II

(Non-legislative acts)

REGULATIONS

REGULATION (EU) 2021/943 OF THE EUROPEAN CENTRAL BANK

of 14 May 2021

amending Regulation (EU) 2015/534 on reporting of supervisory financial information (ECB/2021/24)

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

Having regard to Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions ([1]), and in particular Article 4(1), Article 4(3), Article 6(2), Article 6(5)(d) and Article 10 thereof,

Having regard to Regulation (EU) No 468/2014 of the European Central Bank of 16 April 2014 establishing the framework for cooperation within the Single Supervisory Mechanism between the European Central Bank and national competent authorities and with national designated authorities (SSM Framework Regulation) (ECB/2014/17) ([2]), and in particular Article 21(1), Article 140 and Article 141(1) thereof,

Whereas:

(1) The European Commission, based on the draft implementing technical standards submitted by the European Banking Authority (EBA), recently adopted Commission Implementing Regulation (EU) 2021/451 ([3]), which repeals and replaces Commission Implementing Regulation (EU) No 680/2014 ([4]).

(2) As Regulation (EU) 2015/534 of the European Central Bank (ECB/2015/13) ([5]) (the 'ECB FINREP Regulation') provides for the use, for its purposes, of templates developed by the EBA and enacted in Implementing Regulation (EU) No 680/2014, references to Implementing Regulation (EU) No 680/2014 in the ECB FINREP Regulation need to be updated accordingly. It is also necessary to take account of other changes that require updates to cross references to Implementing Regulation (EU) 2021/451 to ensure that the ECB FINREP Regulation remains consistent with the applicable Commission Implementing Regulation. Those changes include certain changes in the naming and structure of certain templates in the Annexes to the ECB FINREP Regulation so as to align with the naming and structure of the templates in the Annexes to Implementing Regulation (EU) 2021/451.

(3) On 20 May 2019, the European Parliament and the Council of the European Union adopted Regulation (EU) 2019/876 ([6]), which amends Regulation (EU) No 575/2013 of the European Parliament and of the Council ([7]). References to Regulation (EU) No 575/2013 in the ECB FINREP Regulation should be updated accordingly.

([1]) OJ L 287, 29.10.2013, p. 63.
([2]) OJ L 141, 14.5.2014, p. 1.
([3]) Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014 (OJ L 97, 19.3.2021, p. 1).
([4]) Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 191, 28.6.2014, p. 1).
([5]) Regulation (EU) 2015/534 of the European Central Bank of 17 March 2015 on reporting of supervisory financial information (ECB/2015/13) (OJ L 86, 31.3.2015, p. 13).
([6]) Regulation (EU) 2019/876 of the European Parliament and of the Council of 20 May 2019 amending Regulation (EU) No 575/2013 as regards the leverage ratio, the net stable funding ratio, requirements for own funds and eligible liabilities, counterparty credit risk, market risk, exposures to central counterparties, exposures to collective investment undertakings, large exposures, reporting and disclosure requirements, and Regulation (EU) No 648/2012 (OJ L 150, 7.6.2019, p. 1).
([7]) Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

(4) In order to ensure legal certainty, it is necessary to ensure that the changes in references apply from the same date as the repeal of Implementing Regulation (EU) No 680/2014. This Regulation should therefore apply from the date of application of Implementing Regulation (EU) 2021/451, on 28 June 2021.

(5) Therefore, Regulation (EU) 2015/534 (ECB/2015/13) should be amended accordingly,

HAS ADOPTED THIS REGULATION:

Article 1

Amendments

Regulation (EU) 2015/534 (ECB/2015/13) is amended as follows:

(1) Article 1 is amended as follows:

(a) in paragraph 2, the reference to 'Implementing Regulation (EU) No 680/2014' is replaced by a reference to 'Commission Implementing Regulation (EU) 2021/451 (*);

(*) Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014 (OJ L 97, 19.3.2021, p. 1).';

(b) paragraph 3 is replaced by the following:

'3. Where competent authorities, including the ECB, require institutions to comply with the obligations laid down in Parts Two to Eight of Regulation (EU) No 575/2013 and in Title VII of Directive 2013/36/EU on a sub-consolidated basis in accordance with Article 11(6) of Regulation (EU) No 575/2013, those institutions shall comply also on a sub-consolidated basis with the requirements laid down in this Regulation on a consolidated basis.';

(2) Article 4 is replaced by the following:

'*Article 4*

Format and frequency of reporting on a consolidated basis and reporting reference dates and remittance dates for significant credit institutions applying IFRS for supervisory reporting on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013

In accordance with Article 430(4) of Regulation (EU) No 575/2013, significant credit institutions applying IFRS under Regulation (EC) No 1606/2002 for supervisory reporting on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013 shall report supervisory financial information, as provided for in Article 11 of Implementing Regulation (EU) 2021/451, on a consolidated basis.';

(3) Article 5 is replaced by the following:

'*Article 5*

Format and frequency of reporting on a consolidated basis and reporting reference dates and remittance dates for significant credit institutions applying national accounting frameworks on a consolidated basis based on Directive 86/635/EEC

In accordance with Article 430(9) of Regulation (EU) No 575/2013, significant credit institutions other than those referred to in Article 4, which are subject to national accounting frameworks on a consolidated basis based on Directive 86/635/EEC, shall report supervisory financial information on a consolidated basis as provided for in Article 12 of Implementing Regulation (EU) 2021/451.';

(4) Article 6 is amended as follows:

(a) paragraph 2 is replaced by the following:

'2. The supervisory financial reporting referred to in paragraph 1 shall include the information specified in Article 11 of Implementing Regulation (EU) 2021/451, including information specified in template 40.1 of Annex III to that Regulation, and shall take place with the frequency specified in that Article.';

(b) paragraph 4 is replaced by the following:

'4. The supervisory financial reporting referred to in paragraph 3 shall include the information specified in Article 12 of Implementing Regulation (EU) 2021/451, including information specified in template 40.1 of Annex IV to that Regulation, and shall take place with the frequency specified in that Article.';

(c) in paragraphs 7 and 8, the reference to 'Implementing Regulation (EU) No 680/2014' is replaced by a reference to 'Implementing Regulation (EU) 2021/451';

(5) Article 7 is amended as follows:

(a) the last sentence of paragraph 1 is replaced by the following:

'Supervisory financial reporting by these credit institutions shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) 2021/451 and shall include the common minimum information specified in Annex I.';

(b) in paragraph 2, the reference to 'Implementing Regulation (EU) No 680/2014' is replaced by a reference to 'Implementing Regulation (EU) 2021/451';

(c) paragraph 4 is replaced by the following:

'4. The supervisory financial reporting referred to in paragraph 3 shall take place with the frequency specified in Article 12 of Implementing Regulation (EU) 2021/451 and shall include the common minimum information specified in Annex I.';

(d) in paragraph 5, the reference to 'Implementing Regulation (EU) No 680/2014' is replaced by a reference to 'Implementing Regulation (EU) 2021/451';

(6) in points (a) and (b) of Article 8(4), the reference to 'Implementing Regulation (EU) No 680/2014' is replaced by a reference to 'Implementing Regulation (EU) 2021/451';

(7) Article 9(1) is amended as follows:

(a) the last sentence of point (a) is replaced by the following:

'The supervisory financial reporting shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) 2021/451.';

(b) the last sentence of point (b) is replaced by the following:

'The supervisory financial reporting shall take place with the frequency specified in Article 12 of Implementing Regulation (EU) 2021/451.';

(8) in Article 10(2), the reference to 'Implementing Regulation (EU) No 680/2014' is replaced by a reference to 'Implementing Regulation (EU) 2021/451';

(9) Article 11 is amended as follows:

(a) paragraph 2 is replaced by the following:

'2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) 2021/451 and shall include the common minimum information specified in paragraph 1 of Annex I.';

(b) in paragraph 3, the reference to 'Implementing Regulation (EU) No 680/2014' is replaced by a reference to 'Implementing Regulation (EU) 2021/451';

(c) the last sentence of paragraph 4 is replaced by the following:

'That supervisory financial reporting shall take place with the frequency specified in Article 12 of Implementing Regulation (EU) 2021/451 and shall include the common minimum information specified in paragraph 2 of Annex I.';

(d) in paragraph 5, the reference to 'Implementing Regulation (EU) No 680/2014' is replaced by a reference to 'Implementing Regulation (EU) 2021/451';

(10) in points (a) and (b) of Article 12(4), the reference to 'Implementing Regulation (EU) No 680/2014' is replaced by a reference to 'Implementing Regulation (EU) 2021/451';

(11) Article 13 is amended as follows:

(a) paragraph 2 is replaced by the following:

'2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) 2021/451 and shall include the common minimum information specified in paragraph 1 of Annex I.';

(b) paragraph 5 is replaced by the following:

'5. The supervisory financial reporting referred to in paragraph 4 shall take place with the frequency specified in Article 12 of Implementing Regulation (EU) 2021/451 and shall include the common minimum information specified in paragraph 2 of Annex I.';

(c) in paragraphs 3 and 6, the reference to 'Implementing Regulation (EU) No 680/2014' is replaced by a reference to 'Implementing Regulation (EU) 2021/451';

(12) Article 14 is amended as follows:

(a) paragraph 2 is replaced by the following:

'2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) 2021/451 and shall include the common minimum information specified in Annex II.';

(b) paragraph 5 is replaced by the following:

'5. The supervisory financial reporting referred to in paragraph 4 shall take place with the frequency specified in Article 12 of Implementing Regulation (EU) 2021/451 and shall include the common minimum information specified in Annex II.';

(c) in paragraphs 3 and 6, the reference to 'Implementing Regulation (EU) No 680/2014' is replaced by a reference to 'Implementing Regulation (EU) 2021/451';

(13) in points (a) and (b) of Article 15(4), the reference to 'Implementing Regulation (EU) No 680/2014' is replaced by a reference to 'Implementing Regulation (EU) 2021/451';

(14) the Annexes to Regulation (EU) 2015/534 (ECB/2015/13) are amended in accordance with the Annex to this Regulation.

Article 2

Final provisions

1. This Regulation shall enter into force on the fifth day following that of its publication in the *Official Journal of the European Union*.

2. It shall apply from 28 June 2021.

This Regulation shall be binding in its entirety and directly applicable in the Member States in accordance with the Treaties.

Done at Frankfurt am Main, 14 May 2021.

For the Governing Council of the ECB
The President of the ECB
Christine LAGARDE

ANNEX

The Annexes to Regulation (EU) 2015/534 (ECB/2015/13) are amended as follows:

(1) Annex I is replaced by the following:

'ANNEX I

Simplified supervisory financial reporting

1. For supervised entities applying IFRS under Regulation (EC) No 1606/2002, as well as for supervised entities applying national accounting frameworks based on Directive 86/635/EEC that are compatible with IFRS, "Simplified supervisory financial reporting" includes the templates from Annex III to Implementing Regulation (EU) 2021/451 listed in Table 1.

2. For supervised entities applying national accounting frameworks based on Directive 86/635/EEC other than those included in paragraph 1, "Simplified supervisory financial reporting" includes the templates from Annex IV to Implementing Regulation (EU) 2021/451 listed in Table 2.

2a. As an exception to paragraph 2, each NCA may decide that entities referred to in paragraph 2 and established in its Member State report:

(a) the information specified in template 9.1 or the information specified in template 9.1.1 from Annex IV to Implementing Regulation (EU) 2021/451;

(b) the information specified in template 11.1 or the information specified in template 11.2 from Annex IV to Implementing Regulation (EU) 2021/451;

(c) the information specified in template 12.0 or the information specified in template 12.1 from Annex IV to Implementing Regulation (EU) 2021/451; and

(d) the information specified in template 16.3 or the information specified in template 16.4 from Annex IV to Implementing Regulation (EU) 2021/451.

3. The information in paragraphs 1 and 2 is reported in accordance with the instructions in Annex V to Implementing Regulation (EU) 2021/451.

4. Templates 17.1, 17.2 and 17.3 in Tables 1 and 2 are provided only for credit institutions reporting on a consolidated basis. Template 40.1 in Tables 1 and 2 is provided for credit institutions reporting on a consolidated basis and credit institutions that are not part of a group reporting on an individual basis.

5. For the purpose of calculating the threshold mentioned in Part 2 of Tables 1 and 2 in this Annex, the second subparagraph of Article 5(5) of Implementing Regulation (EU) 2021/451 applies.

Table 1

Template number	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**
	PART 1 [QUARTERLY FREQUENCY]
	Balance Sheet Statement [Statement of Financial Position]
1.1	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity
2	**Statement of profit or loss**
	Breakdown of financial assets by instrument and by counterparty sector

4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	Subordinated financial assets
5.1	**Loans and advances other than held for trading, trading or held for sale assets by product**
6.1	**Breakdown of loans and advances other than held for trading, trading or held for sale assets to non-financial corporations by NACE codes**
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	Loan commitments, financial guarantees and other commitments received
10	**Derivatives - Trading and economic hedges**
	Hedge accounting
11.1	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
	Movements in allowances and provisions for credit losses
12.1	Movements in allowances and provisions for credit losses
	Collateral and guarantees received
13.1	Breakdown of collateral and guarantees by loans and advances other than held for trading
13.2.1	Collateral obtained by taking possession during the period [held at the reference date]
13.3.1	Collateral obtained by taking possession accumulated
14	**Fair value hierarchy: financial instruments at fair value**
	Breakdown of selected statement of profit or loss items
16.1	Interest income and expenses by instrument and counterparty sector
16.3	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument
	Reconciliation between accounting and CRR scope of consolidation: Balance Sheet
17.1	Reconciliation between accounting and CRR scope of consolidation: Assets
17.2	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures - loan commitments, financial guarantees and other commitments given

17.3	Reconciliation between accounting and CRR scope of consolidation: Liabilities
	Information on performing and non-performing exposures
18	Information on performing and non-performing exposures
18.1	Inflows and outflows of non-performing exposures - loans and advances by counterparty sector
18.2	Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property
19	**Forborne exposures**
	PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]
	Geographical breakdown
20.4	Geographical breakdown of assets by residence of the counterparty
20.5	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	Geographical breakdown of liabilities by residence of the counterparty
	PART 4 [ANNUAL]
	Group structure
40.1	Group structure: “entity-by-entity”

Table 2

Template number	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**
	PART 1 [QUARTERLY FREQUENCY]
	Balance Sheet Statement [Statement of Financial Position]
1.1	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity
2	**Statement of profit or loss**
	Breakdown of financial assets by instrument and by counterparty sector
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	Subordinated financial assets
4.6	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets

4.7	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value through profit or loss
4.8	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4.9	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at a cost-based method
4.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5.1	**Loans and advances other than held for trading, trading or held for sale assets by product**
6.1	**Breakdown of loans and advances other than held for trading, trading or held for sale assets to non-financial corporations by NACE codes**
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments
9.1	Off-balance sheet exposures under national GAAP: loan commitments, financial guarantees and other commitments given
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	Loan commitments, financial guarantees and other commitments received
10	**Derivatives - Trading and economic hedges**
	Hedge accounting
11.1	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
11.2	Derivatives - Hedge accounting under national GAAP: Breakdown by type of risk
	Movements in allowances and provisions for credit losses
12	Movements in allowances for credit losses and impairment of equity instruments under national GAAP
12.1	Movements in allowances and provisions for credit losses
	Collateral and guarantees received
13.1	Breakdown of collateral and guarantees by loans and advances other than held for trading
13.2.1	Collateral obtained by taking possession during the period [held at the reference date]
13.3.1	Collateral obtained by taking possession accumulated
14	**Fair value hierarchy: financial instruments at fair value**
	Breakdown of selected statement of profit or loss items
16.1	Interest income and expenses by instrument and counterparty sector
16.3	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument
16.4	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk

	Reconciliation between accounting and CRR scope of consolidation: Balance Sheet
17.1	Reconciliation between accounting and CRR scope of consolidation: Assets
17.2	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures - loan commitments, financial guarantees and other commitments given
17.3	Reconciliation between accounting and CRR scope of consolidation: Liabilities
	Information on performing and non-performing exposures
18	Information on performing and non-performing exposures
18.1	Inflows and outflows of non-performing exposures - loans and advances by counterparty sector
18.2	Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property
19	**Forborne exposures**
	PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]
	Geographical breakdown
20.4	Geographical breakdown of assets by residence of the counterparty
20.5	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	Geographical breakdown of liabilities by residence of the counterparty
	PART 4 [ANNUAL]
	Group structure
40.1	Group structure: "entity-by-entity"

(2) Annex II is replaced by the following:

'ANNEX II

Over-simplified supervisory financial reporting

1. For supervised entities applying IFRS under Regulation (EC) No 1606/2002, as well as for supervised entities applying national accounting frameworks based on Directive 86/635/EEC that are compatible with IFRS, "Over-simplified supervisory financial reporting" includes the templates from Annex III to Implementing Regulation (EU) 2021/451 listed in Table 3.

Table 3

Template number	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**
	PART 1 [QUARTERLY FREQUENCY]
	Balance Sheet Statement [Statement of Financial Position]
1.1	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity
2	**Statement of profit or loss**

	Breakdown of financial assets by instrument and by counterparty sector
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	Subordinated financial assets
5.1	**Loans and advances other than held for trading, trading or held for sale assets by product**
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	**Derivatives - Trading and economic hedges**
	Hedge accounting
11.1	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
	Movements in allowances and provisions for credit losses
12.1	Movements in allowances and provisions for credit losses
14	**Fair value hierarchy: financial instruments at fair value**
	Information on performing and non-performing exposures
18	Information on performing and non-performing exposures
18.1	Inflows and outflows of non-performing exposures - loans and advances by counterparty sector
18.2	Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property
19	**Forborne exposures**

2. For supervised entities applying national accounting frameworks based on Directive 86/635/EEC other than those included in paragraph 1, "Over-simplified supervisory financial reporting" includes the templates from Annex IV to Implementing Regulation (EU) 2021/451 listed in Table 4.

Table 4

Template number	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
	PART 1 [QUARTERLY FREQUENCY]
	Balance Sheet Statement [Statement of Financial Position]
1.1	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity
2	**Statement of profit or loss**
	Breakdown of financial assets by instrument and by counterparty sector
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	Subordinated financial assets
4.6	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets
4.7	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value through profit or loss
4.8	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4.9	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at a cost-based method
4.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5.1	**Loans and advances other than held for trading, trading or held for sale assets by product**
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments
9.1	Off-balance sheet exposures under national GAAP: loan commitments, financial guarantees and other commitments given
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given

10	**Derivatives - Trading and economic hedges**
	Hedge accounting
11.1	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
11.2	Derivatives - Hedge accounting under national GAAP: Breakdown by type of risk
	Movements in allowances and provisions for credit losses
12	Movements in allowances for credit losses and impairment of equity instruments under national GAAP
12.1	Movements in allowances and provisions for credit losses
	Information on performing and non-performing exposures
18	Information on performing and non-performing exposures
18.1	Inflows and outflows of non-performing exposures - loans and advances by counterparty sector
18.2	Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property
19	**Forborne exposures**

3. The information in paragraphs 1 and 2 is reported in accordance with the instructions provided in Annex V to Implementing Regulation (EU) 2021/451.

4. As an exception to paragraph 2, each NCA may decide that entities referred to in paragraph 2 and established in its Member State report:

   (a) the information specified in template 9.1 or the information specified in template 9.1.1 from Annex IV to Implementing Regulation (EU) 2021/451;

   (b) the information specified in template 11.1 or the information specified in template 11.2 from Annex IV to Implementing Regulation (EU) 2021/451;

   (c) the information specified in template 12.0 or the information specified in template 12.1 from Annex IV to Implementing Regulation (EU) 2021/451.';

(3) Annex III is replaced by the following:

'*ANNEX III*

Supervisory financial reporting data points

1. For supervised entities applying IFRS under Regulation (EC) No 1606/2002, as well as for supervised entities applying national accounting frameworks based on Directive 86/635/EEC that are compatible with IFRS, "Supervisory financial reporting data points" includes the data points from Annex III to Implementing Regulation (EU) 2021/451 identified in Annex IV to this Regulation.

2. For supervised entities applying national accounting frameworks based on Directive 86/635/EEC other than those included in paragraph 1, "Supervisory financial reporting data points" includes the data points from Annex IV to Implementing Regulation (EU) 2021/451 identified in Annex V to this Regulation.

3. The information in paragraphs 1 and 2 is reported in accordance with the instructions provided in Annex V to Implementing Regulation (EU) 2021/451';

(4) Annex IV is replaced by the following:

'ANNEX IV

"FINREP data points" under IFRS or National GAAP compatible with IFRS

FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	**TEMPLATE CODE**	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**
		PART 1 [QUARTERLY FREQUENCY]
		Balance Sheet Statement [Statement of Financial Position]
1.1	F 01.01	Balance Sheet Statement: assets
1.2	F 01.02	Balance Sheet Statement: liabilities
1.3	F 01.03	Balance Sheet Statement: equity
2	F 02.00	**Statement of profit or loss**
5,1	F 05.01	**Loans and advances other than held for trading, trading or held for sale assets by product**
		Breakdown of financial liabilities
8,1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector
8,2	F 08.02	Subordinated financial liabilities
10	F 10.00	**Derivatives - Trading and economic hedges**
		Hedge accounting
11,1	F 11.01	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
		Information on performing and non-performing exposures
18	F 18.00	Information on performing and non-performing exposures
19	F 19.00	**Forborne exposures**

COLOUR CODE IN TEMPLATES

Data point to be submitted

1. Balance Sheet Statement [Statement of Financial Position]

1.1 Assets

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				0010
0010	**Cash, cash balances at central banks and other demand deposits**	IAS 1.54 (i)		
0020	Cash on hand	Annex V.Part 2.1		
0030	Cash balances at central banks	Annex V.Part 2.2		
0040	Other demand deposits	Annex V.Part 2.3	5	
0050	**Financial assets held for trading**	IFRS 9.Appendix A		
0060	Derivatives	IFRS 9.Appendix A	10	
0070	Equity instruments	IAS 32.11	4	
0080	Debt securities	Annex V.Part 1.31	4	
0090	Loans and advances	Annex V.Part 1.32	4	
0096	**Non-trading financial assets mandatorily at fair value through profit or loss**	IFRS 7.8(a)(ii); IFRS 9.4.1.4	4	
0097	Equity instruments	IAS 32.11	4	
0098	Debt securities	Annex V.Part 1.31	4	
0099	Loans and advances	Annex V.Part 1.32	4	
0100	**Financial assets designated at fair value through profit or loss**	IFRS 7.8(a)(i); IFRS 9.4.1.5	4	
0120	Debt securities	Annex V.Part 1.31	4	
0130	Loans and advances	Annex V.Part 1.32	4	
0141	**Financial assets at fair value through other comprehensive income**	IFRS 7.8(h); IFRS 9.4.1.2A	4	
0142	Equity instruments	IAS 32.11	4	
0143	Debt securities	Annex V.Part 1.31	4	
0144	Loans and advances	Annex V.Part 1.32	4	
0181	**Financial assets at amortised cost**	IFRS 7.8(f); IFRS 9.4.1.2	4	
0182	Debt securities	Annex V.Part 1.31	4	
0183	Loans and advances	Annex V.Part 1.32	4	
0240	**Derivatives – Hedge accounting**	IFRS 9.6.2.1; Annex V.Part 1.22	11	
0250	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	IAS 39.89A(a); IFRS 9.6.5.8		
0260	**Investments in subsidiaries, joint ventures and associates**	IAS 1.54(e); Annex V.Part 1.21, Part 2.4	40	
0270	**Tangible assets**			
0280	Property, Plant and Equipment	IAS 16.6; IAS 1.54(a); IFRS 16.47(a)	21, 42	
0290	Investment property	IAS 40.5; IAS 1.54(b); IFRS 16.48	21, 42	
0300	**Intangible assets**	IAS 1.54(c); CRR art 4(1)(115)		
0310	Goodwill	IFRS 3.B67(d); CRR art 4(1)(113)		
0320	Other intangible assets	IAS 38.8,118; IFRS 16.47 (a)	21, 42	
0330	**Tax assets**	IAS 1.54(n-o)		
0340	Current tax assets	IAS 1.54(n); IAS 12.5		
0350	Deferred tax assets	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)		
0360	**Other assets**	Annex V.Part 2.5		
0370	**Non-current assets and disposal groups classified as held for sale**	IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7		
0380	**TOTAL ASSETS**	IAS 1.9(a), IG 6		

1.2 Liabilities

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				0010
0010	**Financial liabilities held for trading**	IFRS 7.8 (e) (ii); IFRS 9.BA.6	8	
0020	Derivatives	IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)	10	
0030	Short positions	IFRS 9.BA7(b)	8	
0040	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
0050	Debt securities issued	Annex V.Part 1.37	8	
0060	Other financial liabilities	Annex V.Part 1.38-41	8	
0070	**Financial liabilities designated at fair value through profit or loss**	IFRS 7.8 (e)(i); IFRS 9.4.2.2	8	
0080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
0090	Debt securities issued	Annex V.Part 1.37	8	
0100	Other financial liabilities	Annex V.Part 1.38-41	8	
0110	**Financial liabilities measured at amortised cost**	IFRS 7.8(g); IFRS 9.4.2.1	8	
0120	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
0130	Debt securities issued	Annex V.Part 1.37	8	
0140	Other financial liabilities	Annex V.Part 1.38-41	8	
0150	**Derivatives – Hedge accounting**	IFRS 9.6.2.1; Annex V.Part 1.26	11	
0160	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	IAS 39.89A(b), IFRS 9.6.5.8		
0170	**Provisions**	IAS 37.10; IAS 1.54(l)	43	
0180	Pensions and other post employment defined benefit obligations	IAS 19.63; IAS 1.78(d); Annex V.Part 2.9	43	
0190	Other long term employee benefits	IAS 19.153; IAS 1.78(d); Annex V.Part 2.10	43	
0200	Restructuring	IAS 37.71	43	
0210	Pending legal issues and tax litigation	IAS 37.14, Appendix C. Examples 6 and 10	43	
0220	Commitments and guarantees given	IFRS 9.4.2.1(c),(d), 9.5.5, 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.11	9 12 43	
0230	Other provisions	IAS 37.14	43	
0240	**Tax liabilities**	IAS 1.54(n-o)		
0250	Current tax liabilities	IAS 1.54(n); IAS 12.5		
0260	Deferred tax liabilities	IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)		
0270	**Share capital repayable on demand**	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12		
0280	**Other liabilities**	Annex V.Part 2.13		
0290	**Liabilities included in disposal groups classified as held for sale**	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14		
0300	**TOTAL LIABILITIES**	IAS 1.9(b);IG 6		

1.3 Equity

		References	Breakdown in table	Carrying amount
				0010
0010	**Capital**	*IAS 1.54(r), BAD art 22*	46	
0020	Paid up capital	*IAS 1.78(e)*		
0030	Unpaid capital which has been called up			
0040	**Share premium**	*IAS 1.78(e); CRR art 4(1)(124)*	46	
0050	**Equity instruments issued other than capital**	*Annex V.Part 2.18-19*	46	
0060	Equity component of compound financial instruments	*IAS 32.28-29; Annex V.Part 2.18*		
0070	Other equity instruments issued	*Annex V.Part 2.19*		
0080	**Other equity**	*IFRS 2.10; Annex V.Part 2.20*		
0090	**Accumulated other comprehensive income**	*CRR art 4(1)(100)*	46	
0095	Items that will not be reclassified to profit or loss	*IAS 1.82A(a)*		
0100	*Tangible assets*	*IAS 16.39-41*		
0110	*Intangible assets*	*IAS 38.85-87*		
0120	*Actuarial gains or (-) losses on defined benefit pension plans*	*IAS 1.7, IG6; IAS 19.120(c)*		
0122	*Non-current assets and disposal groups classified as held for sale*	*IFRS 5.38, IG Example 12*		
0124	*Share of other recognised income and expense of investments in subsidaries, joint ventures and associates*	*IAS 1. IG6; IAS 28. 10*		
0320	*Fair value changes of equity instruments measured at fair value through other comprehensive income*	*IAS 1.7(d); IFRS 9 5.7.5, B5.7.1; Annex V.Part 2.21*		
0330	*Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income*	*IAS 1.7(e);IFRS 9.5.7.5;.6.5.3; IFRS 7.24C; Annex V.Part 2.22*		
0340	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]*	*IFRS 9.5.7.5;.6.5.8(b); Annex V.Part 2.22*		
0350	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]*	*IAS 1.7(e);IFRS 9.5.7.5;.6.5.8(a); Annex V.Part 2. 57*		
0360	*Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk*	*IAS 1.7(f); IFRS 9 5.7.7; Annex V.Part 2.23*		
0128	Items that may be reclassified to profit or loss	*IAS 1.82A (a) (ii)*		
0130	*Hedge of net investments in foreign operations [effective portion]*	*IFRS9.6.5.13(a); IFRS7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv),.24E(a); Annex V.Part 2.24*		
0140	*Foreign currency translation*	*IAS 21.52(b); IAS 21.32, 38-49*		
0150	*Hedging derivatives. Cash flow hedges reserve [effective portion]*	*IAS 1.7 (e); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b)(i);.24E; IFRS 9.6.5.11(b); Annex V.Part 2.25*		
0155	*Fair value changes of debt instruments measured at fair value through other comprehensive income*	*IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26*		
0165	*Hedging instruments [not designated elements]*	*IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24 E (b)(c); Annex V.Part 2.60*		
0170	*Non-current assets and disposal groups classified as held for sale*	*IFRS 5.38, IG Example 12*		
0180	*Share of other recognised income and expense of investments in subsidaries, joint ventures and associates*	*IAS 1. IG6; IAS 28. 10*		
0190	**Retained earnings**	*CRR art 4(1)(123)*		
0200	**Revaluation reserves**	*IFRS 1.30, D5-D8; Annex V.Part 2.28*		
0210	**Other reserves**	*IAS 1.54; IAS 1.78(e)*		
0220	Reserves or accumulated losses of investments in subsidaries, joint ventures and associates accounted for using the equity method	*IAS 28.11; Annex V.Part 2.29*		
0230	Other	*Annex V.Part 2.29*		
0240	**(-) Treasury shares**	*IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30*	46	
0250	**Profit or loss attributable to owners of the parent**	*IAS 1.81B (b)(ii)*	2	
0260	**(-) Interim dividends**	*IAS 32.35*		
0270	**Minority interests [Non-controlling interests]**	*IAS 1.54(q)*		
0280	Accumulated Other Comprehensive Income	*CRR art 4(1)(100)*	46	
0290	Other items		46	
0300	**TOTAL EQUITY**	*IAS 1.9(c), IG 6*	46	
0310	**TOTAL EQUITY AND TOTAL LIABILITIES**	*IAS 1.IG6*		

2. Statement of profit or loss

		References	Breakdown in table	Current period
				0010
0010	**Interest income**	*IAS 1.97; Annex V.Part 2.31*	16	
0020	Financial assets held for trading	*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34*		
0025	Non-trading financial assets mandatorily at fair value through profit or loss	*IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1*		
0030	Financial assets designated at fair value through profit or loss	*IFRS 7.20(a)(i), B5(e)*		
0041	Financial assets at fair value through other comprehensive income	*IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A*		
0051	Financial assets at amortised cost	*IFRS 7.20(b);IFRS 9.4.1.2; IFRS 9.5.7.2*		
0070	Derivatives - Hedge accounting, interest rate risk	*IFRS 9.Appendix A; .B6.6.16; Annex V.Part 2.35*		
0080	Other assets	*Annex V.Part 2.36*		
0085	Interest income on liabilities	*IFRS 9.5.7.1, Annex V.Part 2.37*		
0090	**(Interest expenses)**	*IAS 1.97; Annex V.Part 2.31*	16	
0100	(Financial liabilities held for trading)	*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34*		
0110	(Financial liabilities designated at fair value through profit or loss)	*IFRS 7.20(a)(i), B5(e)*		
0120	(Financial liabilities measured at amortised cost)	*IFRS 7.20(b); IFRS 9.5.7.2*		
0130	(Derivatives - Hedge accounting, interest rate risk)	*IAS 39.9; Annex V.Part 2.35*		
0140	(Other liabilities)	*Annex V.Part 2.38*		
0145	(Interest expense on assets)	*IFRS 9.5.7.1, Annex V.Part 2.39*		
0150	**(Expenses on share capital repayable on demand)**	*IFRIC 2.11*		
0160	**Dividend income**	*Annex V.Part 2.40*	31	
0170	Financial assets held for trading	*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40*		
0175	Non-trading financial assets mandatorily at fair value through profit or loss	*IFRS 7.20(a)(i), B5(e),IFRS 9.5.7.1A; Annex V.Part 2.40*		
0191	Financial assets at fair value through other comprehensive income	*IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41*		
0192	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	*Annex V Part 2 .42*		
0200	**Fee and commission income**	*IFRS 7.20(c)*	22	
0210	**(Fee and commission expenses)**	*IFRS 7.20(c)*	22	
0220	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**	*Annex V.Part 2.45*	16	
0231	Financial assets at fair value through other comprehensive income	*IFRS 9.4.12A; IFRS 9.5.7.10-11*		
0241	Financial assets at amortised cost	*IFRS 7.20(a)(v);IFRS 9.4.1.2; IFRS 9.5.7.2*		
0260	Financial liabilities measured at amortised cost	*IFRS 7.20(a)(v); IFRS 9.5.7.2*		
0270	Other			
0280	**Gains or (-) losses on financial assets and liabilities held for trading, net**	*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46*	16	
0287	**Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net**	*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46*		
0290	**Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net**	*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44*	16, 45	
0300	**Gains or (-) losses from hedge accounting, net**	*Annex V.Part 2.47*	16	
0310	**Exchange differences [gain or (-) loss], net**	*IAS 21.28, 52 (a)*		
0320	**Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net**	*Annex V.Part 2.56*		
0330	**Gains or (-) losses on derecognition of non-financial assets, net**	*IAS 1.34; Annex V. Part 2.48*	45	
0340	**Other operating income**	*Annex V.Part 2.314-316*	45	
0350	**(Other operating expenses)**	*Annex V.Part 2.314-316*	45	
0355	**TOTAL OPERATING INCOME, NET**			
0360	**(Administrative expenses)**			
0370	(Staff expenses)	*IAS 19.7; IAS 1.102, IG 6*	44	
0380	(Other administrative expenses)		16	
0385	**(Cash contributions to resolution funds and deposit guarantee schemes)**	*Annex V.Part 2.48i*		
0390	**(Depreciation)**	*IAS 1.102, 104*		
0400	(Property, Plant and Equipment)	*IAS 1.104; IAS 16.73(e)(vii)*		
0410	(Investment Properties)	*IAS 1.104; IAS 40.79(d)(iv)*		
0420	(Other intangible assets)	*IAS 1.104; IAS 38.118(e)(vi)*		
0425	**Modification gains or (-) losses, net**	*IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49*		
0426	Financial assets at fair value through other comprehensive income	*IFRS 7.35J*		
0427	Financial assets at amortised cost	*IFRS 7.35J*		
0430	**(Provisions or (-) reversal of provisions)**	*IAS 37.59, 84; IAS 1.98(b)(f)(g)*	9 12 43	
0435	(payment commitments to resolution funds and deposit guarantee schemes)	*Annex V.Part 2.48i*		
0440	(Commitments and guarantees given)	*IFRS 9.4.2.1(c),(d),9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50*		
0450	(Other provisions)			
0460	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	*IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V Part 2.51, 53*	12	
0481	(Financial assets at fair value through other comprehensive income)	*IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8*	12	
0491	(Financial assets at amortised cost)	*IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8*	12	
0510	**(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)**	*IAS 28.40-43*	16	
0520	**(Impairment or (-) reversal of impairment on non-financial assets)**	*IAS 36.126(a)(b)*	16	
0530	(Property, plant and equipment)	*IAS 16.73(e)(v-vi)*		
0540	(Investment properties)	*IAS 40.79(d)(v)*		
0550	(Goodwill)	*IFRS 3.Appendix B67(d)(v); IAS 36.124*		
0560	(Other intangible assets)	*IAS 38.118 (e)(iv)(v)*		
0570	(Other)	*IAS 36.126 (a)(b)*		
0580	**Negative goodwill recognised in profit or loss**	*IFRS 3.Appendix B64(n)(i)*		
0590	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method**	*Annex V.Part 2.54*		
0600	**Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations**	*IFRS 5.37; Annex V.Part 2.55*		
0610	**PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS**	*IAS 1.102, IG 6; IFRS 5.33 A*		
0620	**(Tax expense or (-) income related to profit or loss from continuing operations)**	*IAS 1.82(d); IAS 12.77*		
0630	**PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS**	*IAS 1, IG 6*		
0640	**Profit or (-) loss after tax from discontinued operations**	*IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56*		
0650	Profit or (-) loss before tax from discontinued operations	*IFRS 5.33(b)(i)*		
0660	(Tax expense or (-) income related to discontinued operations)	*IFRS 5.33 (b)(ii),(iv)*		
0670	**PROFIT OR (-) LOSS FOR THE YEAR**	*IAS 1.81A(a)*		
0680	Attributable to minority interest [non-controlling interests]	*IAS 1.81B (b)(i)*		
0690	Attributable to owners of the parent	*IAS 1.81B (b)(ii)*		

5. Breakdown of non-trading loans and advances by product

5.1 Loans and advances other than held for trading, trading or held for sale assets by product

			References	Gross carrying amount	Carrying amount Annex V.Part 1.27					
					Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations	Households
				Annex V.Part 1.34	Annex V.Part 1.42(a)	Annex V.Part 1.42(b)	Annex V.Part 1.42(c)	Annex V.Part 1.42(d)	Annex V.Part 1.42(e)	Annex V.Part 1.42(f)
				0005	0010	0020	0030	0040	0050	0060
By product	0010	**On demand [call] and short notice [current account]**	*Annex V.Part 2.85(a)*							
	0020	**Credit card debt**	*Annex V.Part 2.85(b)*							
	0030	**Trade receivables**	*Annex V.Part 2.85(c)*							
	0040	**Finance leases**	*Annex V.Part 2.85(d)*							
	0050	**Reverse repurchase loans**	*Annex V.Part 2.85(e)*							
	0060	**Other term loans**	*Annex V.Part 2.85(f)*							
	0070	**Advances that are not loans**	*Annex V.Part 2.85(g)*							
	0080	**LOANS AND ADVANCES**	*Annex V.Part 1.32, 44(a)*							
By collateral	0090	of which: Loans collateralized by immovable property	*Annex V.Part 2.86(a), 87*							
	0100	of which: other collateralized loans	*Annex V.Part 2.86(b), 87*							
By purpose	0110	of which: credit for consumption	*Annex V.Part 2.88(a)*							
	0120	of which: lending for house purchase	*Annex V.Part 2.88(b)*							
By subordination	0130	of which: project finance loans	*Annex V.Part 2.89; CRR Art 147(8)*							

8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

		References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27				Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting	
			IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101
			0010	0020	0030	0037	0040
0010	**Derivatives**	IFRS 9.BA.7(a)					
0020	**Short positions**	FRS 9.BA.7(b)					
0030	Equity instruments	IAS 32.11					
0040	Debt securities	Annex V.Part 1.31					
0050	**Deposits**	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36					
0060	Central banks	Annex V.Part 1.42(a), 44(c)					
0070	*Current accounts / overnight deposits*	ECB/2013/33 Annex 2.Part 2.9.1					
0080	*Deposits with agreed maturity*	ECB/2013/33 Annex 2.Part 2.9.2					
0090	*Deposits redeemable at notice*	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
0100	*Repurchase agreements*	ECB/2013/33 Annex 2.Part 2.9.4					
0110	General governments	Annex V.Part 1.42(b), 44(c)					
0120	*Current accounts / overnight deposits*	ECB/2013/33 Annex 2.Part 2.9.1					
0130	*Deposits with agreed maturity*	ECB/2013/33 Annex 2.Part 2.9.2					
0140	*Deposits redeemable at notice*	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
0150	*Repurchase agreements*	ECB/2013/33 Annex 2.Part 2.9.4					
0160	Credit institutions	Annex V.Part 1.42(c),44(c)					
0170	*Current accounts / overnight deposits*	ECB/2013/33 Annex 2.Part 2.9.1					
0180	*Deposits with agreed maturity*	ECB/2013/33 Annex 2.Part 2.9.2					
0190	*Deposits redeemable at notice*	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
0200	*Repurchase agreements*	ECB/2013/33 Annex 2.Part 2.9.4					
0210	Other financial corporations	Annex V.Part 1.42(d),44(c)					
0220	*Current accounts / overnight deposits*	ECB/2013/33 Annex 2.Part 2.9.1					
0230	*Deposits with agreed maturity*	ECB/2013/33 Annex 2.Part 2.9.2					
0240	*Deposits redeemable at notice*	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
0250	*Repurchase agreements*	ECB/2013/33 Annex 2.Part 2.9.4					
0260	Non-financial corporations	Annex V.Part 1.42(e), 44(c)					
0270	*Current accounts / overnight deposits*	ECB/2013/33 Annex 2.Part 2.9.1					
0280	*Deposits with agreed maturity*	ECB/2013/33 Annex 2.Part 2.9.2					
0290	*Deposits redeemable at notice*	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
0300	*Repurchase agreements*	ECB/2013/33 Annex 2.Part 2.9.4					
0310	Households	Annex V.Part 1.42(f), 44(c)					
0320	*Current accounts / overnight deposits*	ECB/2013/33 Annex 2.Part 2.9.1					
0330	*Deposits with agreed maturity*	ECB/2013/33 Annex 2.Part 2.9.2					
0340	*Deposits redeemable at notice*	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97					
0350	*Repurchase agreements*	ECB/2013/33 Annex 2.Part 2.9.4					
0360	**Debt securities issued**	Annex V.Part 1.37, Part 2.98					
0370	Certificates of deposits	Annex V.Part 2.98(a)					
0380	Asset-backed securities	CRR art 4(1)(61)					
0390	Covered bonds	CRR art 129					
0400	Hybrid contracts	Annex V.Part 2.98(d)					
0410	Other debt securities issued	Annex V.Part 2.98(e)					
0420	*Convertible compound financial instruments*	IAS 32.AG 31					
0430	*Non-convertible*						
0440	**Other financial liabilities**	Annex V.Part 1.38-41					
0445	of which: lease liabilities	IFRS 16.22, 26-28, 47(b)					
0450	**FINANCIAL LIABILITIES**						

8.2 Subordinated financial liabilities

		References	Carriyng amount	
			Designated at fair value through profit or loss	At amortized cost
			IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1
			0010	0020
0010	**Deposits**	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		
0020	**Debt securities issued**	Annex V.Part 1.37		
0030	**SUBORDINATED FINANCIAL LIABILITIES**	Annex V.Part 2.99-100		

10. Derivatives - Trading and economic hedges

	By type of risk / By product or by type of market	References	Carrying amount		Notional amount	
			Financial assets Held for trading and trading	Financial liabilities Held for trading and trading	Total Trading	of which: sold
			Annex V.Part 2.120, 131	*IFRS 9.BA.7 (a); Annex V.Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
			0010	0020	0030	0040
0010	**Interest rate**	*Annex V.Part 2.129(a)*				
0020	of which: economic hedges	*Annex V.Part 2.137-139*				
0030	OTC options	*Annex V.Part 2.136*				
0040	OTC other	*Annex V.Part 2.136*				
0050	Organized market options	*Annex V.Part 2.136*				
0060	Organized market other	*Annex V.Part 2.136*				
0070	**Equity**	*Annex V.Part 2.129(b)*				
0080	of which: economic hedges	*Annex V.Part 2.137-139*				
0090	OTC options	*Annex V.Part 2.136*				
0100	OTC other	*Annex V.Part 2.136*				
0110	Organized market options	*Annex V.Part 2.136*				
0120	Organized market other	*Annex V.Part 2.136*				
0130	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*				
0140	of which: economic hedges	*Annex V.Part 2.137-139*				
0150	OTC options	*Annex V.Part 2.136*				
0160	OTC other	*Annex V.Part 2.136*				
0170	Organized market options	*Annex V.Part 2.136*				
0180	Organized market other	*Annex V.Part 2.136*				
0190	**Credit**	*Annex V.Part 2.129(d)*				
0195	of which: economic hedges with use of the fair value option	*IFRS 9.6.7.1; Annex V.Part 2.140*				
0201	of which: other economic hedges	*Annex V.Part 2.137-140*				
0210	Credit default swap					
0220	Credit spread option					
0230	Total return swap					
0240	Other					
0250	**Commodity**	*Annex V.Part 2.129(e)*				
0260	of which: economic hedges	*Annex V.Part 2.137-139*				
0270	**Other**	*Annex V.Part 2.129(f)*				
0280	of which: economic hedges	*Annex V.Part 2.137-139*				
0290	**DERIVATIVES**	*IFRS 9.Appendix A*				
0300	of which: OTC - credit institutions	*Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142*				
0310	of which: OTC - other financial corporations	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*				
0320	of which: OTC - rest	*Annex V.Part 1.44(e), Part 2.141(c)*				

11. Hedge accounting

11.1 Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge

	By product or by type of market	References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
		IFRS 7.24A; Annex V.Part 2.120, 131	*IFRS 7.24A; Annex V.Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*	
		0010	0020	0030	0040
0010	**Interest rate**	*Annex V.Part 2.129(a)*				
0020	OTC options	*Annex V.Part 2.136*				
0030	OTC other	*Annex V.Part 2.136*				
0040	Organized market options	*Annex V.Part 2.136*				
0050	Organized market other	*Annex V.Part 2.136*				
0060	**Equity**	*Annex V.Part 2.129(b)*				
0070	OTC options	*Annex V.Part 2.136*				
0080	OTC other	*Annex V.Part 2.136*				
0090	Organized market options	*Annex V.Part 2.136*				
0100	Organized market other	*Annex V.Part 2.136*				
0110	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*				
0120	OTC options	*Annex V.Part 2.136*				
0130	OTC other	*Annex V.Part 2.136*				
0140	Organized market options	*Annex V.Part 2.136*				
0150	Organized market other	*Annex V.Part 2.136*				
0160	**Credit**	*Annex V.Part 2.129(d)*				
0170	Credit default swap	*Annex V.Part 2.136*				
0180	Credit spread option	*Annex V.Part 2.136*				
0190	Total return swap	*Annex V.Part 2.136*				
0200	Other	*Annex V.Part 2.136*				
0210	**Commodity**	*Annex V.Part 2.129(e)*				
0220	**Other**	*Annex V.Part 2.129(f)*				
0230	**FAIR VALUE HEDGES**	*IFRS 7.24A; IAS 39.86(a); IFRS 9.6.5.2(a)*				
0240	**Interest rate**	*Annex V.Part 2.129(a)*				
0250	OTC options	*Annex V.Part 2.136*				
0260	OTC other	*Annex V.Part 2.136*				
0270	Organized market options	*Annex V.Part 2.136*				
0280	Organized market other	*Annex V.Part 2.136*				
0290	**Equity**	*Annex V.Part 2.129(b)*				
0300	OTC options	*Annex V.Part 2.136*				
0310	OTC other	*Annex V.Part 2.136*				
0320	Organized market options	*Annex V.Part 2.136*				
0330	Organized market other	*Annex V.Part 2.136*				
0340	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*				
0350	OTC options	*Annex V.Part 2.136*				
0360	OTC other	*Annex V.Part 2.136*				
0370	Organized market options	*Annex V.Part 2.136*				
0380	Organized market other	*Annex V.Part 2.136*				
0390	**Credit**	*Annex V.Part 2.129(d)*				
0400	Credit default swap	*Annex V.Part 2.136*				
0410	Credit spread option	*Annex V.Part 2.136*				
0420	Total return swap	*Annex V.Part 2.136*				
0430	Other	*Annex V.Part 2.136*				
0440	**Commodity**	*Annex V.Part 2.129(e)*				
0450	**Other**	*Annex V.Part 2.129(f)*				
0460	**CASH FLOW HEDGES**	*IFRS 7.24A; IAS 39.86(b); IFRS 9.6.5.2(b)*				
0470	**HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION**	*IFRS 7.24A; IAS 39.86(c); IFRS 9.6.5.2(c)*				
0480	**PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK**	*IAS 39.71, 81A, 89A, AG 114-132*				
0490	**PORTFOLIO CASH FLOW HEDGES OF INTEREST RATE RISK**	*IAS 39.71*				
0500	**DERIVATIVES-HEDGE ACCOUNTING**	*IFRS 7.24A; IAS 39.9; IFRS 9.6.1*				
0510	of which: OTC - credit institutions	*Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142*				
0520	of which: OTC - other financial corporations	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*				
0530	of which: OTC - rest	*Annex V.Part 1.44(e), Part 2.141(c)*				

18 Information on performing and non-performing exposures

18.0 Information on performing and non-performing exposures

		References	Gross carrying amount / Nominal amount																		
				Performing						Non-performing											
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets
			0010	0020	0030	0055	0056	0057	0058	0060	0070	0080	0090	0101	0102	0106	0107	0109	0110	0121	0900
		Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*																			
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*																			
0020	Central banks	*Annex V.Part 1.42(a)*																			
0030	General governments	*Annex V.Part 1.42(b)*																			
0040	Credit institutions	*Annex V.Part 1.42(c)*																			
0050	Other financial corporations	*Annex V.Part 1.42(d)*																			
0060	Non-financial corporations	*Annex V.Part 1.42(e)*																			
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*																			
0080	Central banks	*Annex V.Part 1.42(a)*																			
0090	General governments	*Annex V.Part 1.42(b)*																			
0100	Credit institutions	*Annex V.Part 1.42(c)*																			
0110	Other financial corporations	*Annex V.Part 1.42(d)*																			
0120	Non-financial corporations	*Annex V.Part 1.42(e)*																			
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*																			
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*																			
0150	Households	*Annex V.Part 1.42(f)*																			
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*																			
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234l (b)*																			
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*																			
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*																			
0182	Central banks	*Annex V.Part 1.42(a)*																			
0183	General governments	*Annex V.Part 1.42(b)*																			
0184	Credit institutions	*Annex V.Part 1.42(c)*																			
0185	Other financial corporations	*Annex V.Part 1.42(d)*																			
0186	Non-financial corporations	*Annex V.Part 1.42(e)*																			
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*																			
0192	Central banks	*Annex V.Part 1.42(a)*																			
0193	General governments	*Annex V.Part 1.42(b)*																			
0194	Credit institutions	*Annex V.Part 1.42(c)*																			
0195	Other financial corporations	*Annex V.Part 1.42(d)*																			
0196	Non-financial corporations	*Annex V.Part 1.42(e)*																			
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*																			
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*																			
0197	Households	*Annex V.Part 1.42(f)*																			
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*																			
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234l (b)*																			
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*																			
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*																			
0212	Central banks	*Annex V.Part 1.42(a)*																			
0213	General governments	*Annex V.Part 1.42(b)*																			
0214	Credit institutions	*Annex V.Part 1.42(c)*																			
0215	Other financial corporations	*Annex V.Part 1.42(d)*																			
0216	Non-financial corporations	*Annex V.Part 1.42(e)*																			
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*																			
0222	Central banks	*Annex V.Part 1.42(a)*																			
0223	General governments	*Annex V.Part 1.42(b)*																			
0224	Credit institutions	*Annex V.Part 1.42(c)*																			
0225	Other financial corporations	*Annex V.Part 1.42(d)*																			
0226	Non-financial corporations	*Annex V.Part 1.42(e)*																			
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*																			
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*																			
0227	Households	*Annex V.Part 1.42(f)*																			
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*																			
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234l (b)*																			
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT**	*Annex V.Part 2.233(c), 234*																			
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*																			

		References	Gross carrying amount / Nominal amount																		
				Performing						Non-performing											
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets
			0010	0020	0030	0055	0056	0057	0058	0060	0070	0080	0090	0101	0102	0106	0107	0109	0110	0121	0900
		Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.220*																			
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*																			
0350	Central banks	*Annex V.Part 1.42(a)*																			
0360	General governments	*Annex V.Part 1.42(b)*																			
0370	Credit institutions	*Annex V.Part 1.42(c)*																			
0380	Other financial corporations	*Annex V.Part 1.42(d)*																			
0390	Non-financial corporations	*Annex V.Part 1.42(e)*																			
0400	Households	*Annex V.Part 1.42(f)*																			
0410	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*																			
0420	Central banks	*Annex V.Part 1.42(a)*																			
0430	General governments	*Annex V.Part 1.42(b)*																			
0440	Credit institutions	*Annex V.Part 1.42(c)*																			
0450	Other financial corporations	*Annex V.Part 1.42(d)*																			
0460	Non-financial corporations	*Annex V.Part 1.42(e)*																			
0470	Households	*Annex V.Part 1.42(f)*																			
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*																			
0490	Central banks	*Annex V.Part 1.42(a)*																			
0500	General governments	*Annex V.Part 1.42(b)*																			
0510	Credit institutions	*Annex V.Part 1.42(c)*																			
0520	Other financial corporations	*Annex V.Part 1.42(d)*																			
0530	Non-financial corporations	*Annex V.Part 1.42(e)*																			
0540	Households	*Annex V.Part 1.42(f)*																			
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*																			

18 Information on performing and non-performing exposures

18.0 Information on performing and non-performing exposures

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions																	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Performing exposures - Accumulated impairment and provisions					Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions											Collateral received and financial guarantees received			
					of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on performing exposues	Collateral received on non-performing exposues	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
			0130	0140	0910	0141	0142	0143	0150	0160	0170	0180	0191	0192	0196	0197	0950	0951	0952	0201	0200	0205	0210
			Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*																					
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*																					
0020	Central banks	*Annex V.Part 1.42(a)*																					
0030	General governments	*Annex V.Part 1.42(b)*																					
0040	Credit institutions	*Annex V.Part 1.42(c)*																					
0050	Other financial corporations	*Annex V.Part 1.42(d)*																					
0060	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*																					
0080	Central banks	*Annex V.Part 1.42(a)*																					
0090	General governments	*Annex V.Part 1.42(b)*																					
0100	Credit institutions	*Annex V.Part 1.42(c)*																					
0110	Other financial corporations	*Annex V.Part 1.42(d)*																					
0120	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*																					
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																					
0150	Households	*Annex V.Part 1.42(f)*																					
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																					
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*																					
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*																					
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*																					
0182	Central banks	*Annex V.Part 1.42(a)*																					
0183	General governments	*Annex V.Part 1.42(b)*																					
0184	Credit institutions	*Annex V.Part 1.42(c)*																					
0185	Other financial corporations	*Annex V.Part 1.42(d)*																					
0186	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*																					
0192	Central banks	*Annex V.Part 1.42(a)*																					
0193	General governments	*Annex V.Part 1.42(b)*																					
0194	Credit institutions	*Annex V.Part 1.42(c)*																					
0195	Other financial corporations	*Annex V.Part 1.42(d)*																					
0196	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*																					
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																					
0197	Households	*Annex V.Part 1.42(f)*																					
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																					
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*																					
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*																					
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*																					
0212	Central banks	*Annex V.Part 1.42(a)*																					
0213	General governments	*Annex V.Part 1.42(b)*																					
0214	Credit institutions	*Annex V.Part 1.42(c)*																					
0215	Other financial corporations	*Annex V.Part 1.42(d)*																					
0216	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*																					
0222	Central banks	*Annex V.Part 1.42(a)*																					
0223	General governments	*Annex V.Part 1.42(b)*																					
0224	Credit institutions	*Annex V.Part 1.42(c)*																					
0225	Other financial corporations	*Annex V.Part 1.42(d)*																					
0226	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*																					
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																					
0227	Households	*Annex V.Part 1.42(f)*																					
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																					
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*																					
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT**	*Annex V.Part 2.233(c), 234*																					
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*																					

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions																	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Performing exposures - Accumulated impairment and provisions					Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions											Collateral received and financial guarantees received			
					of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on performing exposues	Collateral received on non-performing exposues	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
			0130	0140	0910	0141	0142	0143	0150	0160	0170	0180	0191	0192	0196	0197	0950	0951	0952	0201	0200	0205	0210
		Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.220*																					
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*																					
0350	Central banks	*Annex V.Part 1.42(a)*																					
0360	General governments	*Annex V.Part 1.42(b)*																					
0370	Credit institutions	*Annex V.Part 1.42(c)*																					
0380	Other financial corporations	*Annex V.Part 1.42(d)*																					
0390	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0400	Households	*Annex V.Part 1.42(f)*																					
0410	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*																					
0420	Central banks	*Annex V.Part 1.42(a)*																					
0430	General governments	*Annex V.Part 1.42(b)*																					
0440	Credit institutions	*Annex V.Part 1.42(c)*																					
0450	Other financial corporations	*Annex V.Part 1.42(d)*																					
0460	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0470	Households	*Annex V.Part 1.42(f)*																					
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*																					
0490	Central banks	*Annex V.Part 1.42(a)*																					
0500	General governments	*Annex V.Part 1.42(b)*																					
0510	Credit institutions	*Annex V.Part 1.42(c)*																					
0520	Other financial corporations	*Annex V.Part 1.42(d)*																					
0530	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0540	Households	*Annex V.Part 1.42(f)*																					
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*																					

19. Information forborne exposures

		References	Gross carrying amount / nominal amount of exposures with forbearance measures										
				Performing exposures with forbearance measures				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
		CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*	*Annex V. Part 2. 259-263*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*											
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*											
0020	Central banks	*Annex V.Part 1.42(a)*											
0030	General governments	*Annex V.Part 1.42(b)*											
0040	Credit institutions	*Annex V.Part 1.42(c)*											
0050	Other financial corporations	*Annex V.Part 1.42(d)*											
0060	Non-financial corporations	*Annex V.Part 1.42(e)*											
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*											
0080	Central banks	*Annex V.Part 1.42(a)*											
0090	General governments	*Annex V.Part 1.42(b)*											
0100	Credit institutions	*Annex V.Part 1.42(c)*											
0110	Other financial corporations	*Annex V.Part 1.42(d)*											
0120	Non-financial corporations	*Annex V.Part 1.42(e)*											
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*											
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*											
0150	Households	*Annex V.Part 1.42(f)*											
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*											
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234l (b)*											
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*											
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*											
0182	Central banks	*Annex V.Part 1.42(a)*											
0183	General governments	*Annex V.Part 1.42(b)*											
0184	Credit institutions	*Annex V.Part 1.42(c)*											
0185	Other financial corporations	*Annex V.Part 1.42(d)*											
0186	Non-financial corporations	*Annex V.Part 1.42(e)*											
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*											
0192	Central banks	*Annex V.Part 1.42(a)*											
0193	General governments	*Annex V.Part 1.42(b)*											
0194	Credit institutions	*Annex V.Part 1.42(c)*											
0195	Other financial corporations	*Annex V.Part 1.42(d)*											
0196	Non-financial corporations	*Annex V.Part 1.42(e)*											
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*											
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*											
0197	Households	*Annex V.Part 1.42(f)*											
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*											
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234l (b)*											
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*											
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*											
0212	Central banks	*Annex V.Part 1.42(a)*											
0213	General governments	*Annex V.Part 1.42(b)*											
0214	Credit institutions	*Annex V.Part 1.42(c)*											
0215	Other financial corporations	*Annex V.Part 1.42(d)*											
0216	Non-financial corporations	*Annex V.Part 1.42(e)*											
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*											
0222	Central banks	*Annex V.Part 1.42(a)*											
0223	General governments	*Annex V.Part 1.42(b)*											
0224	Credit institutions	*Annex V.Part 1.42(c)*											
0225	Other financial corporations	*Annex V.Part 1.42(d)*											
0226	Non-financial corporations	*Annex V.Part 1.42(e)*											
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*											
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*											
0227	Households	*Annex V.Part 1.42(f)*											
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*											
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234l (b)*											
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249*											
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*											
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.247*											
0340	**Loan commitments given**	*CRR Annex 1; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246*											

19. Information forborne exposures'

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Performing exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
						Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Of which: Collateral received on non-performing exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	Of which: Financial guarantees received on non-performing exposures with forbearance measures
			0120	0130	0140	0150	0160	0170	0175	0180	0185
		References	*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*									
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*									
0020	Central banks	*Annex V.Part 1.42(a)*									
0030	General governments	*Annex V.Part 1.42(b)*									
0040	Credit institutions	*Annex V.Part 1.42(c)*									
0050	Other financial corporations	*Annex V.Part 1.42(d)*									
0060	Non-financial corporations	*Annex V.Part 1.42(e)*									
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*									
0080	Central banks	*Annex V.Part 1.42(a)*									
0090	General governments	*Annex V.Part 1.42(b)*									
0100	Credit institutions	*Annex V.Part 1.42(c)*									
0110	Other financial corporations	*Annex V.Part 1.42(d)*									
0120	Non-financial corporations	*Annex V.Part 1.42(e)*									
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*									
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*									
0150	Households	*Annex V.Part 1.42(f)*									
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*									
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234l (b)*									
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*									
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*									
0182	Central banks	*Annex V.Part 1.42(a)*									
0183	General governments	*Annex V.Part 1.42(b)*									
0184	Credit institutions	*Annex V.Part 1.42(c)*									
0185	Other financial corporations	*Annex V.Part 1.42(d)*									
0186	Non-financial corporations	*Annex V.Part 1.42(e)*									
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*									
0192	Central banks	*Annex V.Part 1.42(a)*									
0193	General governments	*Annex V.Part 1.42(b)*									
0194	Credit institutions	*Annex V.Part 1.42(c)*									
0195	Other financial corporations	*Annex V.Part 1.42(d)*									
0196	Non-financial corporations	*Annex V.Part 1.42(e)*									
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*									
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*									
0197	Households	*Annex V.Part 1.42(f)*									
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*									
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234l (b)*									
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*									
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*									
0212	Central banks	*Annex V.Part 1.42(a)*									
0213	General governments	*Annex V.Part 1.42(b)*									
0214	Credit institutions	*Annex V.Part 1.42(c)*									
0215	Other financial corporations	*Annex V.Part 1.42(d)*									
0216	Non-financial corporations	*Annex V.Part 1.42(e)*									
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*									
0222	Central banks	*Annex V.Part 1.42(a)*									
0223	General governments	*Annex V.Part 1.42(b)*									
0224	Credit institutions	*Annex V.Part 1.42(c)*									
0225	Other financial corporations	*Annex V.Part 1.42(d)*									
0226	Non-financial corporations	*Annex V.Part 1.42(e)*									
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*									
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*									
0227	Households	*Annex V.Part 1.42(f)*									
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*									
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234l (b)*									
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249*									
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*									
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.247*									
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246*									

(5) Annex V is replaced by the following:

'ANNEX V

"FINREP data points" under national accounting frameworks

FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	**TEMPLATE CODE**	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**
		PART 1 [QUARTERLY FREQUENCY]
		Balance Sheet Statement [Statement of Financial Position]
1.1	F 01.01	Balance Sheet Statement: assets
1.2	F 01.02	Balance Sheet Statement: liabilities
1.3	F 01.03	Balance Sheet Statement: equity
2	F 02.00	**Statement of profit or loss**
5,1	F 05.01	**Loans and advances other than held for trading, trading or held for sale assets by product**
		Breakdown of financial liabilities
8,1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector
8,2	F 08.02	Subordinated financial liabilities
10	F 10.00	**Derivatives - Trading and economic hedges**
		Hedge accounting
11,2	F 11.02	Derivatives - Hedge accounting under national GAAP: Breakdown by type of risk
		Information on performing and non-performing exposures
18	F 18.00	Information on performing and non-performing exposures
19	F 19.00	**Forborne exposures**

COLOUR CODE IN TEMPLATES:

Parts for National GAAP reporters

Cell not to be submitted for reporting institutions subject to the relevant accounting framework

Data point to be submitted

1. Balance Sheet Statement [Statement of Financial Position]

1.1 Assets

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					0010
0010	**Cash, cash balances at central banks and other demand deposits**	BAD art 4.Assets(1)	IAS 1.54 (i)		
0020	Cash on hand	Annex V.Part 2.1	Annex V.Part 2.1		
0030	Cash balances at central banks	BAD art 13(2); Annex V.Part 2.2	Annex V.Part 2.2		
0040	Other demand deposits	Annex V.Part 2.3	Annex V.Part 2.3	5	
0050	**Financial assets held for trading**		IFRS 9.Appendix A		
0060	Derivatives		IFRS 9.Appendix A	10	
0070	Equity instruments		IAS 32.11	4	
0080	Debt securities		Annex V.Part 1.31	4	
0090	Loans and advances		Annex V.Part 1.32	4	
0091	**Trading financial assets**	BAD Article 32-33; Annex V.Part 1.17			
0092	Derivatives	CRR Annex II; Annex V.Part 1.17, 27		10	
0093	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
0094	Debt securities	Annex V.Part 1.31		4	
0095	Loans and advances	Annex V.Part 1.32		4	
0096	**Non-trading financial assets mandatorily at fair value through profit or loss**		IFRS 7.8(a)(ii); IFRS 9.4.1.4	4	
0097	Equity instruments		IAS 32.11	4	
0098	Debt securities		Annex V.Part 1.31	4	
0099	Loans and advances		Annex V.Part 1.32	4	
0100	**Financial assets designated at fair value through profit or loss**	Accounting Directive art 8(1)(a), (6)	IFRS 7.8(a)(i); IFRS 9.4.1.5	4	
0110	Equity instruments			4	
0120	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31	4	
0130	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32	4	
0141	**Financial assets at fair value through other comprehensive income**		IFRS 7.8(h); IFRS 9.4.1.2A	4	
0142	Equity instruments		IAS 32.11	4	
0143	Debt securities		Annex V.Part 1.31	4	
0144	Loans and advances		Annex V.Part 1.32	4	
0171	**Non-trading non-derivative financial assets measured at fair value through profit or loss**	BAD art 36(2)		4	
0172	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
0173	Debt securities	Annex V.Part 1.31		4	
0174	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32		4	
0175	**Non-trading non-derivative financial assets measured at fair value to equity**	Accounting Directive art 8(1)(a), (8)		4	
0176	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
0177	Debt securities	Annex V.Part 1.31		4	
0178	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32		4	
0181	**Financial assets at amortised cost**		IFRS 7.8(f); IFRS 9.4.1.2	4	
0182	Debt securities		Annex V.Part 1.31	4	
0183	Loans and advances		Annex V.Part 1.32	4	
0231	**Non-trading non-derivative financial assets measured at a cost-based method**	BAD art 35;Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part1.18, 19		4	
0390	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
0232	Debt securities	Annex V.Part 1.31		4	
0233	Loans and advances	Annex V.Part 1.32		4	
0234	**Other non-trading non-derivative financial assets**	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20		4	
0235	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
0236	Debt securities	Annex V.Part 1.31		4	
0237	Loans and advances	Annex V.Part 1.32		4	
0240	**Derivatives – Hedge accounting**	Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22	IFRS 9.6.2.1; Annex V.Part 1.22	11	
0250	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	Accounting Directive art 8(5), (6); IAS 39.89A (a)	IAS 39.89A(a); IFRS 9.6.5.8		
0260	**Investments in subsidiaries, joint ventures and associates**	BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4	IAS 1.54(e); Annex V.Part 1.21, Part 2.4	40	
0270	**Tangible assets**	BAD art 4.Assets(10)			
0280	Property, Plant and Equipment		IAS 16.6; IAS 1.54(a); IFRS 16.47(a)	21, 42	
0290	Investment property		IAS 40.5; IAS 1.54(b); IFRS 16.48	21, 42	
0300	**Intangible assets**	BAD art 4.Assets(9); CRR art 4(1)(115)	IAS 1.54(c); CRR art 4(1)(115)		
0310	Goodwill	BAD art 4.Assets(9); CRR art 4(1)(113)	IFRS 3.B67(d); CRR art 4(1)(113)		
0320	Other intangible assets	BAD art 4.Assets(9)	IAS 38.8,118; IFRS 16.47 (a)	21, 42	
0330	**Tax assets**		IAS 1.54(n-o)		
0340	Current tax assets		IAS 1.54(n); IAS 12.5		
0350	Deferred tax assets	Accounting Directive art 17(1)(f); CRR art 4(1)(106)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)		
0360	**Other assets**	Annex V.Part 2.5, 6	Annex V.Part 2.5		
0370	**Non-current assets and disposal groups classified as held for sale**		IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7		
0375	**(-) Haircuts for trading assets at fair value**	Annex V Part 1.29			
0380	**TOTAL ASSETS**	BAD art 4 Assets	IAS 1.9(a), IG 6		

1.2 Liabilities

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					0010
0010	**Financial liabilities held for trading**		IFRS 7.8 (e) (ii); IFRS 9.BA.6	8	
0020	Derivatives		IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)	10	
0030	Short positions		IFRS 9.BA7(b)	8	
0040	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
0050	Debt securities issued		Annex V.Part 1.37	8	
0060	Other financial liabilities		Annex V.Part 1.38-41	8	
0061	**Trading financial liabilities**	Accounting Directive art 8(1)(a),(3),(6)		8	
0062	Derivatives	CRR Annex II; Annex V.Part 1.25		10	
0063	Short positions			8	
0064	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		8	
0065	Debt securities issued	Annex V.Part 1.37		8	
0066	Other financial liabilities	Annex V.Part 1.38-41		8	
0070	**Financial liabilities designated at fair value through profit or loss**	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8 (e)(i); IFRS 9.4.2.2	8	
0080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
0090	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37	8	
0100	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41	8	
0110	**Financial liabilities measured at amortised cost**		IFRS 7.8(g); IFRS 9.4.2.1	8	
0120	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
0130	Debt securities issued		Annex V.Part 1.37	8	
0140	Other financial liabilities		Annex V.Part 1.38-41	8	
0141	**Non-trading non-derivative financial liabilities measured at a cost-based method**	Accounting Directive art 8(3)		8	
0142	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		8	
0143	Debt securities issued	Annex V.Part 1.37		8	
0144	Other financial liabilities	Annex V.Part 1.38-41		8	
0150	**Derivatives – Hedge accounting**	Accounting Directive art 8(1)(a), (6), (8)(a); Annex V.Part 1.26	IFRS 9.6.2.1; Annex V.Part 1.26	11	
0160	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	Accounting Directive art 8(5), (6); Annex V.Part 2.8; IAS 39.89A(b)	IAS 39.89A(b), IFRS 9.6.5.8		
0170	**Provisions**	BAD art 4.Liabilities(6)	IAS 37.10; IAS 1.54(l)	43	
0175	Funds for general banking risks [if presented within liabilities]	BAD art 38.1; CRR art 4(112); Annex V.Part 2.15			
0180	Pensions and other post employment defined benefit obligations	Annex V.Part 2.9	IAS 19.63; IAS 1.78(d); Annex V.Part 2.9	43	
0190	Other long term employee benefits	Annex V.Part 2.10	IAS 19.153; IAS 1.78(d); Annex V.Part 2.10	43	
0200	Restructuring		IAS 37.71	43	
0210	Pending legal issues and tax litigation		IAS 37.14, Appendix C. Examples 6 and 10	43	
0220	Commitments and guarantees given	BAD Article 4 Liabilities (6)(c), Off balance sheet items, Article 27(11), Article 28(8), Article 33	IFRS 9.4.2.1(c),(d), 9.5.5, 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.11	9 12 43	
0230	Other provisions	BAD Article 4 Liabilities (6)(c), Off balance sheet items	IAS 37.14	43	
0240	**Tax liabilities**		IAS 1.54(n-o)		
0250	Current tax liabilities		IAS 1.54(n); IAS 12.5		
0260	Deferred tax liabilities	Accounting Directive art 17(1)(f); CRR art 4(1)(108)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)		
0270	**Share capital repayable on demand**		IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12		
0280	**Other liabilities**	Annex V.Part 2.13	Annex V.Part 2.13		
0290	**Liabilities included in disposal groups classified as held for sale**		IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14		
0295	**Haircuts for trading liabilities at fair value**	Annex V Part 1.29			
0300	**TOTAL LIABILITIES**		IAS 1.9(b);IG 6		

1.3 Equity

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					0010
0010	**Capital**	BAD art 4.Liabilities(9), BAD art 22	IAS 1.54(r), BAD art 22	46	
0020	Paid up capital	BAD art 4.Liabilities(9)	IAS 1.78(e)		
0030	Unpaid capital which has been called up	BAD art 4.Liabilities(9); Annex V.Part 2.17			
0040	**Share premium**	BAD art 4.Liabilities(10); CRR art 4(1)(124)	IAS 1.78(e); CRR art 4(1)(124)	46	
0050	**Equity instruments issued other than capital**	Annex V.Part 2.18-19	Annex V.Part 2.18-19	46	
0060	Equity component of compound financial instruments	Accounting Directive art 8(6); Annex V.Part 2.18	IAS 32.28-29; Annex V.Part 2.18		
0070	Other equity instruments issued	Annex V.Part 2.19	Annex V.Part 2.19		
0080	**Other equity**	Annex V.Part 2.20	IFRS 2.10; Annex V.Part 2.20		
0090	**Accumulated other comprehensive income**	CRR art 4(1)(100)	CRR art 4(1)(100)	46	
0095	Items that will not be reclassified to profit or loss		IAS 1.82A(a)		
0100	*Tangible assets*		IAS 16.39-41		
0110	*Intangible assets*		IAS 38.85-87		
0120	*Actuarial gains or (-) losses on defined benefit pension plans*		IAS 1.7, IG6; IAS 19.120(c)		
0122	*Non-current assets and disposal groups classified as held for sale*		IFRS 5.38, IG Example 12		
0124	*Share of other recognised income and expense of investments in subsidaries, joint ventures and associates*		IAS 1. IG6; IAS 28. 10		
0320	*Fair value changes of equity instruments measured at fair value through other comprehensive income*		IAS 1.7(d); IFRS 9 5.7.5, B5.7.1; Annex V.Part 2.21		
0330	*Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income*		IAS 1.7(e);IFRS 9.5.7.5;.6.5.3; IFRS 7.24C; Annex V.Part 2.22		
0340	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]*		IFRS 9.5.7.5;.6.5.8(b); Annex V.Part 2.22		
0350	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]*		IAS 1.7(e);IFRS 9.5.7.5;.6.5.8(a); Annex V.Part 2. 57		
0360	*Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk*		IAS 1.7(f); IFRS 9 5.7.7; Annex V.Part 2.23		
0128	Items that may be reclassified to profit or loss		IAS 1.82A (a) (ii)		
0130	*Hedge of net investments in foreign operations [effective portion]*	Accounting Directive art 8(1)(a), (6)(8)	IFRS9.6.5.13(a); IFRS7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv),.24E(a); Annex V.Part 2.24		
0140	*Foreign currency translation*	BAD art 39(6)	IAS 21.52(b); IAS 21.32, 38-49		
0150	*Hedging derivatives. Cash flow hedges reserve [effective portion]*	Accounting Directive art 8(1)(a), (6)(8)	IAS 1.7 (e); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b)(i);.24E; IFRS 9.6.5.11(b); Annex V.Part 2.25		
0155	*Fair value changes of debt instruments measured at fair value through other comprehensive income*		IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26		
0165	*Hedging instruments [not designated elements]*		IAS 1.7(g)(h); IFRS 9.6.5.15,.6.5.16; IFRS 7.24 E (b)(c); Annex V.Part 2.60		
0170	*Non-current assets and disposal groups classified as held for sale*		IFRS 5.38, IG Example 12		
0180	*Share of other recognised income and expense of investments in subsidaries, joint ventures and associates*		IAS 1. IG6; IAS 28. 10		
0190	**Retained earnings**	BAD art 4.Liabilities(13); CRR art 4(1)(123)	CRR art 4(1)(123)		
0200	**Revaluation reserves**	BAD art 4.Liabilities(12)	IFRS 1.30, D5-D8; Annex V.Part 2.28		
0201	Tangible assets	Accounting Directive art 7(1)			
0202	Equity instruments	Accounting Directive art 7(1)			
0203	Debt securities	Accounting Directive art 7(1)			
0204	Other	Accounting Directive art 7(1)			
0205	**Fair value reserves**	Accounting Directive art 8(1)(a)			
0206	Hedge of net investments in foreign operations	Accounting Directive art 8(1)(a), (8)(b)			
0207	Hedging derivatives.Cash flow hedges	Accounting Directive art 8(1)(a), (8)(a); CRR article 30(a)			
0208	Hedging derivatives. Other hedges	Accounting Directive art 8(1)(a), (8)(a)			
0209	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), 8(2)			
0210	**Other reserves**	BAD art 4 Liabilities(11)-(13)	IAS 1.54; IAS 1.78(e)		
0215	Funds for general banking risks [if presented within equity]	BAD art 38.1; CRR art 4(112); Annex V.Part 2.15			
0220	Reserves or accumulated losses of investments in subsidaries, joint ventures and associates accounted for using the equity method	Accounting Directive art 9(7)(a); art 27; Annex V.Part 2.29	IAS 28.11; Annex V.Part 2.29		
0230	Other	Annex V.Part 2.29	Annex V.Part 2.29		
0235	**First consolidation differences**	Accounting Directive art 24(3)(c)			
0240	**(-) Treasury shares**	Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30	46	
0250	**Profit or loss attributable to owners of the parent**	BAD art 4.Liabilities(14)	IAS 1.81B (b)(ii)	2	
0260	**(-) Interim dividends**	CRR Article 26(2b)	IAS 32.35		
0270	**Minority interests [Non-controlling interests]**	Accounting Directive art 24(4)	IAS 1.54(q)		
0280	Accumulated Other Comprehensive Income	CRR art 4(1)(100)	CRR art 4(1)(100)	46	
0290	Other items			46	
0300	**TOTAL EQUITY**		IAS 1.9(c), IG 6	46	
0310	**TOTAL EQUITY AND TOTAL LIABILITIES**	BAD art 4.Liabilities	IAS 1.IG6		

2. Statement of profit or loss

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Breakdown in table	Current period
					0010
0010	**Interest income**	*BAD art 27.Vertical layout(1); Annex V.Part 2.31*	*IAS 1.97; Annex V.Part 2.31*	16	
0020	Financial assets held for trading		*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34*		
0025	Non-trading financial assets mandatorily at fair value through profit or loss		*IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1*		
0030	Financial assets designated at fair value through profit or loss		*IFRS 7.20(a)(i), B5(e)*		
0041	Financial assets at fair value through other comprehensive income		*IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A*		
0051	Financial assets at amortised cost		*IFRS 7.20(b);IFRS 9.4.1.2; IFRS 9.5.7.2*		
0070	Derivatives - Hedge accounting, interest rate risk		*IFRS 9.Appendix A; .B6.6.16; Annex V.Part 2.35*		
0080	Other assets		*Annex V.Part 2.36*		
0085	Interest income on liabilities	*Annex V.Part 2.37*	*IFRS 9.5.7.1, Annex V.Part 2.37*		
0090	**(Interest expenses)**	*BAD art 27.Vertical layout(2); Annex V.Part 2.31*	*IAS 1.97; Annex V.Part 2.31*	16	
0100	(Financial liabilities held for trading)		*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34*		
0110	(Financial liabilities designated at fair value through profit or loss)		*IFRS 7.20(a)(i), B5(e)*		
0120	(Financial liabilities measured at amortised cost)		*IFRS 7.20(b); IFRS 9.5.7.2*		
0130	(Derivatives - Hedge accounting, interest rate risk)		*IAS 39.9; Annex V.Part 2.35*		
0140	(Other liabilities)		*Annex V.Part 2.38*		
0145	(Interest expense on assets)	*Annex V.Part 2.39*	*IFRS 9.5.7.1, Annex V.Part 2.39*		
0150	**(Expenses on share capital repayable on demand)**		*IFRIC 2.11*		
0160	**Dividend income**	*BAD art 27.Vertical layout(3); Annex V.Part 2.40*	*Annex V.Part 2.40*	31	
0170	Financial assets held for trading		*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40*		
0175	Non-trading financial assets mandatorily at fair value through profit or loss		*IFRS 7.20(a)(i), B5(e),IFRS 9.5.7.1A; Annex V.Part 2.40*		
0191	Financial assets at fair value through other comprehensive income		*IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41*		
0192	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	*Annex V Part 2 .42*	*Annex V Part 2 .42*		
0200	**Fee and commission income**	*BAD art 27.Vertical layout(4)*	*IFRS 7.20(c)*	22	
0210	**(Fee and commission expenses)**	*BAD art 27.Vertical layout(5)*	*IFRS 7.20(c)*	22	
0220	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**	*BAD art 27.Vertical layout(6)*	*Annex V.Part 2.45*	16	
0231	Financial assets at fair value through other comprehensive income		*IFRS 9.4.12A; IFRS 9.5.7.10-11*		
0241	Financial assets at amortised cost		*IFRS 7.20(a)(v); IFRS 9.4.1.2; IFRS 9.5.7.2*		
0260	Financial liabilities measured at amortised cost		*IFRS 7.20(a)(v); IFRS 9.5.7.2*		
0270	Other				
0280	**Gains or (-) losses on financial assets and liabilities held for trading, net**		*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46*	16	
0285	**Gains or (-) losses on trading financial assets and liabilities, net**	*BAD art 27.Vertical layout(6)*		16	
0287	**Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net**		*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46*		
0290	**Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net**		*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44*	16, 45	
0295	**Gains or (-) losses on non-trading financial assets and liabilities, net**	*BAD art 27.Vertical layout(6)*		16	
0300	**Gains or (-) losses from hedge accounting, net**	*Accounting Directive art 8(1)(a), (6), (8)*	*Annex V.Part 2.47*	16	
0310	**Exchange differences [gain or (-) loss], net**	*BAD art 39*	*IAS 21.28, 52 (a)*		
0320	**Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net**	*BAD art 27.Vertical layout(13)-(14); Annex V Part 2.56*	*Annex V.Part 2.56*		
0330	**Gains or (-) losses on derecognition of non-financial assets, net**	*Annex V. Part 2.48*	*IAS 1.34; Annex V. Part 2.48*	45	
0340	**Other operating income**	*BAD art 27.Vertical layout(7); Annex V.Part 2.314-316*	*Annex V.Part 2.314-316*	45	
0350	**(Other operating expenses)**	*BAD art 27.Vertical layout(10); Annex V.Part 2.314-316*	*Annex V.Part 2.314-316*	45	
0355	**TOTAL OPERATING INCOME, NET**				

0360	**(Administrative expenses)**	*BAD art 27.Vertical layout(8)*			
0370	(Staff expenses)	*BAD art 27.Vertical layout(8)(a)*	*IAS 19.7; IAS 1.102, IG 6*	44	
0380	(Other administrative expenses)	*BAD art 27.Vertical layout(8)(b);*		16	
0385	**(Cash contributions to resolution funds and deposit guarantee schemes)**	*Annex V.Part 2.48i*	*Annex V.Part 2.48i*		
0390	**(Depreciation)**		*IAS 1.102, 104*		
0400	(Property, Plant and Equipment)	*BAD art 27.Vertical layout(9)*	*IAS 1.104; IAS 16.73(e)(vii)*		
0410	(Investment Properties)	*BAD art 27.Vertical layout(9)*	*IAS 1.104; IAS 40.79(d)(iv)*		
0415	(Goodwill)	*BAD art 27.Vertical layout(9)*			
0420	(Other intangible assets)	*BAD art 27.Vertical layout(9)*	*IAS 1.104; IAS 38.118(e)(vi)*		
0425	**Modification gains or (-) losses, net**		*IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49*		
0426	Financial assets at fair value through other comprehensive income		*IFRS 7.35J*		
0427	Financial assets at amortised cost		*IFRS 7.35J*		
0430	**(Provisions or (-) reversal of provisions)**		*IAS 37.59, 84; IAS 1.98(b)(f)(g)*	9 12 43	
0435	(payment commitments to resolution funds and deposit guarantee schemes)	*Annex V.Part 2.48i*	*Annex V.Part 2.48i*		
0440	(Commitments and guarantees given)	*BAD art 27.Vertical layout(11)-(12)*	*IFRS 9.4.2.1(c),(d),9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50*		
0450	(Other provisions)				
0455	**(Increases or (-) decreases of the fund for general banking risks, net)**	*BAD art 38.2*			
0460	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	*BAD art 35-37, Annex V.Part 2.52, 53*	*IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V Part 2.51, 53*	12	
0481	(Financial assets at fair value through other comprehensive income)		*IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8*	12	
0491	(Financial assets at amortised cost)		*IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8*	12	
0510	**(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)**	*BAD art 27.Vertical layout(13)-(14)*	*IAS 28.40-43*	16	
0520	**(Impairment or (-) reversal of impairment on non-financial assets)**		*IAS 36.126(a)(b)*	16	
0530	(Property, plant and equipment)	*BAD art 27.Vertical layout(9)*	*IAS 16.73(e)(v-vi)*		
0540	(Investment properties)	*BAD art 27.Vertical layout(9)*	*IAS 40.79(d)(v)*		
0550	(Goodwill)	*BAD art 27.Vertical layout(9)*	*IFRS 3.Appendix B67(d)(v); IAS 36.124*		
0560	(Other intangible assets)	*BAD art 27.Vertical layout(9)*	*IAS 38.118 (e)(iv)(v)*		
0570	(Other)		*IAS 36.126 (a)(b)*		
0580	**Negative goodwill recognised in profit or loss**	*Accounting Directive art 24(3)(f)*	*IFRS 3.Appendix B64(n)(i)*		
0590	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method**	*BAD art 27.Vertical layout(13)-(14)*	*Annex V.Part 2.54*		
0600	**Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations**		*IFRS 5.37; Annex V.Part 2.55*		
0610	**PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS**		*IAS 1.102, IG 6; IFRS 5.33 A*		
0620	**(Tax expense or (-) income related to profit or loss from continuing operations)**	*BAD art 27.Vertical layout(15)*	*IAS 1.82(d); IAS 12.77*		
0630	**PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS**	*BAD art 27.Vertical layout(16)*	*IAS 1, IG 6*		
0632	**Extraordinary profit or (-) loss after tax**	*BAD art 27.Vertical layout(21)*			
0633	Extraordinary profit or loss before tax	*BAD art 27.Vertical layout(19)*			
0634	(Tax expense or (-) income related to extraordinary profit or loss)	*BAD art 27.Vertical layout(20)*			
0640	**Profit or (-) loss after tax from discontinued operations**		*IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56*		
0650	Profit or (-) loss before tax from discontinued operations		*IFRS 5.33(b)(i)*		
0660	(Tax expense or (-) income related to discontinued operations)		*IFRS 5.33 (b)(ii),(iv)*		
0670	**PROFIT OR (-) LOSS FOR THE YEAR**	*BAD art 27.Vertical layout(23)*	*IAS 1.81A(a)*		
0680	Attributable to minority interest [non-controlling interests]		*IAS 1.81B (b)(i)*		
0690	Attributable to owners of the parent		*IAS 1.81B (b)(ii)*		

5. **Breakdown of non-trading loans and advances by product**

5.1 **Loans and advances other than held for trading, trading or held for sale assets by product**

			References	Gross carrying amount	Carrying amount *Annex V.Part 1.27-28*					
					Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations	Households
				Annex V.Part 1.34	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(f)*
				0005	0010	0020	0030	0040	0050	0060
By product	0010	**On demand [call] and short notice [current account]**	*Annex V.Part 2.85(a)*							
	0020	**Credit card debt**	*Annex V.Part 2.85(b)*							
	0030	**Trade receivables**	*Annex V.Part 2.85(c)*							
	0040	**Finance leases**	*Annex V.Part 2.85(d)*							
	0050	**Reverse repurchase loans**	*Annex V.Part 2.85(e)*							
	0060	**Other term loans**	*Annex V.Part 2.85(f)*							
	0070	**Advances that are not loans**	*Annex V.Part 2.85(g)*							
	0080	**LOANS AND ADVANCES**	*Annex V.Part 1.32, 44(a)*							
By collateral	0090	of which: Loans collateralized by immovable property	*Annex V.Part 2.86(a), 87*							
	0100	of which: other collateralized loans	*Annex V.Part 2.86(b), 87*							
By purpose	0110	of which: credit for consumption	*Annex V.Part 2.88(a)*							
	0120	of which: lending for house purchase	*Annex V.Part 2.88(b)*							
By subordination	0130	of which: project finance loans	*Annex V.Part 2.89; CRR Art 147(8)*							

8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101
					Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(3)	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102
				0010	0020	0030	0034	0035	0037	0040
0010	**Derivatives**	CRR Annex II	IFRS 9.BA.7(a)							
0020	**Short positions**		FRS 9.BA.7(b)							
0030	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5	IAS 32.11							
0040	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31							
0050	**Deposits**	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36							
0060	Central banks	Annex V.Part 1.42(a), 44(c)	Annex V.Part 1.42(a), 44(c)							
0070	*Current accounts / overnight deposits*	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
0080	*Deposits with agreed maturity*	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
0090	*Deposits redeemable at notice*	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97							
0100	*Repurchase agreements*	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
0110	General governments	Annex V.Part 1.42(b), 44(c)	Annex V.Part 1.42(b), 44(c)							
0120	*Current accounts / overnight deposits*	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
0130	*Deposits with agreed maturity*	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
0140	*Deposits redeemable at notice*	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97							
0150	*Repurchase agreements*	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
0160	Credit institutions	Annex V.Part 1.42(c),44(c)	Annex V.Part 1.42(c),44(c)							
0170	*Current accounts / overnight deposits*	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
0180	*Deposits with agreed maturity*	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
0190	*Deposits redeemable at notice*	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97							
0200	*Repurchase agreements*	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
0210	Other financial corporations	Annex V.Part 1.42(d),44(c)	Annex V.Part 1.42(d),44(c)							
0220	*Current accounts / overnight deposits*	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
0230	*Deposits with agreed maturity*	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
0240	*Deposits redeemable at notice*	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97							
0250	*Repurchase agreements*	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
0260	Non-financial corporations	Annex V.Part 1.42(e), 44(c)	Annex V.Part 1.42(e), 44(c)							
0270	*Current accounts / overnight deposits*	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
0280	*Deposits with agreed maturity*	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
0290	*Deposits redeemable at notice*	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97							
0300	*Repurchase agreements*	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
0310	Households	Annex V.Part 1.42(f), 44(c)	Annex V.Part 1.42(f), 44(c)							
0320	*Current accounts / overnight deposits*	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
0330	*Deposits with agreed maturity*	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
0340	*Deposits redeemable at notice*	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97							
0350	*Repurchase agreements*	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
0360	**Debt securities issued**	Annex V.1.37, Part 2.98	Annex V.Part 1.37, Part 2.98							
0370	Certificates of deposits	Annex V.Part 2.98(a)	Annex V.Part 2.98(a)							
0380	Asset-backed securities	CRR art 4(61)	CRR art 4(1)(61)							
0390	Covered bonds	CRR art 129	CRR art 129							
0400	Hybrid contracts	Annex V.Part 2.98(d)	Annex V.Part 2.98(d)							
0410	Other debt securities issued	Annex V.Part 2.98(e)	Annex V.Part 2.98(e)							
0420	*Convertible compound financial instruments*		IAS 32.AG 31							
0430	*Non-convertible*									
0440	**Other financial liabilities**	Annex V.Part 1.38-41	Annex V.Part 1.38-41							
0445	of which: lease liabilities		IFRS 16.22, 26-28, 47(b)							
0450	**FINANCIAL LIABILITIES**									

8.2 Subordinated financial liabilities

		References National GAAP	*References National GAAP compatible IFRS*	Carriyng amount		
				Designated at fair value through profit or loss	**At amortized cost**	**At a cost-based method**
				IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	*IFRS 7.8(g); IFRS 9.4.2.1*	
				Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3)*
				0010	0020	0030
0010	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*			
0020	**Debt securities issued**	*Annex V.Part 1.37*	*Annex V.Part 1.37*			
0030	**SUBORDINATED FINANCIAL LIABILITIES**	*Annex V.Part 2.99-100*	*Annex V.Part 2.99-100*			

10. Derivatives - Trading and economic hedges

	By type of risk / By product or by type of market	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	of which: Financial assets measured at a cost-based method / LOCOM	Financial liabilities Held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCOM	Positive value	Negative value	Total Trading	of which: sold
			Annex V.Part 2.120, 131			*IFRS 9.BA.7 (a); Annex V.Part 2.120, 131*				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
		Annex V.Part 1.17, Part 2.120		*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*	
		0010		0011	0020	0016	0022	0025	0030	0040	
0010	**Interest rate**	*Annex V.Part 2.129(a)*	*Annex V.Part 2.129(a)*								
0020	of which: economic hedges	*Annex V.Part 2.137-139*	*Annex V.Part 2.137-139*								
0030	OTC options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0040	OTC other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0050	Organized market options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0060	Organized market other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0070	**Equity**	*Annex V.Part 2.129(b)*	*Annex V.Part 2.129(b)*								
0080	of which: economic hedges	*Annex V.Part 2.137-139*	*Annex V.Part 2.137-139*								
0090	OTC options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0100	OTC other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0110	Organized market options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0120	Organized market other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0130	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*	*Annex V.Part 2.129(c)*								
0140	of which: economic hedges	*Annex V.Part 2.137-139*	*Annex V.Part 2.137-139*								
0150	OTC options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0160	OTC other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0170	Organized market options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0180	Organized market other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0190	**Credit**	*Annex V.Part 2.129(d)*	*Annex V.Part 2.129(d)*								
0195	of which: economic hedges with use of the fair value option	*Annex V.Part 2.140*	*IFRS 9.6.7.1; Annex V.Part 2.140*								
0201	of which: other economic hedges	*Annex V.Part 2.137-140*	*Annex V.Part 2.137-140*								
0210	Credit default swap										
0220	Credit spread option										
0230	Total return swap										
0240	Other										
0250	**Commodity**	*Annex V.Part 2.129(e)*	*Annex V.Part 2.129(e)*								
0260	of which: economic hedges	*Annex V.Part 2.137-139*	*Annex V.Part 2.137-139*								
0270	**Other**	*Annex V.Part 2.129(f)*	*Annex V.Part 2.129(f)*								
0280	of which: economic hedges	*Annex V.Part 2.137-139*	*Annex V.Part 2.137-139*								
0290	**DERIVATIVES**	*CRR Annex II; Annex V.Part 1.16(a)*	*IFRS 9.Appendix A*								
0300	of which: OTC - credit institutions	*Annex V.Part 1.42(c), 44(e), Part 2.141 (a), 142*	*Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142*								
0310	of which: OTC - other financial corporations	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*								
0320	of which: OTC - rest	*Annex V.Part 1.44(e), Part 2.141(c)*	*Annex V.Part 1.44(e), Part 2.141(c)*								

11. Hedge accounting

11.2 Derivatives - Hedge accounting under National GAAP: Breakdown by type of risk

	By product or by type of market	References National GAAP based on BAD	Carrying amount				Notional amount				Fair value	
			Assets	of which: assets carried at amortised cost / LOCOM	Liabilities	of which: liabilities carried at amortised cost / LOCOM	Total Hedging	of which: derivatives carried at amortised cost / LOCOM	of which: sold	of which: derivatives carried at amortised cost / LOCOM	Positive value	Negative value
			Annex V.Part 1.17, Part 2.120	Annex V.Part 2.124	Annex V.Part 1.25, Part 2.120	Annex V.Part 2.124	Annex V.Part 2.133-135	Annex V.Part 2.124	Annex V.Part 2.133-135	Annex V.Part 2.124	Annex V.Part 2.132	Annex V.Part 2.132
			0005	0006	0007	0008	0010	0011	0020	0021	0030	0040
0010	**Interest rate**	Annex V.Part 2.129(a)										
0020	OTC options	Annex V.Part 2.136										
0030	OTC other	Annex V.Part 2.136										
0040	Organized market options	Annex V.Part 2.136										
0050	Organized market other	Annex V.Part 2.136										
0060	**Equity**	Annex V.Part 2.129(b)										
0070	OTC options	Annex V.Part 2.136										
0080	OTC other	Annex V.Part 2.136										
0090	Organized market options	Annex V.Part 2.136										
0100	Organized market other	Annex V.Part 2.136										
0110	**Foreign exchange and gold**	Annex V.Part 2.129(c)										
0120	OTC options	Annex V.Part 2.136										
0130	OTC other	Annex V.Part 2.136										
0140	Organized market options	Annex V.Part 2.136										
0150	Organized market other	Annex V.Part 2.136										
0160	**Credit**	Annex V.Part 2.129(d)										
0170	Credit default swap	Annex V.Part 2.136										
0180	Credit spread option	Annex V.Part 2.136										
0190	Total return swap	Annex V.Part 2.136										
0200	Other	Annex V.Part 2.136										
0210	**Commodity**	Annex V.Part 2.129(e)										
0220	**Other**	Annex V.Part 2.129(f)										
0230	**DERIVATIVES-HEDGE ACCOUNTING**	Annex V.Part 1.22, 26										
0231	of which: fair value hedges	Annex V.Part 2.143										
0232	of which: cash flow hedges	Annex V.Part 2.143										
0233	of which: cost-price hedges	Annex V.Part 2.143, 144										
0234	of which: hedge in net investments in a foreign operation	Annex V.Part 2.143										
0235	of which: portfolio fair value hedges of interest rate risk	Annex V.Part 2.143										
0236	of which: portfolio cash flow hedges of interest rate risk	Annex V.Part 2.143										
0240	of which: OTC - credit institutions	Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142										
0250	of which: OTC - other financial corporations	Annex V.Part 1.42(d), 44(e), Part 2.141(b)										
0260	of which: OTC - rest	Annex V.Part 1.44(e), Part 2.141(c)										

18 **Information on performing and non-performing exposures**

18.0 Information on performing and non-performing exposures

				Gross carrying amount / Nominal amount																				
				Performing							Non-performing													
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
		References National GAAP based on BAD	References National GAAP compatible IFRS	0010	0020	0030	0055	0056	0057	0058	0060	0070	0080	0090	0101	0102	0106	0107	0109	0110	0121	0900	0122
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)	CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	CRR art 178; Annex V.Part 2.237(b)	IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)	
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236		CRR art 178; Annex V.Part 2.237(b)			CRR art 4(95); Annex V.Part 2.237(a)
0005	**Cash balances at central banks and other demand deposits**	BAD art 13(2); Annex V.Part 2.2, 3	Annex V.Part 2.2, 3																					
0010	**Debt securities**	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)																					
0020	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)																					
0030	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)																					
0040	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)																					
0050	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)																					
0060	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																					
0070	**Loans and advances**	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)																					
0080	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)																					
0090	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)																					
0100	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)																					
0110	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)																					
0120	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																					
0130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)																					
0140	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)																					
0150	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																					
0160	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)																					
0170	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)																					
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	Annex V.Part 2.233(a)	Annex V.Part 2.233(a)																					
0181	**Debt securities**	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)																					
0182	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)																					
0183	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)																					
0184	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)																					
0185	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)																					
0186	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																					
0191	**Loans and advances**	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)																					
0192	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)																					
0193	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)																					
0194	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)																					
0195	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)																					
0196	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																					
0900	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)																					
0903	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)																					
0197	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																					
0910	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)																					
0913	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)																					
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	Annex V.Part 2.233(b)	Annex V.Part 2.233(b)																					
0211	**Debt securities**	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)																					
0212	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)																					
0213	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)																					
0214	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)																					
0215	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)																					
0216	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																					
0221	**Loans and advances**	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)																					
0222	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)																					
0223	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)																					
0224	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)																					
0225	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)																					
0226	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																					
0920	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)																					
0923	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)																					
0227	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																					
0930	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)																					
0933	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)																					
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	Annex V.Part 2.233(c), 234	Annex V.Part 2.233(c), 234																					
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	Annex V.Part 2.217	Annex V.Part 2.217																					
0335	**DEBT INSTRUMENTS HELD FOR SALE**		Annex V.Part 2.220																					

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount																		
					Performing						Non-performing											
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0010	0020	0030	0055	0056	0057	0058	0060	0070	0080	0090	0101	0102	0106	0107	0109	0110	0121	0900	0122
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235	IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)	CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	CRR art 178; Annex V.Part 2.237(b)	IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)	
				Annex V. Part 1.34, Part 2.118, 221	Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 222, 235				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236	Annex V. Part 2. 222, 235-236		CRR art 178; Annex V.Part 2.237(b)			CRR art 4(95); Annex V.Part 2.237(a)
0340	**Loan commitments given**	CRR Annex 1; Annex V.Part 1.44(g), Part 2.112, 113	CRR Annex 1; Annex V.Part 1.44(g), Part 2.102-105, 113, 116																			
0350	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)																			
0360	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)																			
0370	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)																			
0380	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)																			
0390	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																			
0400	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																			
0410	**Financial guarantees given**	CRR Annex 1; Annex V.Part 1.44(f), Part 2.112, 114	IFRS 4 Annex A; CRR Annex 1; Annex V.Part 1.44(f), Part 2.102-105, 114, 116																			
0420	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)																			
0430	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)																			
0440	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)																			
0450	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)																			
0460	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																			
0470	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																			
0480	**Other Commitments given**	CRR Annex 1; Annex V.Part 1.44(g), Part 2.112, 115	CRR Annex 1; Annex V.Part 1.44(g), Part 2.102-105, 115, 116																			
0490	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)																			
0500	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)																			
0510	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)																			
0520	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)																			
0530	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																			
0540	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																			
0550	**OFF-BALANCE SHEET EXPOSURES**	Annex V.Part 2.217	Annex V.Part 2.217																			

18 Information on performing and non-performing exposures

18.0 Information on performing and non-performing exposures

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions																Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Performing exposures - Accumulated impairment and provisions					Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions										Collateral received and financial guarantees received			
					of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
			0130	0140	0910	0141	0142	0143	0150	0160	0170	0180	0191	0192	0196	0197	0950	0951	0952	0201	0200	0205	0210
			Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
		References National GAAP based on BAD	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*				*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*				*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0005	**Cash balances at central banks and other demand deposits**	*BAD art 13(2); Annex V.Part 2.2, 3*																					
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*																					
0020	Central banks	*Annex V.Part 1.42(a)*																					
0030	General governments	*Annex V.Part 1.42(b)*																					
0040	Credit institutions	*Annex V.Part 1.42(c)*																					
0050	Other financial corporations	*Annex V.Part 1.42(d)*																					
0060	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*																					
0080	Central banks	*Annex V.Part 1.42(a)*																					
0090	General governments	*Annex V.Part 1.42(b)*																					
0100	Credit institutions	*Annex V.Part 1.42(c)*																					
0110	Other financial corporations	*Annex V.Part 1.42(d)*																					
0120	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*																					
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*																					
0150	Households	*Annex V.Part 1.42(f)*																					
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*																					
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234l (b)*																					
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*																					
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*																					
0182	Central banks	*Annex V.Part 1.42(a)*																					
0183	General governments	*Annex V.Part 1.42(b)*																					
0184	Credit institutions	*Annex V.Part 1.42(c)*																					
0185	Other financial corporations	*Annex V.Part 1.42(d)*																					
0186	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*																					
0192	Central banks	*Annex V.Part 1.42(a)*																					
0193	General governments	*Annex V.Part 1.42(b)*																					
0194	Credit institutions	*Annex V.Part 1.42(c)*																					
0195	Other financial corporations	*Annex V.Part 1.42(d)*																					
0196	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*																					
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*																					
0197	Households	*Annex V.Part 1.42(f)*																					
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*																					
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234l (b)*																					
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*																					
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*																					
0212	Central banks	*Annex V.Part 1.42(a)*																					
0213	General governments	*Annex V.Part 1.42(b)*																					
0214	Credit institutions	*Annex V.Part 1.42(c)*																					
0215	Other financial corporations	*Annex V.Part 1.42(d)*																					
0216	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*																					
0222	Central banks	*Annex V.Part 1.42(a)*																					
0223	General governments	*Annex V.Part 1.42(b)*																					
0224	Credit institutions	*Annex V.Part 1.42(c)*																					
0225	Other financial corporations	*Annex V.Part 1.42(d)*																					
0226	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*																					
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*																					
0227	Households	*Annex V.Part 1.42(f)*																					
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234l (a)*																					
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234l (b)*																					
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*																					
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*																					
0335	**DEBT INSTRUMENTS HELD FOR SALE**																						

		References National GAAP based on BAD	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions																	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Performing exposures - Accumulated impairment and provisions				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions												Collateral received and financial guarantees received			
					of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on performing exposues	Collateral received on non-performing exposues	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
			0130	0140	0910	0141	0142	0143	0150	0160	0170	0180	0191	0192	0196	0197	0950	0951	0952	0201	0200	0205	0210
			Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0340	**Loan commitments given**	*CRR Annex 1; Annex V.Part 1.44(g), Part 2.112, 113*																					
0350	Central banks	*Annex V.Part 1.42(a)*																					
0360	General governments	*Annex V.Part 1.42(b)*																					
0370	Credit institutions	*Annex V.Part 1.42(c)*																					
0380	Other financial corporations	*Annex V.Part 1.42(d)*																					
0390	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0400	Households	*Annex V.Part 1.42(f)*																					
0410	**Financial guarantees given**	*CRR Annex 1; Annex V.Part 1.44(f), Part 2.112, 114*																					
0420	Central banks	*Annex V.Part 1.42(a)*																					
0430	General governments	*Annex V.Part 1.42(b)*																					
0440	Credit institutions	*Annex V.Part 1.42(c)*																					
0450	Other financial corporations	*Annex V.Part 1.42(d)*																					
0460	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0470	Households	*Annex V.Part 1.42(f)*																					
0480	**Other Commitments given**	*CRR Annex 1; Annex V.Part 1.44(g), Part 2.112, 115*																					
0490	Central banks	*Annex V.Part 1.42(a)*																					
0500	General governments	*Annex V.Part 1.42(b)*																					
0510	Credit institutions	*Annex V.Part 1.42(c)*																					
0520	Other financial corporations	*Annex V.Part 1.42(d)*																					
0530	Non-financial corporations	*Annex V.Part 1.42(e)*																					
0540	Households	*Annex V.Part 1.42(f)*																					
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*																					

19. Information forborne exposures

				Gross carrying amount / nominal amount of exposures with forbearance measures										
					Performing exposures with forbearance measures				Non-performing exposures with forbearance measures					
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
			References National GAAP compatible IFRS	*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*	*Annex V. Part 2. 259-263*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
		References National GAAP based on BAD		*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-255*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*	*Annex V. Part 2. 259-263*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR Art 4(95); Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
0005	**Cash balances at central banks and other demand deposits**	*BAD art 13(2); Annex V.Part 2.2, 3*	*Annex V.Part 2.2, 3*											
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*											
0020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*											
0030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*											
0040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*											
0050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*											
0060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*											
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*											
0080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*											
0090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*											
0100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*											
0110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*											
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*											
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*											
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*											
0150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*											
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*											
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*											
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*	*Annex V.Part 2.249(a)*											
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*											
0182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*											
0183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*											
0184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*											
0185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*											
0186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*											
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*											
0192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*											
0193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*											
0194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*											
0195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*											
0196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*											
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*											
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*											
0197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*											
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*											
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*											
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*	*Annex V.Part 2.249(b)*											
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*											
0212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*											
0213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*											
0214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*											
0215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*											
0216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*											
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*											
0222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*											
0223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*											
0224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*											
0225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*											
0226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*											
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*											
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*											
0227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*											
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*											
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*											
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249*	*Annex V.Part 2.249*											
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*	*Annex V.Part 2.246*											
0335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.247*											
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 246*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246*											

19. **Information forborne exposures**'

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
					Performing exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
							Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
										Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
				0120	0130	0140	0150	0160	0170	0175	0180	0185
			References National GAAP compatible IFRS	*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
		References National GAAP based on BAD		*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0005	**Cash balances at central banks and other demand deposits**	*BAD art 13(2); Annex V.Part 2.2, 3*	*Annex V.Part 2.2, 3*									
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*									
0020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*									
0030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*									
0040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*									
0050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*									
0060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*									
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*									
0080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*									
0090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*									
0100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*									
0110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*									
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*									
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*									
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*									
0150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*									
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*									
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*									
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*	*Annex V.Part 2.249(a)*									
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*									
0182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*									
0183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*									
0184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*									
0185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*									
0186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*									
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*									
0192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*									
0193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*									
0194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*									
0195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*									
0196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*									
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*									
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*									
0197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*									
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*									
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*									
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*	*Annex V.Part 2.249(b)*									
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*									
0212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*									
0213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*									
0214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*									
0215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*									
0216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*									
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*									
0222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*									
0223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*									
0224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*									
0225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*									
0226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*									
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*									
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*									
0227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*									
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*									
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*									
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249*	*Annex V.Part 2.249*									
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*	*Annex V.Part 2.246*									
0335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.247*									
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 246*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246*									