other						
360 Commodity		ITS part 3.24 (e)					
370 Other		ITS part 3.24 (f)					
380 Cash flow hedges: Total		IFRS 7.22(b); IAS 39.86(b)					
390 Hedge of net investments in a foreign operation		IFRS 7.22(b); IAS 39.86(c)					
400 Portfolio Fair value hedges of interest rate risk		IAS 39.88A, IE 1-31					
410 Portfolio Cash flow hedges of interest rate risk		IAS 39 IG F6 1-3					
420 Derivatives-Hedge accounting: Total		IFRS 7.22 (b); IAS 39.9					
430	of which: OTC - credit institutions	ITS part 1.20 (c), part 3.32					
440	of which: OTC - other financial corporations	ITS part 1.20 (d), part 3.32					
450	of which: OTC - rest	ITS part 3.31 (c), 32					

Table 9

## Breakdown of loans and advances by product

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

Table 10.1

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

Dimension **of which country 1-10**

	References based on IFRS	Total					Credit risk adjustments/w rite-offs for observed new defaults
		Gross carrying amount/Notional	Of which: defaulted	Observed new defaults for the period	Accumulated credit risk adjustments	Accumulated write-offs	
		010	020	030	040	050	060
010	<b>Equity instruments</b>	IAS 32.11					
020	<b>Debt securities</b>	ITS part 1.14, 15					
030	Central banks	ITS part 1.20 (a)					
040	General governments	ITS part 1.20 (b)					
050	Credit institutions	ITS part 1.20 (c)					
060	Other financial corporations	ITS part 1.20 (d)					
070	Corporates	ITS part 1.22					
080	<b>Loans and advances</b>	ITS part 1.14, part 3.35					
090	Central banks	ITS part 1.20 (a)					
100	General governments	ITS part 1.20 (b)					
110	Credit institutions	ITS part 1.20 (c)					
120	Other financial corporations	ITS part 1.20 (d)					
130	Non-financial corporations: Corporates	ITS part 1.20 (e)					
140	Non-financial corporations: Retail	ITS part 1.20 (f)					
150	Households: Corporates	ITS part 1.20 (g)					
160	Households: Retail	ITS part 1.20 (h)					
170	<b>Financial assets subject to credit risk: Total</b>	CRR art 4(57), art 87(3)(a)					
180	of which: Commercial real state	CRR art 96					
190	of which: Small and medium sized enterprises (SME)						
200	<b>Commitments given</b>	CRR Annex I, ITS part 3.16-19					
210	Central banks	ITS part 1.20 (a)					
220	General governments	ITS part 1.20 (b)					
230	Credit institutions	ITS part 1.20 (c)					
240	Other financial corporations	ITS part 1.20 (d)					
250	Corporates	ITS part 1.21					
260	Retail	ITS part 1.21					
270	<b>Financial guarantees given</b>	IAS 39.9 and 4, BC 21; IFRS 4, A, CRR Annex I; ITS part 3.16-18					
280	Central banks	ITS part 1.20 (a)					
290	General governments	ITS part 1.20 (b)					
300	Credit institutions	ITS part 1.20 (c)					
310	Other financial corporations	ITS part 1.20 (d)					
320	Corporates	ITS part 1.21					
330	Retail	ITS part 1.21					
340	<b>Off-balance sheet items subject to credit risk: Total</b>	CRR Annex I					
350	of which: Commercial real state	CRR art 96					
360	of which: Small and medium sized enterprises (SME)						

Table 10.2

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

Dimension **Domestic residents**  
**Foreign country 1-10**

	References based on IFRS	Gross carrying amount	
		Non-financial corporations. Corporates	Non-financial corporations. Retail
		ITS part 1.20 (e)	ITS part 1.20 (f)
		010	020
010	<b>A Agriculture, forestry and fishing</b>	NACE Regulation	
020	<b>B Mining and quarrying</b>	NACE Regulation	
030	<b>C Manufacturing</b>	NACE Regulation	
040	<b>D Electricity, gas, steam and air conditioning supply</b>	NACE Regulation	
050	<b>E Water supply</b>	NACE Regulation	
060	<b>F Construction</b>	NACE Regulation	
070	<b>G Wholesale and retail trade</b>	NACE Regulation	
080	<b>H Transport and storage</b>	NACE Regulation	
090	<b>I Accommodation and food service activities</b>	NACE Regulation	
100	<b>J Information and communication</b>	NACE Regulation	
110	<b>L Real estate activities</b>	NACE Regulation	
120	<b>M Professional, scientific and technical activities</b>	NACE Regulation	
130	<b>N Administrative and support service activities</b>	NACE Regulation	
140	<b>O Public administration and defence, compulsory social security</b>	NACE Regulation	
150	<b>P Education</b>	NACE Regulation	
160	<b>Q Human health services and social work activities</b>	NACE Regulation	
170	<b>R Arts, entertainment and recreation</b>	NACE Regulation	
180	<b>S Other services</b>	NACE Regulation	
190	<b>T Activities of households as employers</b>	NACE Regulation	
200	<b>U Activities of extra-territorial organisations and bodies</b>	NACE Regulation	
210	<b>Loans and advances: Total</b>	ITS part 1.14, part 3.35	



Table 10.3

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

Residual maturity	References based on IFRS	Total	Trading	Measured at fair value	Of which: Available-for-sale financial assets	Measured at a cost-based method
		010	020	030	040	050
010 ≤ 3 months						
020 < 3 months ≤ 12 months						
030 < 1 year ≤ 2 years						
040 < 2 years ≤ 3 years						
050 < 3 years ≤ 5 years						
060 < 5 years ≤ 10 years						
070 < 10 years ≤ 15 years						
080 < 15 years						
090 Debt securities: total	IFRS part 1.14, 15					

Explanatory text for consultation purposes

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

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

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

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

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

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

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

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

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

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

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

holdings by country, maturity and accounting portfolio?

Table 11.1

Impairment on financial and non-financial assets

	References based on IFRS	Additions	Current period		
			Reversals	Total	Accumulated impairment
		010	020	030	040
010 Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	IFRS 7.20 (e)				
020 Financial assets measured at cost [unquoted equity and related derivatives]	IFRS 7.20 (e); IAS 39.66				
030 Available-for-sale financial assets	IFRS 7.20 (e); IAS 39.67-70				
040 Loans and receivables	IFRS 7.20 (e); IAS 39.63-65				
050 Held-to-maturity investments	IFRS 7.20 (e); IAS 39.63-65				
060 Impairment or (-) reversal of impairment on non-financial assets	IAS 36.126(a),(b)				
070 Property, plant and equipment	IAS 16.73(e) (v-vi)				
080 Investment properties	IAS 40.79 (d) (v)				
090 Goodwill	IAS 36.10 b; IAS 36.88-99, 124; IFRS 3 Appendix B67(d) (v)				
100 Other intangible assets	IAS 38.118 (e) (iv) (v)				
110 Investments in investments entities accounted for using the equity method	IAS 28.31-34				
120 Subsidiaries					
130 Joint ventures					
140 Associates					
150 Other					
160 Total					
170 Interest income on impaired financial assets accrued	IFRS 7.20 (d); IAS 39.AG 93				

Table 11.2

Movements in allowances for credit losses and impairment of equity

	References based on IFRS IFRS 7.16, 85 (d); CRF article 4(8)(i)	Opening balance	Amounts taken against allowances	Amounts set aside for estimated probable loan losses on exposures during the period	Amounts reversed for estimated probable loan losses on exposures during the period	Other adjustments	Transfers between allowances	Closing balance	Reversals recorded directly to the income statement	Value adjustments recorded directly to the income statement
010 Equity instruments										
020 Specific allowances for individually assessed financial assets	IAS 39.63-70, AG 84-92; IFRS 7.37 (b); ITS part 3.5									
030 Debt securities	ITS part 1.15									
040 Central banks	ITS part 1.20 (a)									
050 General governments	ITS part 1.20 (b)									
060 Credit institutions	ITS part 1.20 (c)									
070 Other financial corporations	ITS part 1.20 (d)									
080 Corporates	ITS part 1.22									
090 Loans and advances	ITS part 3.35									
100 Central banks	ITS part 1.20 (a)									
110 General governments	ITS part 1.20 (b)									
120 Credit institutions	ITS part 1.20 (c)									
130 Other financial corporations	ITS part 1.20 (d)									
140 Non-financial corporations, Corporates	ITS part 1.20 (e)									
150 Non-financial corporations, Retail	ITS part 1.20 (f)									
160 Households, Corporates	ITS part 1.20 (g)									
170 Households, Retail	ITS part 1.20 (h)									
180 Specific allowances for collectively assessed financial assets	IAS 39.59, 64; ITS part 3.6									
190 Debt securities	ITS part 1.15									
200 Central banks	ITS part 1.20 (a)									
210 General governments	ITS part 1.20 (b)									
220 Credit institutions	ITS part 1.20 (c)									
230 Other financial corporations	ITS part 1.20 (d)									
240 Corporates	ITS part 1.22									
250 Loans and advances	ITS part 3.35									
260 Central banks	ITS part 1.20 (a)									
270 General governments	ITS part 1.20 (b)									
280 Credit institutions	ITS part 1.20 (c)									
290 Other financial corporations	ITS part 1.20 (d)									
300 Non-financial corporations, Corporates	ITS part 1.20 (e)									
310 Non-financial corporations, Retail	ITS part 1.20 (f)									
320 Households, Corporates	ITS part 1.20 (g)									
330 Households, Retail	ITS part 1.20 (h)									
340 Collective allowances for incurred but not reported losses on financial assets	IAS 39.59, 64; ITS part 3.7									
350 Debt securities	ITS part 1.15									
360 Loans and advances	ITS part 3.35									
590 Total										

Table 12

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

	References based on IFRS	Transferred financial assets entirely recognized						Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised	Amounts derecognised for capital purposes
		Transferred assets			Associated liabilities IFRS part 2.29			Principal amount outstanding of the original assets	Carrying amount of assets still recognised (Continuing involvement)	Carrying amount of associated liabilities		
		Carrying amount	Of which: securitisations	Of which: repurchase agreements	Carrying amount	Of which: securitisations	Of which: repurchase agreements					
		IFRS 7.42D(6)	IFRS 7.42D(4); ORR art 4(2)	IFRS 7.42D(4); IFRS part 3.39	IFRS 7.42D(6); IFRS part 3.37	IFRS 7.42D(6)	IFRS 7.42D(6); IFRS part 3.39	070	IFRS 7.42D(7)	IFRS 7.42D(7); IFRS part 2.37	ORR art 104; IFRS part 2.38	
		010	020	030	040	050	060		080	090	100	110
010	Financial assets held for trading	IFRS 7.8 (a)(i); IAS 39.9, AG 14										
020	Equity instruments	IAS 32.11										
030	Debt securities	IFRS part 1.14, 15										
040	Loans and advances	IFRS part 1.14, part 3.35										
060	Financial assets designated at fair value through profit or loss	IFRS 7.8 (a) (i); IAS 39.9										
070	Equity instruments	IAS 32.11										
080	Debt securities	IFRS part 1.14, 15										
090	Loans and advances	IFRS part 1.14, part 3.35										
100	Available-for-sale financial assets	IFRS 7.8 (b); IAS 39.9										
110	Equity instruments	IAS 32.11										
120	Debt securities	IFRS part 1.14, 15										
130	Loans and advances	IFRS part 1.14, part 3.35										
140	Derivatives - Hedge accounting	IFRS 7.22 (b); IAS 39.9										
150	Financial liabilities held for trading	IFRS 7.8 (e) (i); IAS 39.9, AG 14-15										
160	Derivatives held for trading	IAS 39.9, AG 15 (a)										
170	Short positions	IAS 39 AG 15 (b)										
180	Deposits	ECB/2008/32 Annex 2 part 2.9, IFRS part 1.17										
190	Debt securities issued	IFRS part 1.17, part 2.14										
200	Other financial liabilities	IFRS part 1.17, 19										
210	Financial liabilities designated at fair value through profit or loss	IFRS 7.8 (e) (i); IAS 39.9										
220	Deposits	ECB/2008/32 Annex 2 part 2.9, IFRS part 1.17										
230	Debt securities issued	IFRS part 1.17, part 2.14										
240	Other financial liabilities	IFRS part 1.17, 19										
250	Derivatives - Hedge accounting	IFRS 7.22 (b); IAS 39.9										
300	Total											

Table 13

**Fair value hierarchy: financial instruments at fair value**

	References based on IFRS	Fair value hierarchy IFRS 13.93 (b)			Unrealised gains and losses for the period		Gross [before taxes] unrealised gains and losses [accumulated]		
		Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
		IFRS 13.76	IFRS 13.81	IFRS 13.86	IFRS 13.81	IFRS 13.86, 93 (f)	IFRS 13.76	IFRS 13.81	IFRS 13.86
		010	020	030	040	050	060	070	080
<b>ASSETS</b>									
010	Financial assets held for trading	IFRS 7.8 (a)(i); IAS 39.9, AG 14							
020	Derivatives held for trading	IAS 39.9							
030	Equity instruments	IAS 32.11							
040	Debt securities	IFRS part 1.14, 15							
050	Loans and advances	IFRS part 1.14, part 3.35							
060	Financial assets designated at fair value through profit or loss	IFRS 7.8 (a)(i); IAS 39.9							
070	Equity instruments	IAS 32.11							
080	Debt securities	IFRS part 1.14, 15							
090	Loans and advances	IFRS part 1.14, part 3.35							
100	Available-for-sale financial assets	IFRS 7.8 (h) (d); IAS 39.9							
110	Equity instruments	IAS 32.11							
120	Debt securities	IFRS part 1.14, 15							
130	Loans and advances	IFRS part 1.14, part 3.35							
140	Derivatives - Hedge accounting	IFRS 7.22 (b); IAS 39.9							
<b>LIABILITIES</b>									
150	Financial liabilities held for trading	IFRS 7.8 (e) (i); IAS 39.9, AG 14-15							
160	Derivatives held for trading	IAS 39.9, AG 15 (a)							
170	Short positions	IAS 39 AG 15 (b)							
180	Deposits	ECB/2008/32 Annex 2 part 2.9, IFRS part 1.17							
190	Debt securities issued	IFRS part 1.17, part 2.14							
200	Other financial liabilities	IFRS part 1.17, 19							
210	Financial liabilities designated at fair value through profit or loss	IFRS 7.8 (e) (i); IAS 39.9							
220	Deposits	ECB/2008/32 Annex 2 part 2.9, IFRS part 1.17							
230	Debt securities issued	IFRS part 1.17, part 2.14							
240	Other financial liabilities	IFRS part 1.17, 19							
250	Derivatives - Hedge accounting	IFRS 7.22 (b); IAS 39.9							

Table 14.1

## Geographical breakdown of assets by residence of the counterparty

	References based on IFRS	Domestic residents	EMU countries	Other EU countries	Rest of the world
	ITS part 3.43-44	ITS part 3.44	010	020	030
010 <b>Financial assets held for trading</b>	IFRS 7.8 (a)(ii); IAS 39.9, AG 14-15				
020 Derivatives held for trading	IAS 39.9				
030 Equity instruments	IAS 32.11				
040 Debt securities	ITS part 1.14, 15				
050 Loans and advances	ITS part 1.14, part 3.35				
110 <b>Financial assets designated at fair value through profit or loss</b>	IFRS 7.8 (a) (i); IAS 39.9				
120 Equity instruments	IAS 32.11				
130 Debt securities	ITS part 1.14, 15				
140 Loans and advances	ITS part 1.14, part 3.35				
150 <b>Available-for-sale financial assets</b>	IFRS 7.8 (d); IAS 39.9				
160 Equity instruments	IAS 32.11				
170 Debt securities	ITS part 1.14, 15				
180 Loans and advances	ITS part 1.14, part 3.35				
270 <b>Loans and receivables</b>	IFRS 7.8 (c); IAS 39.9, AG16, AG26				
280 Debt securities	ITS part 1.14, 15				
290 Loans and advances	ITS part 1.14, part 3.35				
300 <b>Held-to-maturity investments</b>	IFRS 7.8 (b); IAS 39.9, AG16, AG26				
310 Debt securities	ITS part 1.14, 15				
320 Loans and advances	ITS part 1.14, part 3.35				
400 <b>Rest of assets</b>	ITS part 3.45-46				
410 <b>Total assets</b>	IAS 1.9 (a); ICG 6				

Table 14.2

## Geographical breakdown of liabilities by residence of the counterparty

	References based on IFRS	Domestic residents	EMU countries	Other EU countries	Rest of the world
	ITS part 3.43-45	ITS part 3.44	010	020	030
010 <b>Financial liabilities held for trading</b>	IFRS 7.8 (e) (ii); IAS 39.9 AG 14-15				
020 Derivatives held for trading	IAS 39.9, AG 15 (a)				
030 Short positions	IAS 39 AG 15 (b)				
040 Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
050 Debt securities issued	ITS part 1.17, part 2.14				
060 Other financial liabilities	ITS part 1.17, 19				
130 <b>Financial liabilities designated at fair value through profit or loss</b>	IFRS 7.8 (e) (i); IAS 39.9				
140 Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
150 Debt securities issued	ITS part 1.17, part 2.14				
160 Other financial liabilities	ITS part 1.17, 19				
170 <b>Financial liabilities measured at amortised cost</b>	IFRS 7.8 (f); IAS 39.47				
180 Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17				
190 Debt securities issued	ITS part 1.17, part 2.14				
200 Other financial liabilities	ITS part 1.17, 19				
250 <b>Rest of liabilities</b>	ITS part 3.45-46				
260 <b>Total liabilities</b>	IAS 1.9(d); ICG 6				

Table 14.3

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

Dimension Domestic residents  
Foreign country 1-10

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

Table 14.4

## Geographical breakdown of assets by location of the activities

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

Table 14.5

## Geographical breakdown of liabilities by location of the activities

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

Table 14.6

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

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

Explanatory text for consultation purposes

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

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

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

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

Table 15

## Off-balance sheet activities: Interests in unconsolidated structured entities

	References based on IFRS	Carrying amount of assets recognised in the balance sheet	Of which: liquidity support drawn	Carrying amount of liabilities recognised in the balance sheet	Notional amount of balance sheet items recognised by the reporting entity	Losses incurred by the reporting entity in the current period	Total amount of liquidity arrangements	Fair value of liquidity support drawn
		IFRS 12.29.(a)	IFRS 12.29.(a)	IFRS 12.29.(a)	IFRS 12.826.(e)	IFRS 12.826.(b)		
010 Total		010	020	030	040	050	060	070

By nature of the activities IFRS 12.28, 86.(a)	References based on IFRS	Securitisation Special Purpose Entities	Asset management	Other structured entities
		CR art 4 (45)	ITS part 5.9 (a)	
	IFRS 12.28, 86.(a)	080	090	100
020 Derivatives	IAS 39.9			
030 Equity instruments	IAS 32.11			
040 Debt securities	ITS part 1.14, 15			
050 Loans and advances	ITS part 1.14, part 3.35			
060 Selected assets recognised in the reporting institution's balance sheet: Total	IFRS 12.29.(a),(b)			
070 Of which: defaulted	CR art 174			
080 Equity instruments issued	IAS 32.4			
090 Derivatives	IAS 39.9, AG 15 (a)			
100 Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17			
110 Debt securities issued	ITS part 1.17, part 2.14			
120 Selected equity and liabilities recognised in the reporting institution's balance sheet: Total	IFRS 12.29.(a),(b)			
		Notional amount		
130 Off-balance sheet items given by the reporting institution: Total	IFRS 12.826.(e)			
140 Of which: defaulted	CR art 174			

Table 16

## Related parties: amounts payable to and amounts receivable from

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

Table 17.1

## Interest income and expenses by instrument, asset class and counterparty

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

Table 17.2

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

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

Table 17.3

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

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

Table 17.4

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

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

Table 17.5

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

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

Table 17.6

**Gains and losses from hedge accounting**

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



Table 18

## Fee and commission income and expenses by activity

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

## PART 4

Table 19

Statement of comprehensive income

	References based on IFRS	Current period
		010
010 Profit or (-) loss for the year	IAS 1.7, 81 (b), 83 (a), IG6	
020 Other comprehensive income	IAS 1.7, 81 (b), IG6	
030 Items that will not be reclassified to profit or loss	IAS 1.82A.(a)	
040 Tangible assets	IAS 1.7, IG6; IAS 16.39-40	
050 Intangible assets	IAS 1.7; IAS 38.85-86	
060 Actuarial gains (losses) on defined benefit pension plans	IAS 1.7, IG6; IAS 19.93A	
070 Non-current assets and disposal groups held for sale	IFRS 5.38	
080 Share of other recognised income and expense of entities accounted for using the equity method	IAS 1.82 (h), IG6; IAS 28.11	
090 Income tax relating to items that will not be reclassified	IAS 1.91 (b)	
100 Items that may be reclassified to profit or loss	IAS 1.82A.(b)	
110 Hedge of net investments in foreign operations [effective portion]	IAS 39.102 (a)	
120 Valuation gains or (-) losses taken to equity	IAS 39.102 (a)	
130 Transferred to profit or loss	IAS 1.7, 92-95; IAS 39.102 (a)	
140 Other reclassifications		
150 Foreign currency translation	IAS 1.7, IG6; IAS 21.52 (b)	
160 Translation gains or (-) losses taken to equity	IAS 21.32, 38-47	
170 Transferred to profit or loss	IAS 1.7, 92-95; IAS 21.48-49	
180 Other reclassifications		
190 Cash flow hedges [effective portion]	IAS 1.7, IG6; IFRS 7.23 (c); IAS 39.95 (a)-96	
200 Valuation gains or (-) losses taken to equity	IAS 1.IG6; IAS 39.95 (a)-96	
210 Transferred to profit or loss	IAS 1.7, 92-95, IG6; IAS 39.97-101	
220 Transferred to initial carrying amount of hedged items	IAS 1.IG6; IAS 39.97-101	
230 Other reclassifications		
240 Available-for-sale financial assets	IAS 1.7, IG 6; IFRS 7.20 (a) (ii); IAS 1.IG6; IAS 39.55 (b)	
250 Valuation gains or (-) losses taken to equity	IFRS 7.20 (a) (ii); IAS 1.IG6; IAS 39.55 (b)	
260 Transferred to profit or loss	IFRS 7.20 (a) (ii); IAS 1.7, IAS 1.92-95, IAS 1.IG6; IAS 39.55 (b)	
270 Other reclassifications	IFRS 5.IG Example 12	
280 Non-current assets and disposal groups held for sale	IFRS 5.38	
290 Valuation gains or (-) losses taken to equity	IFRS 5.38	
300 Transferred to profit or loss	IAS 1.7, 92-95; IFRS 5.38	
310 Other reclassifications	IFRS 5.IG Example 12	
320 Share of other recognised income and expense of entities accounted for using the equity method	IAS 1.82 (h), IG6; IAS 28.11	
330 Income tax relating to items that may be reclassified to profit or (-) loss	IAS 1.91 (b), IG6	
340 Total comprehensive income for the year	IAS 1.7, -82 (i), IG6	
350 Attributable to minority interest [Non-controlling interest]	IAS 1.83 (b) (i), IG6	
360 Attributable to equity holders of the parent	IAS 1.83 (b) (ii), IG6	

Table 20.1

Statement of changes in equity

Sources of equity changes	References based on IFRS	Capital	Share premium	Other equity	Accumulated Other Comprehensive Income	Reserves	(-) Treasury shares	Profit or (-) loss attributable to equity holders of the parent	(-) Interim dividends	Minority interests		
		IAS 1.106, 54 (f)	IAS 1.106, 78 (f)	IAS 1.106, IFRS part 2.14	IAS 1.106	IAS 1.106, 54 (b)	IAS 1.106, IAS 32.34, 33, IFRS part 2.18	IAS 1.106 (a), 82 (a) (f)	IAS 1.106 (a), IAS 32.25, 27-28	IAS 1.84 (a), 106 (a), IAS 27.27-28	IAS 1.84 (a), 106 (a), IAS 27.27-28	IAS 1.9 (a), 106 (a), IAS 1.9 (a), 106 (a)
		010	020	030	040	050	060	070	080	090	100	110
010 Opening balance (before restatement)												
020 Effects of corrections of errors recognised in accordance with IAS 8	IAS 1.106 (b), IAS 8.47											
030 Effects of changes in accounting policies recognised in accordance with IAS 8	IAS 1.106 (b), IAS 1.106; IAS 8.22											
040 Opening balance (current year)												
050 Issuance of Ordinary Shares	IAS 1.106 (g), (h)											
060 Issuance of Preference Shares	IAS 1.106 (g), (h)											
070 Issuance of Other Equity Instruments (e.g. options, warrants...)	IAS 1.106 (g), (h)											
080 Exercise/redemption of other Equity Instruments (e.g. options, warrants...)	IAS 1.106 (g), (h)											
090 Conversion of Debt to Equity	IAS 1.106 (g), (h)											
100 Capital Reduction	IAS 1.106 (g), (h); IAS 32.35; IAS 1.82											
110 Dividends	IAS 1.106 (g), (h); IAS 32.35; IAS 1.82											
120 Purchase of Treasury Shares	IAS 1.106 (g), (h); IAS 32.32											
130 Cancellation of Treasury Shares	IAS 1.106 (g), (h); IAS 32.32											
140 Recognition of Financial Instruments from Equity to Liability	IAS 1.106 (g), (h)											
150 Reclassification of Financial Instruments from Liability to Equity	IAS 1.106 (g), (h)											
160 Transfers among Components of Equity	IAS 1.106 (g), (h)											
170 Equity Increase (Decrease) Resulting from Business Combination	IAS 1.106 (g), (h); IFRS 2.10											
180 Share based payments	IAS 1.106 (g), (h)											
190 Other Increase (Decrease) in Equity	IAS 1.106 (g)											
200 Total comprehensive income for the year	IAS 1.106 (g) (i); IAS 1.82 (i)											
210 Closing balance (current year)	IAS 1.82											

Table 20.2

Capital by counterparty

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

PART 5

Table 21.1

Breakdown of loans and advances by collateral and guarantees

Guarantees and collateral	References based on IFRS	Mortgage loans (Real estate collateralized loans)		Other collateralized loans		Financial guarantees
		Residential	Commercial	Cash	Rest	
010 Loans and advances	ITS part 5.2	010	020	030	040	050
020 of which: other financial corporations	ITS part 1.20 (d)					
030 of which: Non-financial corporations, Corporates	ITS part 1.20 (e)					
040 of which: Non-financial corporations, Retail	ITS part 1.20 (f)					
050 of which: Households, Corporates	ITS part 1.20 (g)					
060 of which: Households, Retail	ITS part 1.20 (h)					

Table 21.2

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

	References based on IFRS	Maximum exposure to credit risk	Amount by which any related credit derivatives mitigate the maximum exposure to credit risk	Amount of cumulative change in the fair values attributable to changes in the credit risk	Amount of the change in the fair value of any related credit derivatives or similar instrument	Amount of the change in the period in the fair value attributable to changes in the credit risk of the financial asset	Amount of cumulative change in the fair value of any related credit derivatives since designated
		IFRS 7.9 (a)	IFRS 7.9 (b)	IFRS 7.9 (c)	IFRS 7.9 (d)	IFRS 7.9 (c)	IFRS 7.9 (d)
		010	020	030	040	050	060
010 Debt securities	ITS part 1.14, 15						
020 Loans and advances	ITS part 1.14, part 3.35						

Table 21.3

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

	References based on IFRS	Fair values of collateral held	Fair values of collateral sold	of which: collateral under reverse repo sold	Fair values of collateral collateralized	of which: collateral repledged under repo
	ITS part 5.5	IFRS 7.15 (a)	IFRS 7.15 (b)		IFRS 7.15 (b)	
		010	020	030	040	050
010 Financial assets						
020 Equity instruments	IAS 32.11					
030 Debt securities	ITS part 1.14, 15					
040 Loans and advances	ITS part 1.14, part 3.35					
050 Non-financial assets						

Table 21.4

Collateral obtained by taking possession during the period

	References based on IFRS	Amount
		010
010 Non-current assets held-for-sale	IFRS 7.38 (a)	
020 Property, plant and equipment	IFRS 7.38 (a)	
030 Investment property	IFRS 7.38 (a)	
040 Equity and debt instruments	IFRS 7.38 (a)	
050 Cash	IFRS 7.38 (a)	
060 Other	IFRS 7.38 (a)	
070 Total		

Table 21.5

## Foreclosure [tangible assets] accumulated

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

Table 22.1

## Financial assets pledged as collateral for liabilities and contingent liabilities

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

Table 22.2

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

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

Table 23.1

## Fair value hierarchy: financial instruments at amortised cost

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

Table 23.2

## Use of the Fair Value Option

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

Table 23.3

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

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

Table 24

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

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

Table 25.1

## Tangible and intangible assets: carrying amount

	References based on IFRS	Carrying amount
		010
010	<b>Property plant and equipment</b>	IAS 16.6; IAS 16.29; IAS 1.54 (a)
020	revaluation model	IAS 16.31, 73 (a), (d)
030	cost model	IAS 16.30, 73 (a), (d)
040	<b>Investment property</b>	IAS 40.5, 30; IAS 1.54 (b)
050	fair value model	IAS 40.33-55, 76
060	cost model	IAS 40.56, 79 (c)
070	<b>Other intangible assets</b>	IAS 38.8, 118, 122
080	revaluation model	IAS 38.75-87, 124 (a) (ii)
090	cost model	IAS 38.74

Table 25.2

## Tangible and intangible assets: assets subject to operating lease

	References based on IFRS	Carrying amount
		ITS part 5.11 010
010	<b>Property plant and equipment</b>	IAS 16.6; IAS 1.54 (a)
020	revaluation model	IAS 17.49; IAS 16.31, 73 (a) (d)
030	cost model	IAS 17.49; IAS 16.30, 73 (a) (d)
040	<b>Investment property</b>	IAS 40.1N5; IAS 1.54 (b)
050	fair value model	IAS 17.49; IAS 40.33-55, 76
060	cost model	IAS 17.49; IAS 40.56, 79 (c)
070	<b>Other intangible assets</b>	IAS 38.8, 118
080	revaluation model	IAS 17.49; IAS 38.75-87, 124 (a) (ii)
090	cost model	IAS 17.49; IAS 38.74

Table 26

## Provisions

	References based on IFRS	Provisions for employee benefits		Restructuring	Pending legal issues and tax litigation	Loan commitments and guarantees	Other provisions	Total
		Pensions and other post retirement benefit obligations	Other employee benefits					
		IAS 19.54; IAS 1.78(d); ITS part 5.13 (a)	IAS 19.10, 44(a), 128, 133; IAS 1.78(d); ITS part 5.13 (b)					
		010	020	030	040	050	060	070
010	Opening balance [carrying amount at the beginning of the period]	IAS 37.84 (a)						
020	Additions, including increases in existing provisions	IAS 37.84 (b)						
030	Amounts used	IAS 37.84 (c)						
040	Unused amounts reversed during the period	IAS 37.84 (d)						
050	Increase in the discounted amount (passage of time) and effect of any change in the discount rate	IAS 37.84 (e)						
060	Other movements							
070	Closing balance [carrying amount at the end of the period]	IAS 37.84 (a)						

Table 27.1

## Components of defined benefit plan assets and liabilities

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

Table 27.2

## Movements in defined benefit plan obligations

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

Table 27.3

## Memo items [related to staff expenses]

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

Table 28.1

## Subordinated financial liabilities

		References based on IFRS	Designated at fair value through profit or loss	At amortized cost
		ITS part 5.21	IFRS 7.8 (e) (i); IAS 39.9 010	IFRS 7.8 (f); IAS 39.47 020
010	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17		
020	Debt securities issued	ITS part 1.17, part 2.14		
030	Total			

Table 28.2

## Minority interests: accumulated other comprehensive income

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

Table 28.3

## Information on unrealised gains and losses

		References based on IFRS	Carrying amount	Gross [before taxes] unrealised gains [accumulated]	Gross [before taxes] unrealised losses [accumulated]	Net [after taxes] unrealised gains [accumulated]	Net [after taxes] unrealised losses [accumulated]
			010	020	030	040	050
010	Available-for-sale financial assets	IFRS 7.8.(d); IAS 39.9					
020	Equity instruments	IAS 32.11					
030	Debt securities	ITS part 1.14, 15					
040	Loans and advances	ITS part 1.14, part 3.35					
050	Property, plant and equipment (revaluation model)	IAS 16.31					
060	Investment property (fair value model)	IAS 40.33-55					
070	Deemed cost on tangible assets (PPE and IP)	IFRS 1.30, DS-08; ITS part 5.23					
080	Equity instruments held deducted from own funds (country specific)						
090	Goodwill included in investments accounted for using the equity method						
100	Subordinated (for the issuer) financial assets						
110	Of which: subordinated assets deducted from own funds (country specific)						

Table 29.1

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

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

Table 29.2

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

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

Table 29.3

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

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

Table 29.4

Other operating income and expenses

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

Table 30.1

Expenses and incomes generated by transactions with related parties

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

Table 30.2

Key management personnel compensation

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

Table 31

Scope of group

Entity Name	IFRS 12.12 (a), 21.(a),(i); ITS part 5.29 (b)	Entry / removal date	ITS part 5.29 (a)	Added or removed	ITS part 5.29 (a)	Security Code	ITS part 5.29 (d)	Share Capital	ITS part 5.29 (b)	Equity of Investee	IFRS 12.B12.(b); ITS part 5.29 (b)	Total assets of Investee	IFRS 12.B12.(b); ITS part 5.29 (b)	Profit / (loss) of Investee	IFRS 12.B12.(b); ITS part 5.29 (b)	Jurisdiction of Incorporation	IFRS 12.12.(b), 21.(a),(ii); ITS part 5.29 (b)	Activity	ITS part 5.29 (b)	Holding company	ITS part 5.29 (c)	Accumulated equity interest (%)	IFRS 12.21.(v); ITS part 5.29 (c)	Voting rights (%)	IFRS 12.21.(v); ITS part 5.29 (c)	Group structure [relationship]	IFRS 12.10.(a),(i); ITS part 5.29 (d)	Accounting treatment	[IFRS Group] IFRS 12.21.(b); ITS part 5.29 (e)	Accounting treatment	[CRD Group] IFRS 4.23(b); ITS part 5.29 (e)	Carrying Amount	ITS part 5.29 (e)	Acquisition cost	ITS part 5.29 (e)	Goodwill link to Investee	ITS part 5.29 (e)	Fair value of investments for which there are published price quotations	ITS part 5.29 (e)	
010	020	030	040	050	060	070	080	090	100	110	120	130	140	150	160	170	180	190	200																					



## ANNEX IV

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

Explanatory text for consultation purposes:

List of tables in Annex IV

	<b>PART 1</b>
1	<b>Balance Sheet Statement (Statement of Financial Position)</b>
1.1	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity
2	<b>Income Statement</b>
	<b>PART 2</b>
3	<b>Breakdown of financial assets by instrument and by asset class</b>
3.1	Breakdown of financial assets by instrument and by asset class: demand deposits and cash equivalents
3.2	Breakdown of financial assets by instrument and by asset class: financial assets held for trading
3.3	Breakdown of financial assets by instrument and by asset class: trading financial assets
3.4	Breakdown of financial assets by instrument and by asset class: financial assets designated at fair value through profit or loss
3.5	Breakdown of financial assets by instrument and by asset class: available-for-sale financial assets
3.6	Breakdown of financial assets by instrument and by asset class: Non-trading non-derivative financial assets measured at fair value through profit or loss
3.7	Breakdown of financial assets by instrument and by asset class: Non-trading non-derivative financial assets measured at fair value to equity
3.8	Breakdown of financial assets by instrument and by asset class: Loans and receivables and held-to-maturity investments
3.9	Breakdown of financial assets by instrument and by asset class: non-trading debt instruments measured at a cost-based method
3.10	Breakdown of financial assets by instrument and by asset class: other non-trading non-derivative financial assets
4	<b>Past due, impaired and defaulted assets</b>
4.1	Financial assets subject to impairment that are past due or impaired
4.2	Financial assets non-subject to impairment that are past due
5	<b>Breakdown of financial liabilities by product and by counterparty</b>
6	<b>Loan commitments, financial guarantees and other commitments</b>
6.1	Off-balance sheet items subject to credit risk: loan commitments, financial guarantees and other commitments given
6.2	Loan commitments, financial guarantees and other commitments received
	<b>PART 3</b>
7	<b>Derivatives: held for trading</b>
8	<b>Derivatives: hedge accounting</b>
9	<b>Breakdown of loans and advances by product</b>
10	<b>Credit risk</b>
10.1	Geographical breakdown of financial exposures subject to credit risk by residence of the counterparty
10.2	Breakdown of loans and advances to non-financial corporations by NACE codes
10.3	Geographical breakdown of debt securities held from general governments by residence of the counterparty and by residual maturity
11	<b>Impairment</b>
11.1	Impairment on financial and non-financial assets
11.2	Movements in allowances for credit losses and impairment of equity instruments
12	<b>Financial assets pledged as collateral: derecognition and financial liabilities associated with transferred financial assets</b>
13	<b>Fair value hierarchy: financial instruments at fair value</b>
14	<b>Geographical breakdown</b>
14.1	Geographical breakdown of assets by residence of the counterparty
14.2	Geographical breakdown of liabilities by residence of the counterparty
14.3	Geographical breakdown of selected income statement items by residence of the counterparty
14.4	Geographical breakdown of assets by location of the activities
14.5	Geographical breakdown of liabilities by location of the activities
14.6	Geographical breakdown of main income statement items by location of the activities
15	<b>Off-balance sheet activities: Interests in unconsolidated structured entities</b>
16	<b>Related parties: amounts payable to and amounts receivable from</b>
17	<b>Breakdown of selected income statement items</b>
17.1	Interest income and expenses by instrument, asset class and counterparty
17.2	Realised gains and losses on financial assets and liabilities not measured at fair value through profit or loss by instrument
17.3	Gains and losses on financial assets and liabilities held for trading by instrument
17.4	Gains and losses on financial assets and liabilities held for trading by risk
17.5	Gains and losses on financial assets and liabilities designated at fair value through profit or loss by instrument
17.6	Gains and losses from hedge accounting
18	<b>Fee and commission income and expenses by activity</b>
	<b>PART 4</b>
20	<b>Equity</b>
20.1	Statement of changes in equity
20.2	Capital by counterparty

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

Explanatory text for consultation purposes

See question 33 in Annex III.

2. For the purposes of this Annex, the definition of “non-IFRS reporting institutions” in Annex III paragraph 2 shall apply.
3. The data points identified in the templates shall be draw up in accordance with the recognition and valuation rules of the relevant accounting framework, as defined in Article 4(53) of the CRR.
4. Institutions shall only submit those parts of the templates related to:
  - (a) Assets, liabilities, equity, income and expenses that are recognised by the institution under the relevant accounting framework.
  - (b) Off-balance sheet activities in which the institution is involved.
  - (c) Transactions performed by the institution.
  - (d) Valuation rules, including methods for the estimation of allowances for credit risk, applied by the institution under the relevant accounting framework.
5. Non-IFRS reporting institutions shall complete the templates in this Annex following the “references based on BAD”.
6. As an exception to point 5 above, non-IFRS reporting institutions that are permitted or required to apply an accounting framework equivalent to IFRS shall complete the templates in Annex III following the “references based on IFRS”.
7. Institutions shall follow the references included in the reporting templates in this Annex and the additional instructions set out in Annex V.
8. References to IFRS are made to these standards as endorsed until DAY MONTH 2012.

Explanatory text for consultation purposes

The consultation paper includes IFRS references as endorsed until 15.12.2011.

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

Explanatory text for consultation purposes

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

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

## PART 1

## Balance sheet and income statement

Table 1.1

### Balance sheet: Assets

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

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

Table 1.2

### Balance sheet: Liabilities

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

Table 1.3

## Balance sheet: Equity

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

Table 2

## Income statement

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

## PART 2

Table 3.1

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

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

Table 3.2

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

		References based on BAD	Carrying amount	Amount of cumulative change in the fair values attributable to changes in the credit risk
			010	IFRS 7.9 (c)
				020
010	<b>Equity instruments</b>	ECB/2008/32 Annex 2 part 2.5		
020	of which: at cost			
030	of which: credit institutions	ITS part 1.20 (c)		
040	of which: other financial corporations	ITS part 1.20 (d)		
050	of which: non-financial corporations	ITS part 1.23		
060	<b>Debt securities</b>	ITS part 1.14, 15		
070	Central banks	ITS part 1.20 (a)		
080	General governments	ITS part 1.20 (b)		
090	Credit institutions	ITS part 1.20 (c)		
100	Other financial corporations	ITS part 1.20 (d)		
110	Corporates	ITS part 1.22		
120	<b>Loans and advances</b>	ITS part 1.14, part 3.35		
130	Central banks	ITS part 1.20 (a)		
140	General governments	ITS part 1.20 (b)		
150	Credit institutions	ITS part 1.20 (c)		
160	Other financial corporations	ITS part 1.20 (d)		
170	Corporates	ITS part 1.21		
180	Retail	ITS part 1.21		

Table 3.3

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

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



Table 3.4

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

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

Table 3.5

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

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

Table 3.6

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

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

Table 3.7

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

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

Table 3.8

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

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

Table 3.9

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

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

Table 3.10

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

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

Table 4.1

### Financial assets subject to impairment that are past due or impaired

	References based on BAD	Past due but not impaired						Cumulative amount of the impaired assets	Specific allowances for impaired financial assets	Specific allowances for collectively assessed financial assets	Collateral allowances for incurred but not reported losses	Specific allowances for credit risk	General allowances for credit risk	General allowance of BAD art 37.2	Collateral and other credit security for the related impaired and past due assets	Accumulated value adjustments recorded in statement (Accumulated write-offs)
		≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year									
		010	020	030	040	050	060									
010	Equity instruments	ECB/2008/32 Annex 2 part 2.a														
020	of which: at cost															
030	of which: credit institutions															
040	of which: other financial corporations															
050	of which: non-financial corporations															
060	Debt securities	ITS part 1.14, 15														
070	Central banks	ITS part 1.20 (a)														
080	General governments	ITS part 1.20 (b)														
090	Credit institutions	ITS part 1.20 (c)														
100	Other financial corporations	ITS part 1.20 (d)														
110	Corporates	ITS part 1.22														
120	Loans and advances	ITS part 1.14, part 3.35														
130	Central banks	ITS part 1.20 (a)														
140	General governments	ITS part 1.20 (b)														
150	Credit institutions	ITS part 1.20 (c)														
160	Other financial corporations	ITS part 1.20 (d)														
170	Non-financial corporations. Corporates	ITS part 1.20 (e)														
180	Non-financial corporations. Retail	ITS part 1.20 (f)														
190	Households. Corporates	ITS part 1.20 (g)														
200	Households. Retail	ITS part 1.20 (h)														
210	By product:															
220	On-demand (call) and short notice (current account)	ITS part 3.35 (a)														
230	Mortgage loans (Real estate collateralized loans)	ITS part 3.35 (b)														
240	Other collateralized loans	ITS part 3.35 (c)														
250	Trade receivables	ITS part 3.35 (d)														
260	Finance leases	ITS part 3.35 (e)														
270	Reverse repurchase loans	ITS part 3.35 (f)														
280	Consumer credit	ITS part 3.35 (g)														
290	Other term loans	ITS part 3.35 (h)														
300	Other	ITS part 3.35 (i)														
310	Total															

Table 4.2

Financial assets non-subject to impairment that are past due

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

Table 5

**Breakdown of financial liabilities by product and by counterparty**

	References based on BAD	Carrying amount					Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity	
		Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method			
		4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15	4th Directive art 42a(1), (5a); IAS 39.9	4th Directive art 42a(3), (5a); IAS 39.47	4th Directive art 42a(3); ITS part 1.11	4th Directive art 42a(3)			
		010	020	030	040	050	060	070	
010	Derivatives	CRR Annex II							
020	Short positions								
030	Equity instruments	ECB/2008/32 Annex 2 part 2.5							
040	Debt securities	ITS part 1.14, 15							
050	Loans and advances	ITS part 1.14, part 3.35							
060	Deposits	ECB/2008/32 Annex 2 part 2.9, ITS part 1.17							
070	Central banks	ITS part 1.20 (a)							
080	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1							
090	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2							
100	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18							
110	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4							
120	General governments	ITS part 1.20 (b)							
130	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1							
140	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2							
150	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.25							
160	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4							
170	Credit institutions	ITS part 1.20 (c)							
180	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1							
190	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2							
200	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18							
210	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4							
220	Other financial corporations	ITS part 1.20 (d)							
230	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1							
240	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2							
250	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18							
260	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4							
270	Non-financial corporations	ITS part 1.24							
280	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1							
290	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2							
300	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18							
310	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4							
320	Households	ITS part 1.24							
330	Current accounts / overnight deposits	ECB/2008/32 Annex 2 part 2.9.1							
340	Deposits with agreed maturity	ECB/2008/32 Annex 2 part 2.9.2							
350	Deposits redeemable at notice	ECB/2008/32 Annex 2 part 2.9.3; ITS part 1.18							
360	Repurchase agreements	ECB/2008/32 Annex 2 part 2.9.4							
370	Debt securities issued	ITS part 1.17, part 2.14							
380	Certificates of deposits								
390	Asset-backed securities	CRR art 4(37)							
400	Covered bonds	CRR art 124(1)							
410	Hybrid contracts								
420	Other debt securities issued	ITS part 2.14 (e)							
430	Convertible compound financial instruments								
440	Non-convertible								
450	Other financial liabilities	ITS part 1.17, 19							
460	Total								

Table 6.1

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

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

Table 6.2

### Loan commitments, financial guarantees and other commitments received

		References based on BAD	Maximum guarantee that can be considered
			ITS Part 3.2-4
			010
010	<b>Loan commitments received</b>	ITS part 3.16-17	
020	Central banks	ITS part 1.20 (a)	
030	General governments	ITS part 1.20 (b)	
040	Credit institutions	ITS part 1.20 (c)	
050	Other financial corporations	ITS part 1.20 (d)	
060	Non-financial corporations	ITS part 1.24	
070	Households	ITS part 1.24	
080	<b>Financial guarantees received</b>	ITS part 3.16-18	
090	Central banks	ITS part 1.20 (a)	
100	General governments	ITS part 1.20 (b)	
110	Credit institutions	ITS part 1.20 (c)	
120	Other financial corporations	ITS part 1.20 (d)	
130	Corporates	ITS part 1.21	
140	Retail	ITS part 1.21	
150	<b>Received</b>	ITS part 3.16-19	
160	Central banks	ITS part 1.20 (a)	
170	General governments	ITS part 1.20 (b)	
180	Credit institutions	ITS part 1.20 (c)	
190	Other financial corporations	ITS part 1.20 (d)	
200	Non-financial corporations	ITS part 1.24	
210	Households	ITS part 1.24	

## PART 3

Table 7

### Derivatives: held for trading

By type of risk	By product or by type of market	References based on BAD	Carrying amount ITS part 3.26		Notional amount		
			Assets	Liabilities			
			Mark-to-market [Mark-to-Model] value CRR art 100 (3)		Total ITS part 3.27-28	of which: sold ITS part 3.29	
			Positive value	Negative value			
			010	020	030	040	
010	<b>Interest rate</b>	OTC options	ITS part 3.24 (a)				
020		OTC other					
030		Organized market options					
040		Organized market other					
050		of which: economic hedges	ITS part 3.30				
060	<b>Equity</b>	OTC options	ITS part 3.24 (b)				
070		OTC other					
080		Organized market options					
090		Organized market other					
100		of which: economic hedges	ITS part 3.30				
110	<b>Foreign exchange</b>	OTC options	ITS part 3.24 (c)				
120		OTC other					
130		Organized market options					
140		Organized market other					
150		of which: economic hedges	ITS part 3.30				
160	<b>Credit</b>	Credit default swap	ITS part 3.24 (d)				
170		Credit spread option					
180		Total return swap					
190		Other					
200		of which: economic hedges	ITS part 3.30				
210	<b>Commodity</b>		ITS part 3.24 (e)				
220		of which: economic hedges	ITS part 3.30				
230	<b>Other</b>		ITS part 3.24 (f)				
240		of which: economic hedges	ITS part 3.30				
250	<b>Derivatives held for trading: Total</b>		CRR Annex II; ITS part 2.4				
260		of which: OTC - credit institutions	ITS part 1.20 (c), part 3.32				
270		of which: OTC - other financial corporations	ITS part 1.20 (d), part 3.32				
280		of which: OTC - rest	ITS part 3.31 (c), 32				

Table 8

Derivatives: hedge accounting

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

Table 9

Breakdown of loans and advances by product

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

Table 10.1

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

References based on BAD	References based on BAD	Total					
		Gross carrying amount/Notional	Of which: defaulted	Observed new defaults for the period	Accumulated credit risk adjustments	Accumulated write-offs	Credit risk adjustments/w rite-offs for observed new defaults
		010	020	030	040	050	060
010	Equity instruments						
020	Debt securities						
030	Central banks						
040	General governments						
050	Credit institutions						
060	Other financial corporations						
070	Corporates						
080	Loans and advances						
090	Central banks						
100	General governments						
110	Credit institutions						
120	Other financial corporations						
130	Non-financial corporations. Corporates						
140	Non-financial corporations. Retail						
150	Households. Corporates						
160	Households. Retail						
170	Financial assets subject to credit risk: Total						
180	of which: Commercial real state						
190	of which: Small and medium sized enterprises (SME)						
200	Commitments given						
210	Central banks						
220	General governments						
230	Credit institutions						
240	Other financial corporations						
250	Corporates						
260	Retail						
270	Financial guarantees given						
280	Central banks						
290	General governments						
300	Credit institutions						
310	Other financial corporations						
320	Corporates						
330	Retail						
340	Off-balance sheet items subject to credit risk: Total						
350	of which: Commercial real state						
360	of which: Small and medium sized enterprises (SME)						

Table 10.2

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

		Dimension <b>Domestic residents</b> <b>Foreign country 1-10</b>	
		<b>Gross carrying amount</b>	
		<b>Non-financial corporations. Corporates</b>	<b>Non-financial corporations. Retail</b>
		<i>ITS part 1.20 (e)</i>	<i>ITS part 1.20 (f)</i>
		<b>010</b>	<b>020</b>
	<b>References based on BAD</b>		
010	<b>A Agriculture, forestry and fishing</b>	<i>NACE Regulation</i>	
020	<b>B Mining and quarrying</b>	<i>NACE Regulation</i>	
030	<b>C Manufacturing</b>	<i>NACE Regulation</i>	
040	<b>D Electricity, gas, steam and air conditioning supply</b>	<i>NACE Regulation</i>	
050	<b>E Water supply</b>	<i>NACE Regulation</i>	
060	<b>F Construction</b>	<i>NACE Regulation</i>	
070	<b>G Wholesale and retail trade</b>	<i>NACE Regulation</i>	
080	<b>H Transport and storage</b>	<i>NACE Regulation</i>	
090	<b>I Accommodation and food service activities</b>	<i>NACE Regulation</i>	
100	<b>J Information and communication</b>	<i>NACE Regulation</i>	
110	<b>L Real estate activities</b>	<i>NACE Regulation</i>	
120	<b>M Professional, scientific and technical activities</b>	<i>NACE Regulation</i>	
130	<b>N Administrative and support service activities</b>	<i>NACE Regulation</i>	
140	<b>O Public administration and defence, compulsory social security</b>	<i>NACE Regulation</i>	
150	<b>P Education</b>	<i>NACE Regulation</i>	
160	<b>Q Human health services and social work activities</b>	<i>NACE Regulation</i>	
170	<b>R Arts, entertainment and recreation</b>	<i>NACE Regulation</i>	
180	<b>S Other services</b>	<i>NACE Regulation</i>	
190	<b>T Activities of households as employers</b>	<i>NACE Regulation</i>	
200	<b>U Activities of extra-territorial organisations and bodies</b>	<i>NACE Regulation</i>	
210	<b>Loans and advances: Total</b>	<i>ITS part 1.14, part 3.35</i>	

Table 10.3

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

		Dimension <b>of which country 1-10</b>					
<b>Residual maturity</b>	<b>References based on BAD</b>	<b>Total</b>	<b>Trading</b>	<b>Measured at fair value</b>	<b>Of which: Available-for-sale financial assets</b>	<b>Measured at a cost-based method</b>	<b>Other non-trading non-derivative financial assets</b>
		<i>010</i>	<i>020</i>	<i>030</i>	<i>040</i>	<i>050</i>	<i>060</i>
010	<i>≤ 3 months</i>						
020	<i>&lt; 3 months ≤ 12 months</i>						
030	<i>&lt; 1 year ≤ 2 years</i>						
040	<i>&lt; 2 years ≤ 3 years</i>						
050	<i>&lt; 3 years ≤ 5 years</i>						
060	<i>&lt; 5 years ≤ 10 years</i>						
070	<i>&lt; 10 years ≤ 15 years</i>						
080	<i>&lt; 15 years</i>						
090	<b>Debt securities: total</b>	<i>ITS part 1.14, 15</i>					

Explanatory text for consultation purposes

See question 34 to 39 in Annex III.



Table 11.1

Impairment on financial and non-financial assets

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

Table 11.2

Movements in allowances for credit losses and impairment of equity

	References based on BAD CRR article 428(1)	Opening balance	Amounts taken against allowances	Amounts set aside for estimated probable loan losses on exposures during the period	Amounts reversed for estimated probable loan losses on exposures during the period	Other adjustments	Transfers between allowances	Closing balance	Reversals recorded directly to the income statement	Value adjustments recorded directly to the income statement
010	Equity instruments									
020	Specific allowances for individually assessed financial assets	CRR art 428 (g)(ii); ITS part 3.6								
030	Debt securities	ITS part 1.15								
040	Central banks	ITS part 1.20 (a)								
050	General governments	ITS part 1.20 (b)								
060	Credit institutions	ITS part 1.20 (c)								
070	Other financial corporations	ITS part 1.20 (d)								
080	Corporates	ITS part 1.22								
090	Loans and advances	ITS part 3.35								
100	Central banks	ITS part 1.20 (a)								
110	General governments	ITS part 1.20 (b)								
120	Credit institutions	ITS part 1.20 (c)								
130	Other financial corporations	ITS part 1.20 (d)								
140	Non-financial corporations, Corporates	ITS part 1.20 (e)								
150	Non-financial corporations, Retail	ITS part 1.20 (f)								
160	Households, Corporates	ITS part 1.20 (g)								
170	Households, Retail	ITS part 1.20 (h)								
180	Specific allowances for collectively assessed financial assets	CRR art 428 (g)(ii); ITS part 3.6								
190	Debt securities	ITS part 1.15								
200	Central banks	ITS part 1.20 (a)								
210	General governments	ITS part 1.20 (b)								
220	Credit institutions	ITS part 1.20 (c)								
230	Other financial corporations	ITS part 1.20 (d)								
240	Corporates	ITS part 1.22								
250	Loans and advances	ITS part 3.35								
260	Central banks	ITS part 1.20 (a)								
270	General governments	ITS part 1.20 (b)								
280	Credit institutions	ITS part 1.20 (c)								
290	Other financial corporations	ITS part 1.20 (d)								
300	Non-financial corporations, Corporates	ITS part 1.20 (e)								
310	Non-financial corporations, Retail	ITS part 1.20 (f)								
320	Households, Corporates	ITS part 1.20 (g)								
330	Households, Retail	ITS part 1.20 (h)								
340	Collective allowances for incurred but not reported losses on financial assets	CRR art 428 (g)(ii); ITS part 3.7								
350	Debt securities	ITS part 1.15								
360	Loans and advances	ITS part 3.35								
370	Specific allowances for credit risk	CRR art 428 (g)(ii)								
380	Debt securities	ITS part 1.15								
390	Central banks	ITS part 1.20 (a)								
400	General governments	ITS part 1.20 (b)								
410	Credit institutions	ITS part 1.20 (c)								
420	Other financial corporations	ITS part 1.20 (d)								
430	Corporates	ITS part 1.22								
440	Loans and advances	ITS part 3.35								
450	Central banks	ITS part 1.20 (a)								
460	General governments	ITS part 1.20 (b)								
470	Credit institutions	ITS part 1.20 (c)								
480	Other financial corporations	ITS part 1.20 (d)								
490	Non-financial corporations, Corporates	ITS part 1.20 (e)								
500	Non-financial corporations, Retail	ITS part 1.20 (f)								
510	Households, Corporates	ITS part 1.20 (g)								
520	Households, Retail	ITS part 1.20 (h)								
530	General allowances for credit risk	CRR art 428 (g)(ii)								
540	Debt securities	ITS part 1.15								
550	Loans and advances	ITS part 3.35								
560	General allowance of BAD art 37.2	BAD art 37.2; CRR art 428 (g)(ii)								
570	Debt securities	ITS part 1.15								
580	Loans and advances	ITS part 3.35								
590	Total									

Table 12

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

	References based on BAD	Transferred financial assets entirely recognized						Principal amount outstanding of transferred financial assets entirely derecognised	Amounts derecognised for capital purposes
		Transferred assets			Associated liabilities				
		Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements		
010	020	030	040	050	060	100	110		
010	<b>Financial assets held for trading</b>	4th Directive art 42a(1), (5a); IAS 39.9							
020	Equity instruments	ECB/2008/32 Annex 2 part 2.4							
030	Debt securities	ITS part 1.14, 15							
040	Loans and advances	ITS part 1.14, part 3.35							
050	<b>Trading financial assets</b>	ITS part 1.5							
060	Equity instruments	ECB/2008/32 Annex 2 part 2.4							
070	Debt securities	ITS part 1.14, 15							
080	Loans and advances	ITS part 1.14, part 3.35							
090	<b>Financial assets designated at fair value through profit or loss</b>	4th Directive art 42a(1), (5a); IAS 39.9							
100	Equity instruments	ECB/2008/32 Annex 2 part 2.4							
110	Debt securities	ITS part 1.14, 15							
120	Loans and advances	ITS part 1.14, part 3.35							
130	<b>Available-for-sale financial assets</b>	4th Directive art 42a(1), (5a); IAS 39.9							
140	Equity instruments	ECB/2008/32 Annex 2 part 2.4							
150	Debt securities	ITS part 1.14, 15							
160	Loans and advances	ITS part 1.14, part 3.35							
170	<b>Non-trading non-derivative financial assets measured at fair value through profit or loss</b>	4th Directive art 42a(1), (4)							
180	Equity instruments	ECB/2008/32 Annex 2 part 2.4							
190	Debt securities	ITS part 1.14, 15							
200	Loan and advances	4th Directive art 42a(1), (4)(b); part 1.14, part 3.35							
210	<b>Non-trading non-derivative financial assets measured at fair value to equity</b>	4th Directive art 42a(1); art 42c (2)							
220	Equity instruments	ECB/2008/32 Annex 2 part 2.4							
230	Debt securities	ITS part 1.14, 15							
240	Loan and advances	4th Directive art 42a(1), (4)(b); part 1.14, part 3.35							
250	<b>Loans and receivables</b>	4th Directive art 42a(1)(b); IAS 39.9							
260	Debt securities	ITS part 1.14, 15							
270	Loans and advances	ITS part 1.14, part 3.35							
280	<b>Held-to-maturity investments</b>	4th Directive art 42a(1)(5a); IAS 39.9							
290	Debt securities	ITS part 1.14, 15							
300	Loans and advances	ITS part 1.14, part 3.35							
310	<b>Non-trading debt instruments measured at a cost-based method</b>	BAD art 37.1; art 42a(1)(b); ITS part 1.6							
320	Debt securities	ITS part 1.14, 15							
330	Loans and advances	ITS part 1.14, part 3.35							
340	<b>Other non-trading non-derivative financial assets</b>	BAD art 35-37							
350	Equity instruments	ECB/2008/32 Annex 2 part 2.4							
360	Debt securities	ITS part 1.14, 15							
370	Loans and advances	ITS part 1.14, part 3.35							
380	<b>Total</b>								

Table 13

**Fair value hierarchy: financial instruments at fair value**

	References based on BAD	Fair value hierarchy			Unrealised gains and losses for the period		Gross [before taxes] unrealised gains and losses [accumulated]		
		IFRS 13.93 (b)			Level 2	Level 3	Level 1	Level 2	Level 3
		Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
		IFRS 13.76	IFRS 13.81	IFRS 13.86	IFRS 13.81	IFRS 13.86, 93 (f)	IFRS 13.76	IFRS 13.81	IFRS 13.86
		010	020	030	040	050	060	070	080
<b>ASSETS</b>									
010	<b>Financial assets held for trading</b>	4th Directive art 42a(1), (5a); IAS 39.9							
020	Derivatives held for trading	CRR Annex II							
030	Equity instruments	ECB/2008/32 Annex 2 part 2.4							
040	Debt securities	ITS part 1.14, 15							
050	Loans and advances	ITS part 1.14, part 3.35							
060	<b>Financial assets designated at fair value through profit or loss</b>	4th Directive art 42a(1), (5a); IAS 39.9							
070	Equity instruments	ECB/2008/32 Annex 2 part 2.4							
080	Debt securities	ITS part 1.14, 15							
090	Loans and advances	ITS part 1.14, part 3.35							
100	<b>Available-for-sale financial assets</b>	4th Directive art 42a(1), (5a); IAS 39.9							
110	Equity instruments	ECB/2008/32 Annex 2 part 2.4							
120	Debt securities	ITS part 1.14, 15							
130	Loans and advances	ITS part 1.14, part 3.35							
140	<b>Derivatives – Hedge accounting</b>	4th Directive art 42a(1), (5a); art 42c(1)(a); IAS 39.9							
<b>LIABILITIES</b>									
150	<b>Financial liabilities held for trading</b>	4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15							
160	Derivatives held for trading	CRR Annex II							
170	Short positions								
180	Deposits	ECB/2008/32 Annex 2 part 2.9; ITS part 1.17							
190	Debt securities issued	ITS part 1.17, part 2.14							
200	Other financial liabilities	ITS part 1.17, 19							
210	<b>Financial liabilities designated at fair value through profit or loss</b>	4th Directive art 42a(1), (5a); IAS 39.9							
220	Deposits	ECB/2008/32 Annex 2 part 2.9; ITS part 1.17							
230	Debt securities issued	ITS part 1.17, part 2.14							
240	Other financial liabilities	ITS part 1.17, 19							
250	<b>Derivatives – Hedge accounting</b>	4th Directive art 42a(1), (5a); art 42c(1)(a)							

Table 14.1

Geographical breakdown of assets by residence of the counterparty

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

Table 14.2

Geographical breakdown of liabilities by residence of the counterparty

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

Table 14.3

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

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

Table 14.4

**Geographical breakdown of assets by location of the activities**

		References based on BAD	Domestic activities	Non-domestic activities
			ITS part 3.47	ITS part 3.47
			010	020
010	<b>Cash and cash equivalents</b>	BAD art 4 Assets (1)		
020	Cash on hand	ITS part 2.1		
030	Cash balances at central banks	BAD art 13(2); ITS part 2.2		
050	<b>Financial assets held for trading</b>	4th Directive art 42a(1), (5a); IAS 39.9, AG 1.4		
060	Derivatives held for trading	CRR Annex II		
070	Equity instruments	ECB/2008/32 Annex 2 part 2.5		
080	Debt securities	ITS part 1.14, 15		
090	Loans and advances	ITS part 1.14, part 3.35		
100	<b>Trading financial assets</b>	ITS part 1.5		
110	Derivatives held for trading	CRR Annex II; ITS part 2.4		
120	Equity instruments	ECB/2008/32 Annex 2 part 2.5		
130	Debt securities	ITS part 1.14, 15		
140	Loans and advances	ITS part 1.14, part 3.35		
150	<b>Financial assets designated at fair value through profit or loss</b>	4th Directive art 42a(1), (5a); IAS 39.9		
160	Equity instruments	ECB/2008/32 Annex 2 part 2.5		
170	Debt securities	ITS part 1.14, 15		
180	Loans and advances	ITS part 1.14, part 3.35		
190	<b>Available-for-sale financial assets</b>	4th Directive art 42a(1), (5a); IAS 39.9		
200	Equity instruments	ECB/2008/32 Annex 2 part 2.5		
210	Debt securities	ITS part 1.14, 15		
220	Loans and advances	ITS part 1.14, part 3.35		
230	<b>Non-trading non-derivative financial assets measured at fair value through profit or loss</b>	4th Directive art 42a(1), (4)		
240	Equity instruments	ECB/2008/32 Annex 2 part 2.5		
250	Debt securities	ITS part 1.14, 15		
260	Loan and advances	4th Directive art 42a(1), (4)(b); ITS part 1.14, part 3.35		
270	<b>Non-trading non-derivative financial assets measured at fair value to equity</b>	4th Directive art 42a(1); art 42c (2)		
280	Equity instruments	ECB/2008/32 Annex 2 part 2.5		
290	Debt securities	ITS part 1.14, 15		
300	Loan and advances	4th Directive art 42a(1), (4)(b); ITS part 1.14, part 3.35		
310	<b>Loans and receivables</b>	4th Directive art 42a(4)(b),(5a); IAS 39.9		
320	Debt securities	ITS part 1.14, 15		
330	Loans and advances	ITS part 1.14, part 3.35		
340	<b>Held-to-maturity investments</b>	4th Directive art 42a(4)(a),(5a); IAS 39.9		
350	Debt securities	ITS part 1.14, 15		
360	Loans and advances	ITS part 1.14, part 3.35		
370	<b>Non-trading debt instruments measured at a cost-based method</b>	BAD art 37.1; art 42a(4)(b); ITS part 1.6		
380	Debt securities	ITS part 1.14, 15		
390	Loans and advances	ITS part 1.14, part 3.35		
400	<b>Other non-trading non-derivative financial assets</b>	BAD art 35-37		
410	Equity instruments	ECB/2008/32 Annex 2 part 2.5		
420	Debt securities	ITS part 1.14, 15		
430	Loans and advances	ITS part 1.14, part 3.35		
440	<b>Derivatives – Hedge accounting</b>	4th Directive art 42a(1), (5a); art 42c(1)(a)		
450	<b>Fair value changes of the hedged items in portfolio hedge of interest rate risk</b>	4th Directive art 42a(5), (5a); IAS 39.89A (a)		
460	<b>Tangible assets</b>	BAD art 4 Assets (10)		
470	<b>Intangible assets</b>	BAD art 4 Assets (9); CRR art 22(18)		
480	<b>Investments in subsidiaries, joint ventures and associates</b>	BAD art 4 Assets (7)-(8); 4th Directive art. 17; ITS part 2.5		
490	<b>Tax assets</b>			
500	<b>Prepayments and accrued income</b>	BAD art 4 Assets (15); ITS part 2.6		
510	<b>Other assets</b>	ITS part 2.7		
530	<b>Total assets</b>	BAD art 4 Assets		

Table 14.5

## Geographical breakdown of liabilities by location of the activities

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

Table 14.6

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

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

Explanatory text for consultation purposes

See questions 40 to 42 in Annex III.

Table 15

**Off-balance sheet activities: Interests in unconsolidated structured entities**

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

Table 16

**Related parties: amounts payable to and amounts receivable from**

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

Table 17.1

**Interest income and expenses by instrument, asset class and counterparty**

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

Table 17.2

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

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

Table 17.3

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

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

Table 17.4

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

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

Table 17.5

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

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

Table 17.6

**Gains and losses from hedge accounting**

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

Table 18

**Fee and commission income and expenses by activity**

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

PART 4



Table 20.1

Statement of changes in equity

Sources of equity changes	References based on BAD	Capital	Share premium	Other equity	Accumulated Other Comprehensive Income	Reserves	Treasury shares	Profit or (Loss) attributable to equity holders of the parent	Minority interests	Total		
		BAD art 4 Liabilities (2), BAD art 22	BAD art 4 Liabilities (10), CAR art 26(2)		4th Directive art 42(1), (5)	4th Directive Assets C (2)(7), D (2)(1), ITS part 2.12	BAD art 4 Liabilities (14)	CAR Article 24(2)	7th Directive art 21		7th Directive art 21	
		010	020	030	040	050	060	070	080	090	100	110
010 Opening balance (before restatement)												
020 Effects of corrections of errors recognised in accordance with IAS 8												
030 Effects of changes in accounting policies recognised in accordance with IAS 8												
040 Opening balance (current year)												
050 Issuance of Ordinary Shares												
060 Issuance of Preference Shares												
070 Issuance of Other Equity Instruments (e.g. options, warrants, ...) 1												
080 Expiry/Expiration of Other Equity Instruments (e.g. options, warrants, ...) 1												
090 Conversion of Debt to Equity												
100 Share Repurchase												
110 Dividends												
120 Purchase of Treasury Shares												
130 Sale/Cancellation of Treasury Shares												
140 Reclassification of Financial Instruments from Equity to Liability												
150 Reclassification of Financial Instruments from Liability to Equity												
160 Transfers among Components of Equity												
170 Equity Increase (Decrease) Resulting from Business Combination												
180 Share based payments												
190 Other Increases (Decreases) in Equity												
200 Total comprehensive income (loss) per share												
210 Closing balance (current year)												

Table 20.2

Capital by counterparty

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

## ANNEX V

### INSTRUCTION FOR REPORTING FINANCIAL INFORMATION

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

#### PART 1

##### General instructions

1. This part set out general instructions for the tables in Annex III and in Annex IV.

#### 1. ACCOUNTING PORTFOLIOS

##### 1.1. Assets

2. “Accounting portfolios” shall mean financial instruments aggregated by valuation rules.
3. The following accounting portfolios based on IFRS shall be used for financial assets:
  - (a) “Financial assets held for trading”,
  - (b) “Financial assets designated at fair value through profit or loss”,
  - (c) “Available-for-sale financial assets”,
  - (d) “Loans and Receivables”, and
  - (e) “Held-to-maturity investments”.
4. The following accounting portfolios based on BAD shall be used for financial assets:
  - (a) “Trading financial assets”,
  - (b) “Non-trading non-derivative financial assets measured at fair value through profit or loss”,
  - (c) “Non-trading non-derivative financial assets measured at fair value to equity,

- (d) “Non-trading debt instruments measured at a cost-based method”,  
and
  - (e) “Other non-trading non-derivative financial assets”.
5. “Trading financial assets” has the same meaning as under the relevant accounting framework developed under BAD.
  6. For financial assets, “cost-based methods” include those valuation rules by which the financial asset is measured at cost plus interest accrued less impairment losses.
  7. Non-IFRS reporting institutions that are permitted or required to apply in accordance with the 4th Directive, certain valuation rules for financial instruments in IFRS shall submit, to the extent that they are applied, the relevant accounting portfolios based on IFRS or based on GAAP.
  8. Non-IFRS reporting institutions that are permitted or required to apply valuation rules equivalent to the ones in IFRS shall submit, to the extent that they are applied, the relevant accounting portfolios based on IFRS.

## **1.2. Liabilities**

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

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

## 2. FINANCIAL INSTRUMENTS

### 2.1. Financial assets

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

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

16. Loans and receivables include finance leases.

### 2.2. Financial liabilities

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

18. “Deposits” is defined in the same way as in the ECB BSI Regulation. Consequently, regulated savings deposits should be classified in accordance with the ECB BSI Regulation (Annex II, part 2, items 9.2 and 9.3) and distributed according to the counterparty breakdown provided in table 5. In particular, non-transferable sight savings deposits, which although legally redeemable at demand are subject to significant penalties and restrictions and have features that are very close to overnight deposits, are classified as deposits redeemable at notice.

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

## 3. COUNTERPARTY BREAKDOWN

20. Where a breakdown by economic sector is required the following economic sector classes shall be used:

(a) Central banks;

(b) General governments: central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public

companies and private companies held by these administrations that have a commercial activity (which shall be reported under “non-financial corporations”); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements;

- (c) Credit institutions: banks and multilateral banks;
  - (d) Other financial corporations: all financial corporations and quasi-corporations other than credit institutions such as investment firms, investment funds, insurance companies, pension funds, collective investment undertakings, and clearing houses;
  - (e) Non-financial corporations. Corporates: corporations and quasi-corporations not engaged in financial intermediation but principally in the production of market goods and non-financial services according to the ECB BSI Regulation that fulfil the criteria to be eligible as “corporates” according to the CRR;
  - (f) Non-financial corporations. Retail: corporations and quasi-corporations not engaged in financial intermediation but principally in the production of market goods and non-financial services according to the ECB BSI Regulation that fulfil the criteria to be eligible as “retail” according to CRR;
  - (g) Households. Corporates: individuals or groups of individuals as consumers, and producers of goods and non financial services exclusively for their own final consumption, and as producers of market goods and non financial and financial services provided that their activities are not those of quasi-corporations. Non-profit institutions which serve households and which are principally engaged in the production of non-market goods and services intended for particular groups of households are included. To be included in this sector the criteria to be eligible as “corporates” according to CRR must be fulfilled.
  - (h) Households. Retail: individuals or groups of individuals as consumers, and producers of goods and non financial services exclusively for their own final consumption, and as producers of market goods and non financial and financial services provided that their activities are not those of quasi-corporations. Non-profit institutions which serve households and which are principally engaged in the production of non-market goods and services intended for particular groups of households are included. To be included in this sector the criteria to be eligible as “retail” according to CRR must be fulfilled.
21. When reporting the counterparty breakdown of loans and advances included in held for trading and available for sale, financial

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

## PART 2

### **Balance sheet and income statement**

#### 1. ASSETS (TABLE 1.1)

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

Explanatory text for consultation purposes

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

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

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

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

## 2. LIABILITIES (TABLE 1.2)

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

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

### 3. EQUITY (TABLE 1.3)

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

### 4. INCOME STATEMENT (TABLE 2)

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

#### Explanatory text for consultation purposes

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

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



interest expense?
-------------------

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

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

### PART 3

#### 5. BREAKDOWN OF FINANCIAL ASSETS (TABLE 3)

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

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

Explanatory text for consultation purposes

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

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

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

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

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

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

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

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

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

5. Specific allowances for individually assessed financial assets shall include cumulative amount of impairment related to financial assets which have been assessed individually.
6. Specific allowances for collectively assessed financial assets shall include the cumulative amount of collective impairment calculated on insignificant loans which are impaired on individual basis and for which the institution decides to use a statistical approach (portfolio basis). This approach does not preclude performing individual impairment evaluation of loans that are individually insignificant and thus to report them as specific allowances for individually assessed financial assets.
7. Collective allowances for incurred but not reported losses shall include the cumulative amount of collective impairment determined on financial assets which are not impaired on individual basis. For “allowances for incurred but not reported losses”, IAS 39.59(f), AG87 and AG90 may be followed.
8. The sum of unimpaired assets and impaired assets net of all the allowances shall be equal to the carrying amount.

6. INFORMATION ON IMPAIRMENT, PAST DUE AND DEFAULTED ASSETS (TABLE 4)

9. Financial assets that are past due as of the reporting date but not impaired at that date shall be reported according to IFRS 7.37 for the categories available for sale, loans and receivables, and held-to-maturity.
10. Assets qualify as past-due when a counterparty has failed to make a payment when contractually due. The amounts of such assets shall be reported and broken down according to the number of days past due. The past due analysis shall not include any impaired assets. The net carrying amount of impaired financial assets shall be reported separately from past due assets (IFRS 7.37).
11. Institutions shall report only those data point related to methods for the estimation of allowances for credit risk that are applicable under the relevant accounting framework and to the extent that these methods are applied by the institution.
12. The column “Accumulated value adjustments recorded directly to the income statement (Accumulated write-offs)” includes the amount of the principal and past due interest of any impaired debt securities and loan and advances that the reporting entity has not longer

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

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

#### 7. BREAKDOWN OF FINANCIAL LIABILITIES (TABLE 5)

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

#### 8. OFF BALANCE SHEET ACTIVITIES (TABLE 6)

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

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

## 9. DERIVATIVES (TABLES 7 AND 8)

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

### 9.1. Classification of derivatives

24. All derivatives shall be classified into the following risk categories:
  - (a) Interest rate: Interest rate derivatives are contracts related to an interest-bearing financial instrument whose cash flows are determined by referencing interest rates or another interest rate contract such as an option on a futures contract to purchase a Treasury bill.

This category is restricted to those deals where all the legs are exposed to only one currency's interest rate. Thus it excludes

contracts involving the exchange of one or more foreign currencies such as cross-currency swaps and currency options, and other contracts whose predominant risk characteristic is foreign exchange risk, which are to be reported as foreign exchange contracts.

Interest rate contracts include forward rate agreements, single-currency interest rate swaps, interest rate futures, interest rate options (including caps, floors, collars and corridors), interest rate swaptions and interest rate warrants.

- (b) Equity: Equity derivatives are contracts that have a return, or a portion of their return, linked to the price of a particular equity or to an index of equity prices.
- (c) Foreign exchange: These derivatives include contracts involving the exchange of currencies in the forward market and the exposure to gold. They therefore cover outright forwards, foreign exchange swaps, currency swaps (including cross-currency interest rate swaps), currency futures, currency options, currency swaptions and currency warrant.

Foreign exchange derivatives include all deals involving exposure to more than one currency, whether in interest rates or exchange rates.

Gold contracts include all deals involving exposure to that commodity.

- (d) Credit: Credit derivatives are contracts in which the payout is linked primarily to some measure of the creditworthiness of a particular reference credit. The contracts specify an exchange of payments in which at least one of the two legs is determined by the performance of the reference credit. Payouts can be triggered by a number of events, including a default, a rating downgrade or a stipulated change in the credit spread of the reference asset.
- (e) Commodity: These derivatives are contracts that have a return, or a portion of their return, linked to the price of, or to a price index of, a commodity such as a precious metal (other than gold), petroleum, lumber or agricultural products.
- (f) Other: These derivatives are any other derivative contracts, which do not involve an exposure to foreign exchange, interest rate, equity, commodity or credit risk such as climatic derivatives or insurance derivatives.

25. When a derivative is influenced by more than one type of underlying risk, the instrument shall be allocated to the most sensitive type of risk. For multi-exposure derivatives, in cases of uncertainty, the deals shall be allocated according to the following order of precedence:

- (a) Commodities: All derivatives transactions involving a commodity or commodity index exposure, whether or not they involve a joint exposure in commodities and any other risk category which may

include foreign exchange, interest rate or equity, shall be reported in this category.

- (b) Equities: With the exception of contracts with a joint exposure to commodities and equities, which are to be reported as commodities, all derivatives transactions with a link to the performance of equities or equity indices shall be reported in the equity category. Equity deals with exposure to foreign exchange or interest rates should be included in this category.
- (c) Foreign exchange: This category includes all derivatives transactions (with the exception of those already reported in the commodity or equity categories) with exposure to more than one currency, be it pertaining either to interest-bearing financial instruments or exchange rates.

## 9.2. Amounts reported

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

### Explanatory text for consultation purposes

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



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

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

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

#### 10. BREAKDOWN OF LOANS AND ADVANCES (TABLE 9)

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

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

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

- 36. Transferred financial assets part or all of which do not qualify for derecognition (see IAS 39.15-37), and financial assets entirely derecognised for which the institution retains servicing rights shall be reported as in this item. An indication on financial assets that are derecognised for capital purposes shall be included.
- 37. The associated liabilities shall be reported according to the portfolio in which the related transferred financial assets are included and not according to the portfolio in which they are included in the liability side.
- 38. The column “Amounts derecognised for capital purposes” includes the amounts of the financial assets recognised for accounting purposes but derecognised for prudential purposes because the reporting institution is treating them as securitisation positions for capital purposes in accordance with Article 104 of the CRD.
- 39. “Repurchase agreements” (“repos”) are transactions in which the reporting institution receives cash in exchange for financial assets sold at a given price under a commitment to repurchase the same (or

identical) assets at a fixed price on a specified future date. Amounts received by the reporting institution in exchange for financial assets transferred to a third party (“temporary acquirer”) shall be classified under “repurchase agreements” where there is a commitment to reverse the operation and not merely an option to do so. Repurchase agreements also include repo-type operations which may include:

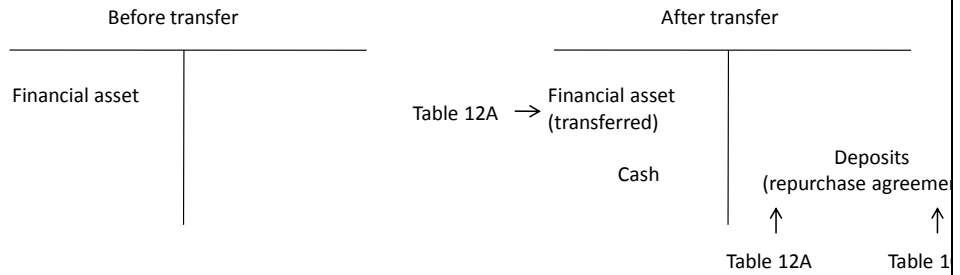
- (a) Amounts received in exchange for securities temporarily transferred to a third party in the form of securities lending against cash collateral.
  - (b) Amounts received in exchange for securities temporarily transferred to a third party in the form of sale/buy-back agreement.
40. “Repurchase agreements” (“repos”) and “reverse repurchase loans” (“reverse repos”) involve cash received or loaned out by the reporting institution.
41. In a securitisation transaction, when the transferred financial assets are derecognized, institution shall declare the gains (losses) generated in the item of the income statement that corresponding to the IAS 39 category in which the financial assets were included prior to their derecognition. When the transferred financial assets are classified as “held for trading”, the gains (losses) shall be further distributed in following the instructions provided in point 11 of this chapter.

Explanatory text for consultation purposes

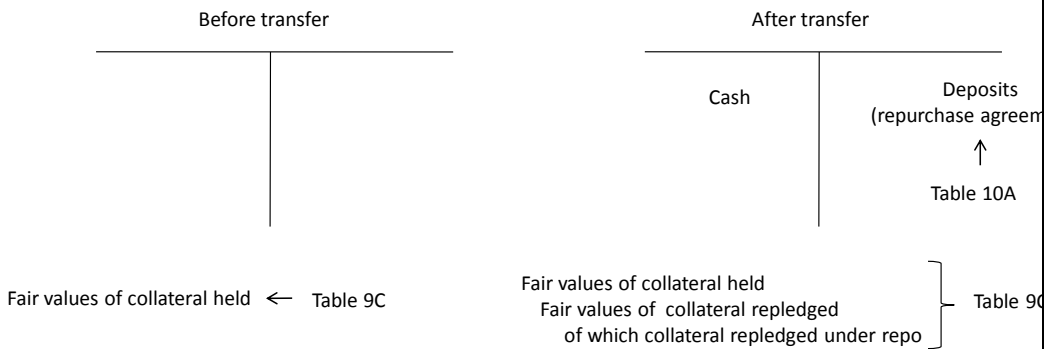
Example on transfer of financial assets:

**TRANSFEROR**

**Repo/securities lending**

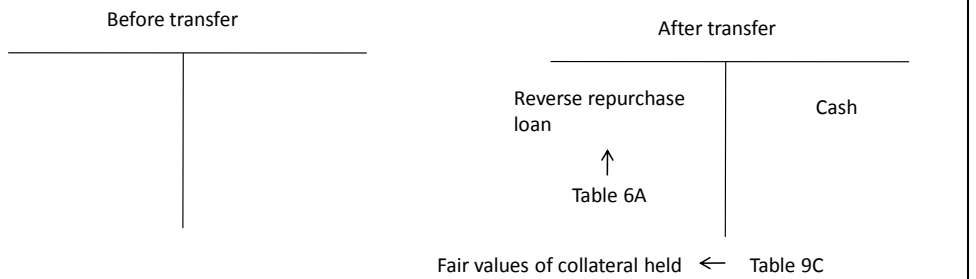


**Repo/securities lending on collateral held**

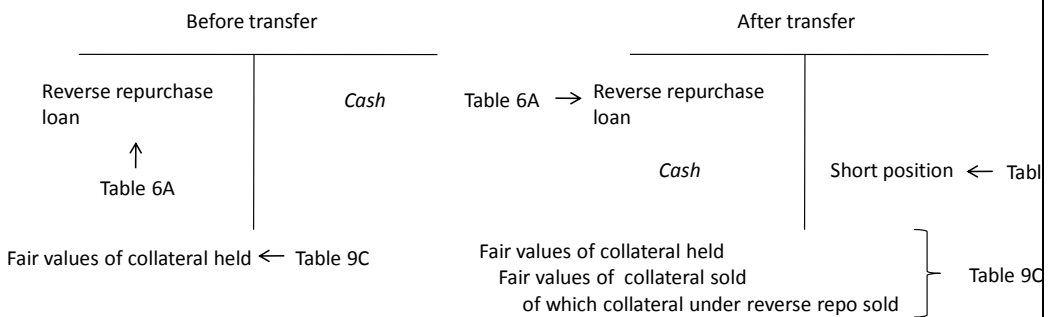


**TRANSFEEE**

**Reserve repo**



**Collateral held under reverse repo sold by the transferee**



## 12. FAIR VALUE HIERARCHY (TABLE 13)

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

## 13. GEOGRAPHICAL BREAKDOWN (TABLE 14)

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

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

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

(a) for tangible assets, the physical location of the asset shall be used, and

(b) for non-contractual liabilities and non-contractual intangible assets, the residence of the institution that has recognized them in the balance sheet.

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

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

## 14. RELATED PARTY DISCLOSURES (TABLE 16)

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

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

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

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

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

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



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

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

#### PART 4

### 1. STATEMENT OF CHANGES IN EQUITY (TABLE 20)

1. The statement of changes in equity (IAS 1.106) discloses the reconciliation between the carrying amount at the beginning of the period (opening balance) and the end of the period (closing balance) for each component of equity (issued capital, share premium, reserves, etc.).
2. Institutions shall report the amount of issued capital with a breakdown by economic sector. Issued capital shall include also share premium and other equity instruments classified as equity. The equity component of compound financial instruments shall not be reported.

#### PART 5

### 1. COLLATERAL AND GUARANTEES GIVEN (TABLE 21)

#### 1.1. Loans and advances (Table 21.1)

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

Explanatory text for consultation purposes

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

Explanatory text for consultation purposes

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

Explanatory text for consultation purposes

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

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

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

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

4. In loans and advances that have simultaneously more than one type of collateral or guarantee, the amount of the “maximum collateral/guarantee that can be considered” shall be allocated according to its quality starting from the one with the best quality.

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

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

### **1.3. Foreclosure accumulated (table 21.5)**

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

## **2. COLLATERAL PLEDGED (TABLE 22.1)**

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

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

### 3. FAIR VALUE (TABLE 23)

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

### 4. OFF-BALANCE SHEET ACTIVITIES (TABLE 24)

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

- (d) “Fiduciary transactions” refers to the activities where the institution acts in its own name but for the account and at the risk of its customers. Frequently, in fiduciary transactions, the institution provides services, such as custody asset management services to a structured entity or managing portfolios on a discretionary basis. All fiduciary transactions shall be reported exclusively in this item without regarding whether the institution provides additionally other services.
- (e) “Payment services” refers to the collection on behalf of customers of payments generated by debt instruments that are neither recognised on the balance sheet of the institution nor originated by it.
- (f) “Customer resources distributed but not managed” refers to products issued by entities outside the group that the institution has distributed to its current customers. This item shall be reported by type of product.
- (g) “Assets involved in the services provided by the institution” includes the amount of assets in relation to which the institution is acting, using the fair value. Other measurement bases including nominal value may be used if the fair value is not available. In those cases where the institution provides services to entities such as collective investments, pension funds, the assets concerned may be shown at the value at which these entities report the assets in their own balance sheet. Reported amounts shall include accrued interest, if appropriate.
- (h) “Instruments issued by the institution” includes, for the lines of “asset management”, the carrying amount of the financial instruments recognized in the institution’s balance sheet that are included in the column “Assets involved in the services provided by the institution”.
- (i) “Duplicated investments” refers to amounts computed twice in the column “Assets involved in the services provided by the institution”. When providing asset management services, the reporting institution has bought for one customer financial instruments issued by another entity to which it also provides asset management services.

Explanatory text for consultation purposes

### Example 1

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

### Example 2

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

18. Asset management, custody and other service functions (this is only a part of the table)			
	Assets involved in the services provided by the entity	Of which: instruments issued by the entity	Of which: duplicated investments
Asset management [by type of customer]	250		
Collective investment	100	-100	
Pension funds	150		-50
Customer portfolios managed on a discretionary basis			
Other investment vehicles			
			100
			0

## 5. TANGIBLE AND INTANGIBLE ASSETS (TABLE 25)

10. “Property, plant and equipment”, “Investment property” and “Other intangible assets” shall be reported by criteria used in their measurement.
11. Items that have been leased by the institution (lessor) to third parties in agreements that qualified as operating leases, shall be reported in table 25.2.

## 6. PROVISIONS (TABLE 26)

12. The reconciliation between the carrying amount of the item “Provisions” of table 1.2 at the beginning and end of the period by the nature of the movements.
13. “Provisions for employee benefits” are split into the two following items:
  - (a) “Pensions and other post retirement benefit obligations” includes the defined benefit liability of the reporting institution as defined in IAS 19.54.
  - (b) “Other employee benefits” includes the amount recognised as a liability for the following concepts:
    - i) short term employee benefits in accordance with IAS 19.10 when there is uncertainty on the amount to be paid (if there is not uncertainty, the accrued expense is included in “Other liabilities”);

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

## 7. DEFINED BENEFIT PLANS (TABLE 27)

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

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

## 8. COMPONENTS OF OWN FUNDS (TABLE 28)

### 8.1. Subordinated liabilities (Table 28.1)

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

### 8.2. Minority interests (table 28.2)

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

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

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

## 10. SPECIFIC INCOME STATEMENT ITEMS (TABLE 29)

25. In table 29.1, the breakdown of financial instruments not measured at fair value through profit or loss provided shows all gains and losses that are recognised in the income statement at derecognition (realised gains and losses).
26. In table 29.3, the item "Other operating income and expenses-operating leases" includes, for the column “income” the returns obtained and for the column “expenses” the costs incurred by the institution as lessor in their operating leasing activities. The costs for the institution as lessee shall be included in the item “General and administrative expenses”.

## 11. RELATED PARTIES (TABLE 30)



27. “Gains on derecognition of non-financial assets” and “Losses on derecognition of non-financial assets” in table 30.1 include all the gains and losses on derecognition of assets outside the scope of IAS 39, generated by transactions with related parties. These items include the gains and losses on derecognition of non-financial assets, which have been generated by transactions with related parties and that are part of the following line items of table 2 “Consolidated Income Statement”:
- (a) “Gains (losses) on derecognition of investments in entities and non-financial assets other than held for sale”,
  - (b) “Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations”, and
  - (c) “Profit or loss after tax from discontinued operations”.
28. “Key management personnel compensation” in table 30.2 includes the amount of all employee benefits (including share-based payments) in the period to key management personnel of the entities included in the CRD group. For this purposes, the definitions of employee benefits and key management personnel are the same than in IAS 24.9.

## 12. SCOPE OF GROUP (TABLE 31)

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

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

## PART 6

### Mapping of exposure classes and economic sectors

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

*Table 1 Standardised Approach*

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

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

*Table 2 Internal Ratings Based Approach*

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

## PART 7

### **Sign convention**

#### 1. VALIDATION RULES

1. The templates in Annex III and Annex IV include implicit validation rules which are defined in the templates themselves through the use of conventions.
2. The use of brackets in the label of an item in a template means that this item is to be subtracted to obtain a total. As explained below, it does not mean that it shall be reported as negative.
3. Items that shall be necessary reported in negative are identified in the compiling templates by including “(-)” at the beginning of their label such as in “(-) Treasury shares”.

## 2. SIGN CONVENTION

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

*Table 3 Credit/debit convention*

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

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

7. In Table 13 the column “period” indicates whether the data point represents a “stock” (“instant”) or a “cumulative flow” (“duration”). “Stock” is the balance at the reporting date; “cumulative flow” is the balance for the year up to the reporting date.

8. Schematically, this convention works as in Table 4.

*Table 4 Credit/debit convention, positive and negative signs*

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

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