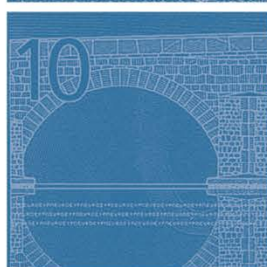




EUROPEAN CENTRAL BANK

EUROSYSTEM



## PUBLIC CONSULTATION

**on a draft Regulation  
of the European Central Bank  
on reporting  
of supervisory financial information**

**October 2014**

The purpose of this consultation document is to assist interested stakeholders in understanding and assessing the draft ECB Regulation on reporting of supervisory financial information. As such, this document has no interpretative value and is not legally binding. In the version of the Regulation that is finally adopted, the European Central Bank (ECB) is entitled to take a position different to that set out in this document. Moreover, only the Court of Justice of the European Union can give a legally binding interpretation of provisions of Union law.

This document consists of three parts:

- I. Rationale for, and scope of, an ECB Regulation on reporting of supervisory financial information.
- II. Content of the draft ECB Regulation on reporting of supervisory financial information.
- III. The draft ECB Regulation on reporting of supervisory financial information.

Comments are only expected on Part III of this document. The consultation period will last six weeks.

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## **I. RATIONALE FOR, AND SCOPE OF, AN ECB REGULATION ON REPORTING OF SUPERVISORY FINANCIAL INFORMATION**

- (1) The Single Supervisory Mechanism (SSM) was established by Council Regulation (EU) No 1024/2013<sup>1</sup> (hereinafter the ‘SSM Regulation’). The SSM Regulation entered into force on 3 November 2013 and the ECB will assume its SSM-related tasks from 4 November 2014. The framework establishing the practical aspects of the cooperation between the ECB and the national competent authorities (NCAs) within the SSM is laid down in Regulation (EU) No 468/2014 of the European Central Bank (ECB/2014/17)<sup>2</sup> (hereinafter the ‘SSM Framework Regulation’).
- (2) At present, supervisory financial reporting is only mandatory for institutions applying International Financial Reporting Standards (IFRS) at the consolidated level. The draft Regulation of the European Central Bank on reporting of supervisory financial information aims to extend the regular reporting of supervisory financial information to the consolidated reports of banks under national accounting frameworks (hereinafter ‘National GAAPs’), as well as to reports at the solo level (i.e. including a single legal entity). This extension will cover all supervised entities. However, in accordance with the proportionality principle, less significant supervised entities will be subject to reduced reporting requirements and be given more time for implementation.

### **I.1 Supervision under the SSM**

- (3) The SSM is a system of banking supervision composed of the ECB and the NCAs of participating Member States.<sup>3</sup> Within the SSM, the ECB will be responsible for the direct supervision of significant supervised entities, whereas the NCAs will be responsible for the direct supervision of less significant supervised entities.<sup>4</sup> The ECB will also be responsible for the effective and consistent functioning of the SSM. Furthermore, the ECB will be able to issue general instructions to the NCAs with regard to the supervision of less significant supervised entities and will retain investigatory powers over all supervised entities.
- (4) The establishment of the SSM will help to restore confidence in the banking sector through independent, integrated supervision in all participating Member States. The SSM will also contribute to the effective application of the single rulebook for financial services and the

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<sup>1</sup> 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 (OJ L 287, 29.10.2013, p. 63).

<sup>2</sup> 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) (OJ L 141, 14.5.2014, p. 51).

<sup>3</sup> See Article 2(9) of the SSM Regulation.

<sup>4</sup> ‘Supervised entities’ comprise credit institutions established in the participating Member States and branches established in a participating Member State by a credit institution established in a non-participating Member State. The distinction between ‘significant’ and ‘less significant’ supervised entities is laid down in Article 6(4) of the SSM Regulation and Part IV of the SSM Framework Regulation.

harmonisation of supervisory procedures and practices by enabling increased comparability of information.

## **I.2 Scope of the draft ECB Regulation on reporting of supervisory financial information**

- (5) In order to carry out its supervisory tasks effectively, the ECB must collect adequate regular (i.e. at recurring intervals), standardised (i.e. in specified formats) data. The harmonisation of supervisory reporting at the Union level has been effected via the implementing technical standards on supervisory reporting<sup>5</sup> (hereinafter the ‘ITS on supervisory reporting’), which specify the uniform formats, frequencies, dates of reporting, definitions and IT solutions to be applied by credit institutions and investment firms in the Union.
- (6) The ECB and the NCAs are required to exercise their supervisory powers concerning reporting of information subject to, and in compliance with, the ITS on supervisory reporting for the areas covered by this draft ECB Regulation. The ITS on supervisory reporting set out requirements for reporting in respect of own funds and capital requirements, consolidated supervisory financial information, large exposures, and leverage and liquidity ratios. These requirements also take due account of the need for proportionality in order to alleviate the reporting burden.
- (7) In the ITS on supervisory reporting, financial reporting is mandatory for (significant and less significant) supervised groups (i.e. reporting on a consolidated basis) applying IFRS. In this connection, the extension of the reporting requirements for supervisory financial information (termed ‘FINREP’<sup>6</sup>) developed by the European Banking Authority (EBA) should ensure consistency and comparability among the supervised entities established in the various participating Member States.
- (8) The draft ECB Regulation on reporting of supervisory financial information aims at:
  - (a) extending the uniform supervisory financial reporting requirements to significant supervised groups applying National GAAPs, through completion of the templates provided in Annex IV of the ITS on supervisory reporting;<sup>7</sup>
  - (b) specifying the supervisory financial information to be provided to the ECB regarding significant supervised entities as well as subsidiaries of significant supervised groups in non-participating Member States or third countries (i.e. reporting at the solo level under both IFRS and National GAAPs);<sup>8</sup>

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<sup>5</sup> 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).

<sup>6</sup> FINREP stands for ‘supervisory FINancial REPorting’.

<sup>7</sup> See Chapter I of Title II of the draft ECB Regulation on reporting of supervisory financial information.

<sup>8</sup> See Chapters II and III of Title II of the draft ECB Regulation on reporting of supervisory financial information.

- (c) specifying the supervisory financial information to be provided to the ECB regarding less significant groups under National GAAPs and less significant supervised entities (under both IFRS and National GAAPs).<sup>9</sup>
- (9) The draft ECB Regulation on reporting of supervisory financial information covers reporting requirements for supervised entities and sets out rules relating to the submission of information by the NCAs to the ECB. For reasons of clarity and transparency, the requirements are set out in a single legal act, rather than in a number of separate acts.

### **I.3 Legal basis of the draft ECB Regulation on reporting of supervisory financial information**

- (10) On the basis of Article 6(5)(d) and Article 10 of the SSM Regulation and Article 141(1) of the SSM Framework Regulation, and subject to Article 4 of the SSM Regulation, the ECB requires supervised entities to report any information that is necessary for it to carry out its tasks, including information to be provided at recurring intervals and in specified formats for supervisory and related statistical purposes.
- (11) The ECB publishes the detailed operational arrangements for its SSM-related supervisory tasks by means of regulations and decisions. It was therefore decided that the practical arrangements for collecting supervisory financial information should be set out in the form of an ECB regulation.
- (12) An ECB regulation has general application. It is binding in its entirety and directly applicable in the Member States in accordance with the Treaties. It is thus the appropriate legal instrument to establish the practical arrangements for the implementation of Article 6 of the SSM Regulation. The SSM Regulation, the SSM Framework Regulation and, once adopted by the ECB's Governing Council, the ECB Regulation on reporting of supervisory financial information form part of Union law and prevail over national law in the areas they regulate.
- (13) The draft ECB Regulation on reporting of supervisory financial information gives NCAs a degree of flexibility to decide on the formats, frequency and remittance dates for their collection and reporting of supervisory financial information. This will enable NCAs to continue running, or to set up, 'integrated' reporting systems (i.e. reporting systems which also serve purposes other than supervision, such as statistical ones), thereby increasing efficiency in collecting data.
- (14) Before adopting a regulation, the ECB is required to conduct an open public consultation and to analyse the potential costs and benefits of the proposed legal act<sup>10</sup>. In accordance with the

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<sup>9</sup> Title III of the draft ECB Regulation on reporting of supervisory financial information.

<sup>10</sup> See Article 4(3) of the SSM Regulation.

Interinstitutional Agreement<sup>11</sup> between the European Parliament and the ECB, the draft ECB Regulation on reporting of supervisory financial information was sent to the relevant committee of the European Parliament before the launch of the public consultation.

#### **I.4 Costs and benefits of the draft ECB Regulation on reporting of supervisory financial information**

- (15) The costs and benefits of the requirements proposed in the draft ECB Regulation on reporting of supervisory financial information have already been assessed, in the first instance, by the NCAs and the ECB. However, one of the aims of the public consultation is to obtain a wider range of information and views on the potential costs of the proposals set out in the draft ECB Regulation. Responses may therefore provide particularly relevant information for the completion of the cost-benefit analysis.
- (16) The ECB has already discussed the feasibility of the reporting requirements proposed in the draft ECB Regulation with the NCAs and has taken their views on board. These discussions confirmed that the draft ECB Regulation adequately addresses data gaps in supervisory financial reporting and thereby fosters robust supervision.
- (17) The draft ECB Regulation on reporting of supervisory financial information is an important step forward in that, by making supervised entities established in different participating Member States report a common set of supervisory financial information, it ensures comparability.
- (18) The collection of common templates for significant supervised groups – while maintaining flexibility related to the usage of different accounting frameworks – allows for consistent collection of the main items on their balance sheets and statements of profit and loss. Furthermore, the collection of supervisory financial information from less significant supervised groups goes some way to fulfilling the provisions of the SSM Regulation dealing with the ECB's power to assume direct supervision of supervised entities which are not significant on other grounds<sup>12</sup>. The collection of supervisory financial reporting at the solo level:
  - (a) allows the ECB to obtain consistent data to run, inter alia, a centralised risk assessment system;
  - (b) is a key step towards common reporting requirements within the SSM;

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<sup>11</sup> Interinstitutional Agreement between the European Parliament and the European Central Bank on the practical modalities of the exercise of democratic accountability and oversight over the exercise of the tasks conferred on the ECB within the framework of the Single Supervisory Mechanism (OJ L 320, 30.11.2013, p. 1).

<sup>12</sup> See Article 6(5)(b) of the SSM Regulation.

- (c) is consistent with the need to perform supervision at both the consolidated and solo level, as envisaged in the Core Principles for Effective Banking Supervision of the Basel Committee on Banking Supervision.
- (19) The requirements in the draft ECB Regulation on reporting of supervisory financial information have been informed by the principle of proportionality and envisage the NCAs making as much use as possible of the existing reporting systems.
- (20) To further strike a balance between the availability of complete, consistent and regular reporting and the need to avoid imposing an undue reporting burden, the extension of the supervisory financial reporting requirements incorporates the following provisions with regard to proportionality:
- (a) Reporting requirements for entities that are part of significant supervised groups and for less significant supervised groups and entities are less stringent in terms of data content.
  - (b) For less significant supervised groups and entities, an asset-value threshold (€1 billion of total assets) has been established that triggers reporting requirements that are even lower. The same threshold is used to exempt significant supervised groups from providing reporting on non-material (i.e. below the asset-value threshold) subsidiaries in non-participating Member States or third countries, as well as to exempt less significant non-material branches of credit institutions established in non-participating Member States from the reporting requirements.
  - (c) For significant supervised groups and entities, an implementation period is envisaged that will run, at least, until the reference date of 31 December 2015. For less significant supervised groups and entities, an even longer implementation period is foreseen (until the reference date of 30 June 2017), so as not to overburden them.

## **II. CONTENT OF THE DRAFT ECB REGULATION ON REPORTING OF SUPERVISORY FINANCIAL INFORMATION**

### **II.1 Overview of the requirements of the draft ECB Regulation on reporting of supervisory financial information**

- (21) In describing the requirements of the draft ECB Regulation on reporting of supervisory financial information, the following key factors are notable:
- (a) A distinction needs to be made between significant and less significant supervised entities.
  - (b) It is important to consider the level of application of the requirements – whether they apply at the consolidated level (i.e. the report includes the parent and its subsidiaries), at the solo level (i.e. the report includes a single legal entity), or at the branch level (i.e. the report includes the activities of a branch that is a part of a legal entity).
  - (c) A distinction needs to be made between reporting that applies IFRS and reporting that applies National GAAPs.
- (22) Furthermore, it is important to specify whether or not the entity reporting at the solo level is already included in consolidated reports. Supervised entities that are part of supervised groups are referred to as ‘separate’ parents or subsidiaries when reporting at the solo level; other supervised entities are referred to as ‘stand-alone’ entities<sup>13</sup>.
- (23) The interaction of the factors described above result in different groups of reporting agents. Each one of these groups of reporting agents is subject to different reporting requirements in terms of data content and the first remittance date. The table below summarises the requirements in the draft ECB Regulation on reporting of supervisory financial information.
- (24) The draft ECB Regulation on reporting of supervisory financial information defines different datasets – ‘Full FINREP’, ‘Simplified supervisory financial reporting’, ‘Over-simplified supervisory financial reporting’, and ‘Supervisory financial reporting data points’ – to tailor the data content to the characteristics of each group of reporting agents.
- ‘Full supervisory financial reporting’ comprises the ‘full’ set of FINREP templates, as provided for in the ITS on supervisory reporting.
  - ‘Simplified supervisory financial reporting’<sup>14</sup> comprises a reduced set of templates.
  - ‘Over-simplified supervisory financial reporting’<sup>15</sup> is an even further reduced set of templates.

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<sup>13</sup> ‘Stand-alone’ entities refers to credit institutions that do not have a parent (or have a parent that is established in a non-participating Member State) nor subsidiaries (in any country, irrespective of whether it is a participating Member State, a non-participating Member State or a third country).

<sup>14</sup> See Annex I of the draft ECB Regulation on reporting of supervisory financial information.



- ‘Supervisory financial reporting data points’<sup>16</sup> is the most reduced dataset, as it includes only selected data points taken from the templates of the ‘Over-simplified supervisory financial reporting’ sub-set.
- (25) The draft ECB Regulation on reporting of supervisory financial information neither affects the accounting standards applied by supervised groups and entities in their consolidated accounts or annual accounts, nor does it change the accounting standards applied for supervisory reporting. As supervised groups and entities apply different accounting standards, they only have to submit the information related to the valuation rules, including methods for the estimation of credit risk losses, which exist under the relevant accounting standards and are effectively applied by them.
- (26) ‘Waived’ institutions are excluded from the requirements set out in the draft ECB Regulation on reporting of supervisory financial information<sup>17</sup>.

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<sup>15</sup> See Annex II of the draft ECB Regulation on reporting of supervisory financial information.

<sup>16</sup> See Annex III of the draft ECB Regulation on reporting of supervisory financial information.

<sup>17</sup> ‘Waivers’ concern whether the solvency ratios need to be met by the institutions within a group. To ‘waive’ an institution from the solvency ratios means that this institution does not have to comply with the solvency ratios at the solo level.

## ECB supervisory financial reporting requirements for SSM supervised groups and entities

Reporting population		Full FINREP	Simplified supervisory financial reporting	Over- simplified supervisory financial reporting	Supervisory financial reporting data points	First reference date ECB
<b>Significant</b>						
Consolidated (ultimate parent) or Sub- consolidated (intermediate parent)	IFRS	X				9/2014 (Sub- consolidated 12/2014)
	nGAAP	X				12/2015
Branch	SSM branches of non-SSM credit institutions IFRS or nGAAP	X				12/2015
Solo	SSM stand-alone IFRS or nGAAP	X				12/2015
	Non-waived SSM separate parents/subsidiaries IFRS or nGAAP		X			6/2016
	Non-SSM separate subsidiaries IFRS or nGAAP above threshold			X		6/2016
<b>Less significant (below the asset-value threshold of €1 billion)</b>						
Consolidated (ultimate parent) or Sub- consolidated (intermediate parent)	IFRS	X				12/2014
	nGAAP above threshold		X			6/2017
	nGAAP below threshold				X	6/2017
Branch	SSM branches of non-SSM credit institutions IFRS or nGAAP above threshold		X			6/2017
Solo	SSM stand-alone IFRS or nGAAP above threshold		X			6/2017
	SSM stand-alone IFRS or nGAAP below threshold				X	6/2017
	Non-waived separate SSM parents/subsidiaries IFRS or nGAAP above threshold			X		6/2017
	Non-waived separate SSM parents/subsidiaries IFRS or nGAAP below threshold				X	6/2017

- (27) Information compiled in accordance with the ITS on supervisory reporting is collected by the NCAs and reported to the ECB under Decision ECB/2014/29<sup>18</sup>. Under the ITS on supervisory reporting, consolidated FINREP is mandatory for credit institutions (both significant and less significant) under IFRS.
- (28) Regarding consolidated supervisory financial reporting of significant supervised groups under National GAAPs, the draft ECB Regulation requires completion of a ‘full’ set of FINREP templates, in accordance with the ITS on supervisory reporting.
- (29) Regarding supervisory financial reporting at the solo level of significant supervised entities (under both IFRS and National GAAPs), the ECB will require the completion of the ‘full’ set of FINREP templates for significant ‘stand-alone’ entities, and a more reduced set of templates of ‘Simplified supervisory financial reporting’ for ‘non-waived’ separate parents and subsidiaries of significant groups.
- (30) The draft ECB Regulation also specifies the supervisory financial information to be reported to the ECB regarding less significant groups under National GAAPs and less significant individual entities (under both IFRS and National GAAPs). For these groups and entities, different sub-sets of supervisory financial reporting templates – namely ‘Simplified supervisory financial reporting’ and ‘Over-simplified supervisory financial reporting’ – will be collected. Furthermore, an asset-value threshold of €1 billion has been incorporated, meaning that even simpler reporting is envisaged for groups and entities below this threshold.
- (31) Branches of credit institutions established in non-participating Member States that are located in participating Member States are supervised – either directly or indirectly – by the ECB. They may be categorised as either significant or less significant supervised entities<sup>19</sup>. The data content of regular reporting of supervisory financial information by branches of credit institutions established in non-participating Member States that are located in participating Member States is aligned with that of the category of supervised entities to which they belong (significant or less significant). The only exception is that of less significant non-material (i.e. below the asset-value threshold of €1 billion) branches in participating Member States of credit institutions established in non-participating Member States, which are exempted from the reporting requirements.
- (32) Finally, to obtain a comprehensive evaluation of a significant banking group, the ECB will collect supervisory financial information about material (i.e. above the asset-value threshold of €1 billion) subsidiaries of banking groups subject to the SSM which are established in

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<sup>18</sup> Decision ECB/2014/29 of the European Central Bank of 2 July 2014 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities pursuant to Commission Implementing Regulation (EU) No 680/2014 (OJ L 214, 19.7.2014, p. 34).

<sup>19</sup> See Articles 40 and 41 of the SSM Framework Regulation.

countries that are not participating in the SSM (regardless of whether they are countries within the Union or third countries).

## **II.2 ‘Common minimum’ contained in the draft ECB Regulation on reporting of supervisory financial information**

- (33) Reporting requirements could be made the same (i.e. uniform) for all supervised entities and participating Member States. An alternative course of action would be to establish a minimum set of reporting requirements to be fulfilled by supervised entities (hereinafter a ‘common minimum’), but to give NCAs flexibility to put in place more stringent reporting requirements.
- (34) Regarding the consolidated financial reporting of significant supervised groups under National GAAPs, the ECB intends to require the provision of a uniform set of information: the ‘full’ set of FINREP templates, as provided for in the ITS on supervisory reporting.
- (35) Consolidated financial reporting under National GAAPs of less significant supervised groups would be subject to a ‘common minimum’; thus, within the conditions set out in relevant Union law, NCAs would have the power to decide how to collect the relevant information. Within this framework, NCAs could implement a more efficient approach in order to collect the ‘common minimum’ set of information to be delivered to the ECB.
- (36) Supervisory financial reporting at the solo level would also be subject to a ‘common minimum’ for both significant and less significant supervised entities; NCAs will be free to decide if they want to supplement (or not supplement) the ‘common minimum’ in order to collect information for other purposes (e.g. statistics or central credit registers). This flexibility is justified by the ‘multipurpose’ intention of supervisory financial reporting at the solo level. It also serves for the compilation of statistical information in ‘integrated’ reporting systems; as these reporting systems are cost-efficient, NCAs should be allowed to complement the ‘common minimum’ dataset by keeping in place ‘integrated’ reporting systems. Furthermore, supervisory financial reporting at the solo level is often used to gather information on national legal provisions (e.g. deposits with tax incentives or mortgages with specific characteristics); this is another reason for allowing NCAs to complement the ‘common minimum’ dataset.
- (37) When the additional data points collected by the NCAs on top of the ‘common minimum’ are entire templates, as set out in the ITS on supervisory reporting, these templates are to be submitted to the ECB. In this way, for example, if a given NCA needs to ask (or continues to ask) for the ‘full’ set of FINREP templates from consolidated reporting agents under National GAAPs, it would be possible to do so. In that case, the NCA has to submit the ‘full’ set of templates to the ECB. This is also the case for less significant supervised groups, despite their ‘common minimum’ being only the set of ‘Supervisory financial reporting data points’<sup>20</sup>.

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<sup>20</sup> NCAs are to notify the ECB in advance of any additional templates beyond the ‘common minimum’ that they intend to transmit.

However, if the additional data points collected by NCAs on top of the ‘common minimum’ are not entire templates, as defined in the ITS on supervisory reporting, the draft Regulation does not require them to be submitted to the ECB. The ECB will not therefore collect these additional data points at recurrent intervals; their collection, when needed, will be evaluated on a ‘case-by-case’ basis taking into account the feasibility of the related data quality checks.

### **III. THE DRAFT ECB REGULATION ON REPORTING OF SUPERVISORY FINANCIAL INFORMATION**

*This draft Regulation is a working draft for consultation purposes only. It does not purport to represent or prejudge the final proposal for an ECB Regulation on reporting of supervisory financial information to be presented by the Supervisory Board to the Governing Council.*

**REGULATION OF THE EUROPEAN CENTRAL BANK**  
**of [date Month 2014]**  
**on reporting of supervisory financial information**  
**([ECB/YYYY/ZZ])**

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<sup>1</sup>, 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)<sup>2</sup>, and in particular Article 21(1), Article 140 and Article 141(1) thereof,

Whereas:

- (1) Credit institutions are subject to regular reporting requirements as set out in Regulation (EU) No 575/2013 of the European Parliament and of the Council<sup>3</sup> (also referred to herein as the ‘CRR’) and Commission Implementing Regulation (EU) No 680/2014<sup>4</sup>. The information reported is collected by the ECB under Decision ECB/2014/29<sup>5</sup>. This Regulation complements Decision ECB/2014/29 by further specifying the requirements concerning the reporting of supervisory financial information.
- (2) Regulation (EU) No 680/2014 lays down uniform requirements for all institutions subject to Regulation (EU) No 575/2013 in relation to supervisory reporting to competent authorities for

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<sup>1</sup> OJ L 287, 29.10.2013, p. 63.

<sup>2</sup> OJ L 141, 14.05.2014, p. 1.

<sup>3</sup> 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).

<sup>4</sup> 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).

<sup>5</sup> Decision ECB/2014/29 of the European Central Bank of 2 July 2014 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities pursuant to Commission Implementing Regulation (EU) No 680/2014 (OJ L 214, 19.07.2014, p. 34).

specific areas set out in Article 1 of that Regulation (EU) No 680/2014. One of these areas is financial information on a consolidated basis. Under Article 99(2) of Regulation (EU) No 575/2013, the reporting of supervisory financial information on a consolidated basis is mandatory for credit institutions that prepare their consolidated accounts in conformity with the international accounting standards adopted in accordance with the procedure laid down in Article 6(2) of Regulation (EC) No 1606/2002 of the European Parliament and of the Council<sup>6</sup>. The submission by national competent authorities (NCAs) to the ECB of the supervisory financial information mandatory under Regulation (EU) No 680/2014, concerning both significant and less significant supervised entities, currently takes place in accordance with Decision ECB/2014/29 and should continue unaffected, as it is not covered by the subject matter of this Regulation.

- (3) The exercise of the discretion to require credit institutions to use international accounting standards as applicable under Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013 is outside the subject matter of this Regulation. Having regard to Article 150 of Regulation (EU) No 468/2014 (ECB/2014/17), previous decisions by NCAs concerning the exercise, or non-exercise, of this discretion should remain unaffected.
- (4) In accordance with Article 99(3) of Regulation (EU) No 575/2013, for credit institutions applying international accounting standards as applicable under Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, the reporting of supervisory financial information on a consolidated basis requires a decision by the competent authority to extend this reporting. The ECB should also take a decision to extend the requirement to submit supervisory financial information to significant supervised groups applying Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013.
- (5) In accordance with Article 99(6) of Regulation (EU) No 575/2013, for credit institutions applying national accounting frameworks based on Council Directive 86/635/EEC<sup>7</sup>, the reporting of supervisory financial information on a consolidated basis requires a previous decision by the competent authority to extend this reporting. The ECB should also take a decision to extend the requirement to submit supervisory financial information to significant supervised groups applying national accounting frameworks based on Directive 86/635/EEC.

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<sup>6</sup> Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ L 243, 11.9.2002, p. 1).

<sup>7</sup> Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1).



The European Banking Authority has been consulted in accordance with Article 99(6) of Regulation (EU) No 575/2013.

- (6) Regulation (EU) No 680/2014 lays down uniform requirements for supervisory reporting concerning the areas within its scope. Pursuant to Article 99(5) and (6) of Regulation (EU) No 575/2013, Regulation (EU) No 680/2014 only deals with supervisory financial information on a consolidated basis. Reporting of supervisory financial information on an individual basis is outside of its scope; therefore, competent authorities may impose requirements concerning the reporting of supervisory financial information on an individual basis. Having regard to the need to have comparable financial information for significant and less significant supervised entities, this Regulation should lay down the supervisory financial information that should be reported by significant and less significant supervised entities on an individual basis to NCAs. NCAs should thereafter submit this information to the ECB in accordance with Article 140(3) of Regulation (EU) No 468/2014 (ECB/2014/17).
- (7) Pursuant to Article 40 of Directive 2013/36/EU of the European Parliament and of the Council<sup>8</sup>, the competent authorities of host Member States may require that all credit institutions having branches within their territories report to them periodically on their activities in those host Member States. In accordance with Article 2(20) of Regulation (EU) No 468/2014 (ECB/2014/17), branches established in a participating Member State by a credit institution established in a non-participating Member State are supervised entities. Having regard to the need to have comparable financial information for significant supervised entities, this Regulation should lay down the information that should be reported by branches established in a participating Member State by a credit institution established in a non-participating Member State to NCAs. NCAs should thereafter submit this information to the ECB in accordance with Article 140(3) of Regulation (EU) No 468/2014 (ECB/2014/17).
- (8) Article 6(4) of Regulation (EU) No 1024/2013 provides that the ECB shall have supervisory powers in respect of credit institutions, financial holding companies or mixed financial holding companies, or branches which are established in participating Member States of credit institutions established in non-participating Member States. Therefore, branches established in a participating Member State by a credit institution from a third country are not within the supervisory tasks conferred on the ECB. Consequently, these branches should not be subject to the reporting requirements in this Regulation. In addition, branches established in a participating Member State by a credit institution from another participating Member State should be

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<sup>8</sup> Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.06.2013, p. 338).

excluded from these reporting requirements, because they are intended to be applied at the level of the supervised entity that has established the branch.

- (9) The requirements laid down in this Regulation concerning significant and less significant supervised entities, including branches established in a participating Member State by a credit institution established in a non-participating Member State, should be aimed at ensuring that these supervised entities report a common minimum set of information to NCAs and not at imposing uniform reporting requirements. It may be appropriate for NCAs to collect the necessary minimum information as part of a broader reporting framework which they establish in accordance with the relevant Union or national law and which also serves purposes other than supervisory purposes, such as statistical purposes.
- (10) For the exercise of the ECB's tasks, it is necessary to receive financial information from less significant supervised groups, other than those that prepare their consolidated accounts in conformity with the international accounting standards adopted in accordance with Article 6(2) of Regulation (EC) No 1606/2002. This Regulation should therefore lay down the supervisory financial information to be reported by such groups to NCAs. In particular, the formats, frequencies, reference dates and remittance periods and the time limits regarding submission of the information concerned should be specified. These requirements should be aimed at ensuring that such supervised groups report a common minimum set of information to NCAs and not at imposing uniform reporting requirements.
- (11) In accordance with Article 6(2) of Regulation (EU) No 1024/2013, and Article 21 of Regulation (EU) No 468/2014 (ECB/2014/17), both the ECB and NCAs are subject to an obligation to exchange information. Without prejudice to the ECB's power to directly receive reported information from credit institutions, or to have direct access to that information on an ongoing basis, the NCAs should specifically provide the ECB with all information necessary for the purposes of carrying out the tasks conferred on the ECB by Regulation (EU) No 1024/2013.
- (12) In accordance with Article 2(3) of Regulation (EU) No 680/2014, institutions may be allowed to use an accounting year that deviates from the calendar year for reporting supervisory financial information on a consolidated basis. This Regulation should also allow the use of an accounting year that deviates from the calendar year for such reporting.
- (13) The ECB has conducted a public consultation on this Regulation and has analysed the potential costs and benefits,

HAS ADOPTED THIS REGULATION:

**Title I**  
**Subject matter and definitions**

*Article 1*

**Subject matter**

1. This Regulation lays down requirements concerning reporting of supervisory financial information to be submitted to NCAs by:
  - (a) significant supervised groups applying international accounting standards in accordance with Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EC) No 575/2013, including any sub-group thereof;
  - (b) significant supervised groups applying national accounting frameworks based on Directive 86/635/EEC, including any sub-group thereof.
  - (c) significant supervised entities, including branches established in a participating Member State by a credit institution established in a non-participating Member State;
  - (d) significant supervised groups regarding subsidiaries established in a non-participating Member State or a third country;
  - (e) less significant supervised groups applying international accounting standards in accordance with Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EC) No 575/2013, including any sub-group thereof;
  - (f) less significant supervised groups applying national accounting frameworks based on Directive 86/635/EEC, including any sub-group thereof;
  - (g) less significant supervised entities, including branches established in a participating Member State by a credit institution established in a non-participating Member State.
2. As an exception to Articles 6 and 13, supervised entities that have been given a waiver regarding the application of prudential requirements on an individual basis, in accordance with Part One, Title II, Chapter 2 of Regulation (EU) No 575/2013, shall not be required to report supervisory financial information in accordance with this Regulation.
3. NCAs and/or national central banks may use the data collected pursuant to this Regulation for any other tasks.
4. This Regulation shall not affect the accounting standards applied by supervised groups and entities in their consolidated accounts or annual accounts, nor change the accounting standards applied for supervisory reporting. As supervised groups and entities apply different accounting standards, only information related to valuation rules, including methods for estimation of credit risk losses, which exist under the relevant accounting standards and are effectively applied by

the corresponding supervised group or entity should be submitted. For these purposes, specific reporting templates are provided for supervised groups and entities applying national accounting frameworks based on Directive 86/635/EEC. Data points within the templates which are not applicable to the respective supervised entities do not have to be reported.

## *Article 2*

### **Definitions**

1. For the purposes of this Regulation, the definitions contained in Regulation (EU) No 468/2014 (ECB/2014/17) shall apply, unless otherwise provided, together with the definitions in paragraphs 2 and 3.
2. 'IAS' and 'IFRS' mean 'International Accounting Standards' and 'International Financial Reporting Standards', as mentioned in Article 2 of Regulation (EC) No 1606/2002.
3. 'Subsidiary' means a subsidiary as defined in Article 4(1)(16) of Regulation (EU) No 575/2013 and that is a credit institution within the meaning of Article 4(1)(1) of Regulation (EU) No 575/2013.

## **Title II**

### **Significant supervised groups and entities**

#### **Chapter I**

##### **Significant supervised groups**

##### **applying national accounting frameworks based on Directive 86/635/EEC**

##### **for consolidated accounts**

## *Article 3*

### **Format and frequency of reporting and reference dates and remittance dates**

#### **for significant supervised groups**

#### **applying IFRS for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013**

In accordance with Article 99(3) of Regulation (EU) No 575/2013, significant supervised groups applying IFRS under Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EC) No 575/2013, shall report supervisory financial information as provided for

in Articles 2, 3 and 10 of Regulation (EU) No 680/2014. Sub-groups thereof applying IFRS under Regulation (EC) No 1606/2002 for supervisory reporting shall also report supervisory financial information as provided for in Articles 2, 3 and 10 of Regulation (EU) No 680/2014.

*Note for clarification (not part of the Regulation): The article below covers significant consolidated (or sub-consolidated) groups under National GAAPs in Table 1 of the Consultation Paper.*

#### *Article 4*

### **Format and frequency of reporting and reference dates and remittance dates for significant supervised groups applying national accounting frameworks based on Directive 86/635/EEC**

In accordance with Article 99(6) of Regulation (EU) No 575/2013, significant supervised groups applying national accounting frameworks based on Directive 86/635/EEC, including any sub-group thereof, shall report supervisory financial information as provided for in Articles 2, 3 and 11 of Regulation (EU) No 680/2014.

## **Chapter II**

### **Significant supervised entities**

*Note for clarification (not part of the Regulation): The article below covers significant SSM stand-alone entities under IFRS or National GAAPs in Table 1 of the Consultation Paper. It also includes SSM branches of non-SSM credit institutions that are significant.*

#### *Article 5*

### **Format and frequency of reporting for entities which are not part of a significant supervised group**

1. Significant supervised entities which are not part of a significant supervised group applying Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013 shall report supervisory financial information to the relevant NCA. This shall also apply to branches established in a participating Member State by a credit institution established in a non-participating Member State.

2. The supervisory financial reporting referred to in paragraph 1 shall include the information specified in Article 9 of Regulation (EU) No 680/2014 and shall take place with the frequency specified in that Article.
3. Significant supervised entities which are not part of a significant supervised group applying a national accounting framework based on Directive 86/635/EEC, including branches established in a participating Member State by a credit institution established in a non-participating Member State, shall report supervisory financial information to the relevant NCA.
4. The supervisory financial reporting referred to in paragraph 3 shall include the information specified in Article 11 of Regulation (EU) No 680/2014 and shall take place with the frequency specified in that Article.
5. The information specified in paragraphs 2 and 4 above shall only include information related to:
  - (a) assets, liabilities, equity, income and expenses that are recognised by the supervised entity under the applicable accounting standards;
  - (b) off-balance sheet exposures and activities in which the supervised entity is involved;
  - (c) transactions other than those specified in points (a) and (b) performed by the supervised entity;
  - (d) valuation rules, including methods for estimation of credit risk losses, which exist under the applicable accounting standards and are effectively applied by the supervised entity.
6. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2 and 4 as a part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

*Note for clarification (not part of the Regulation): The article below covers significant non-waived SSM Separate parent/subsidiaries under IFRS or National GAAPs in Table 1 of the Consultation Paper.*

## *Article 6*

### **Format and frequency of reporting for entities which are part of a significant supervised group**

1. Significant supervised entities applying IFRS under Regulation (EC) No 1606/2002 which are part of a significant supervised group shall report supervisory financial information to the relevant NCA. Supervisory financial reporting by such entities shall take place with the frequency specified in Article 9 of Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex I.
2. NCAs shall submit to the ECB any additional template specified in Annex III of Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template that they intend to transmit.
3. Significant supervised entities applying national accounting frameworks based on Directive 86/635/EEC which are part of a significant supervised group shall report supervisory financial information to the relevant NCA.
4. The supervisory financial reporting referred to in paragraph 3 shall take place with the frequency specified in Article 11 of Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex I.
5. NCAs shall submit to the ECB any additional template specified in Annex IV of Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
6. The information specified in paragraphs 1, 2, 4, and 5 shall be reported as provided for in Article 5(5) of this Regulation.
7. NCAs may collect the data to be submitted to the ECB specified in paragraphs 1, 2, 4, and 5 as part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

## *Article 7*

### **Reference dates and remittance dates for significant supervised entities**

1. The information concerning significant supervised entities specified in Articles 5 and 6 shall have the following reference dates:
  - (a) for quarterly reporting, 31 March, 30 June, 30 September and 31 December;

- (b) for semi-annual reporting, 30 June and 31 December;
  - (c) for annual reporting, 31 December.
- 2. Information referring to a period shall be reported cumulatively from the first day of the calendar year to the reference date.
- 3. As an exception to paragraphs 1 and 2, where significant supervised entities are permitted to elaborate their annual accounts based on an accounting year that deviates from the calendar year, NCAs may adjust the reference dates to the accounting year-end. The adjusted reference dates shall be three, six, nine and 12 months after the beginning of the accounting year. Information referring to a period shall be reported cumulatively from the first day of the accounting year to the reference date.
- 4. NCAs shall submit to the ECB the information concerning significant supervised entities specified in Articles 5 and 6 by close of business on the following remittance dates:
  - (a) for significant supervised entities which are not part of a significant supervised group, the 40th working day following the reference date to which it relates;
  - (b) for significant supervised entities which are part of a significant supervised group, the 55th working day following the reference date to which it relates.
- 5. NCAs shall decide when supervised entities have to report supervisory financial information in order for them to meet these deadlines.

### **Chapter III**

#### **Subsidiaries of significant supervised groups established in a non-participating Member State or a third country**

*Note for clarification (not part of the Regulation): The article below covers Non-SSM Separate subsidiaries of significant groups under IFRS or National GAAPs in Table 1 of the Consultation Paper.*

#### *Article 8*

#### **Format and frequency of reporting for subsidiaries of significant supervised groups established in a non-participating Member State or a third country**



1. Parent undertakings of subsidiaries established in a non-participating Member State or a third country shall report supervisory financial information regarding these subsidiaries to the relevant NCAs as follows:
  - (a) for significant supervised groups applying IFRS under Regulation (EC) No 1606/2002, supervisory financial reporting shall include the information specified in Annex II and take place with the frequency specified in Article 9 of Regulation (EU) No 680/2014;
  - (b) for significant supervised groups applying national accounting frameworks based on Directive 86/635/EEC, supervisory financial reporting shall include the information specified in Annex II and shall take place with the frequency specified in Article 11 of Regulation (EU) No 680/2014.
2. As an exception to paragraph 1, parent undertakings shall not report financial information concerning subsidiaries the assets of which have a total value of EUR 1 billion or less. For this purpose, the total value of the assets shall be determined on the basis of the criteria provided in Part IV Title 3 of Regulation (EU) No 468/2014 (ECB/2014/17).
3. When an update of the list of supervised entities, in accordance with Part IV, Title 2, Chapter 3 of Regulation (EU) No 468/2014 (ECB/2014/17), reveals that the total value of the assets of a subsidiary exceeds EUR 1 billion, a subsidiary shall be included in the information to be reported in accordance with paragraph 1 on the first reference date which occurs 18 months after the publication of the updated list of supervised entities. When that update reveals that the total value of the assets of a subsidiary is below or equal to EUR 1 billion, the parent undertaking shall start to report information in accordance with paragraph 2 on the first reference date which occurs after the publication of the updated list of supervised entities.

#### *Article 9*

##### **Reference dates and remittance dates**

##### **for subsidiaries of significant supervised groups established in a non-participating Member State or a third country**

1. The information specified in Article 8 shall be collected with the same reference dates as supervisory financial information concerning the related significant supervised group. Information referring to a period shall be reported cumulatively from the first day of the accounting year used for reporting financial information to the reference date.

2. NCAs shall submit to the ECB information concerning significant supervised entities as specified in Article 8 by close of business of the 55th working day following the reference date to which it relates.
3. NCAs shall decide when supervised entities have to report supervisory financial information in order for them to meet this deadline.

### **Title III**

#### **Less significant supervised groups and entities**

#### **Chapter I**

##### **Less significant supervised groups**

*Note for clarification (not part of the Regulation): The article below covers less significant consolidated (or sub-consolidated) groups under National GAAPs in Table 1 of the Consultation Paper.*

#### *Article 10*

##### **Format and frequency of reporting for less significant supervised groups**

1. Less significant supervised groups applying IFRS under Regulation (EC) No 1606/2002 for supervisory reporting pursuant to Article 24(2) of Regulation (EC) No 575/2013, including any sub-group thereof, shall report supervisory financial information to the relevant NCA.
2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex I.
3. NCAs shall submit to the ECB any additional template specified in Annex III of Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
4. Less significant supervised groups applying national accounting frameworks based on Directive 86/635/EEC shall report supervisory financial information to the relevant NCA. That supervisory financial reporting shall take place with the frequency specified in Article 11 of Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex I.

5. NCAs shall submit to the ECB any additional template specified in Annex IV of Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
6. As an exception to paragraphs 2 to 5 supervisory financial reporting concerning less significant supervised groups the assets of which have a total value of EUR 1 billion or less shall include the information specified in Annex III, as a common minimum, instead of the information specified in paragraph 2 or paragraph 4 of this Article. For this purpose, the total value of the assets of supervised groups shall be the value used for determining whether or not a supervised entity is significant on the basis of its size, in accordance with Chapter 3 Title II and Part IV of Regulation (EU) No 468/2014 (ECB/2014/17).
7. When an update of the list of supervised entities, in accordance with Chapter 3 Title II and Part IV of Regulation (EU) No 468/2014 (ECB/2014/17), reveals that the total value of the assets of a less significant supervised group exceeds EUR 1 billion, that group shall start to report information in accordance with paragraphs 2 and 5 on the first reference date which occurs 18 months after the publication of the updated list of supervised entities. When that update reveals that the total value of the assets of a less significant supervised group is below or equal to EUR 1 billion, that group shall start to report information in accordance with paragraph 6 on the first reference date which occurs after the publication of the updated list of supervised entities.
8. The information specified in paragraphs 2, 3, 4, 5, and 6 shall be reported as provided for in Article 5(5) of this Regulation.
9. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2, 3, 4, 5, and 6 as part of a broader reporting framework which, in compliance with Regulation (EU) No 680/2014, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

#### *Article 11*

##### **Reference dates and remittance dates for less significant supervised groups**

1. The information concerning less significant supervised groups specified in Article 10 shall have the following reference dates:
  - (a) for quarterly reporting, 31 March, 30 June, 30 September and 31 December;
  - (b) for semi-annual reporting, 30 June and 31 December;
  - (c) for annual reporting, 31 December.

2. Information referring to a period shall be reported cumulatively from the first day of the calendar year to the reference date.
3. As an exception to paragraphs 1 and 2, where less significant supervised groups are permitted by NCAs to report their supervisory financial information based on an accounting year that deviates from the calendar year, NCAs may adjust the reference dates to the accounting year-end. The adjusted reference dates shall be three, six, nine and 12 months after the beginning of the accounting year. Information referring to a period shall be reported cumulatively covering the period from the first day of the accounting year to the reference date.
4. NCAs shall submit to the ECB the information specified in Article 10 by close of business on the following remittance dates:
  - (a) for less significant supervised groups at the highest level of consolidation within the participating Member States, the 55th working day following the reference date to which it relates;
  - (b) for less significant supervised groups at sub-consolidated level, the 65th working day following the reference date to which it relates.
5. NCAs shall decide when supervised entities have to report supervisory financial information in order for them to meet these deadlines.

## **Chapter II**

### **Less significant supervised entities**

*Note for clarification (not part of the Regulation): The article below covers less significant SSM stand-alone entities under IFRS or National GAAPs in Table 1 of the Consultation Paper. It also includes material SSM branches of non-SSM credit institutions that are less significant.*

#### *Article 12*

#### **Format and frequency of reporting**

##### **for less significant supervised entities which are not part of a group**

1. Less significant supervised entities applying IFRS under Regulation (EC) No 1606/2002 which are not part of a supervised group, including branches established in a participating Member State by a credit institution established in a non-participating Member State, shall report supervisory financial information to the relevant NCA.

2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex I.
3. NCAs shall submit to the ECB any additional template specified in Annex III of Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
4. Less significant supervised entities applying national accounting frameworks based on Directive 86/635/EEC which are not part of a supervised group, including branches established in a participating Member State by a credit institution established in a non-participating Member State, shall report supervisory financial information to the relevant NCA.
5. The supervisory financial reporting referred to in paragraph 4 shall take place with the frequency specified in Article 11 of Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex I.
6. NCAs shall submit to the ECB any additional template specified in Annex IV of Commission Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
7. Paragraphs 2, 3, 5 and 6 shall be subject to the following exceptions:
  - a) supervisory financial reporting concerning less significant supervised credit institutions the assets of which have a total value of less than EUR 1 billion shall include the information specified in Annex III, as a common minimum, instead of the information specified in paragraphs 2, 3, 5 or 6;
  - b) a branch established in a participating Member State by a credit institution established in a non-participating Member State shall not be included in the reporting of supervisory financial information if the total value of its assets is below EUR 1 billion.
8. For the purposes of paragraph 7, the total value of the assets of the supervised entity shall be the value used for determining whether or not a supervised entity is significant on the basis of its size, in accordance with Chapter 3 Title II and Part IV of Regulation (EU) No 468/2014 (ECB/2014/17).

9. When an update of the list of supervised entities, in accordance with Chapter 3 Title II and Part IV of Regulation (EU) No 468/2014 (ECB/2014/17), reveals that the total value of the assets of a less significant supervised entity exceeds EUR 1 billion, that entity shall start to report information in accordance with paragraphs 2, 3, 5 and 6 on the first reference date which occurs 18 months after the publication of the updated list of supervised entities. When that update reveals that the total value of the assets of a less significant supervised entity is below or equal to EUR 1 billion, that entity shall start to report information in accordance with paragraph 7 on the first reference date which occurs after the publication of the updated list of supervised entities.
10. The information specified in paragraphs 2, 3, 5, 6, and 7 shall be reported as provided for in Article 5(5) of this Regulation.
11. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2, 3, 5, 6, and 7 as a part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

*Note for clarification (not part of the Regulation): The article below covers less significant non-waived SSM Separate parent/subsidiaries under IFRS or National GAAPs in Table 1 of the Consultation Paper.*

### *Article 13*

#### **Format and frequency**

##### **for entities which are part of a less significant supervised group**

1. Entities applying IFRS under Regulation (EC) No 1606/2002 which are part of a less significant supervised group shall report supervisory financial information to the relevant NCA.
2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex II.
3. NCAs shall submit to the ECB any additional template specified in Annex III of Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
4. Entities applying national accounting frameworks based on Directive 86/635/EEC which are part of a less significant supervised group shall report supervisory financial information to the relevant NCA.

5. The supervisory financial reporting referred to in paragraph 4 shall take place with the frequency specified in Article 11 of Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex II.
6. NCAs shall submit to the ECB any additional template specified in Annex IV of Commission Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.
7. As an exception to paragraphs 2, 3, 5 and 6 supervisory financial reporting of less significant supervised entities the assets of which have a total value of less than EUR 1 billion shall include the information specified in Annex III. For this purpose, the total value of the assets of the supervised entity shall be the value used for determining whether or not a supervised entity is significant on the basis of its size, in accordance with Chapter 3 Title II and Part IV of Regulation (EU) No 468/2014 (ECB/2014/17).
8. When an update of the list of supervised entities, in accordance with Chapter 3 Title II and Part IV of Regulation (EU) No 468/2014 (ECB/2014/17), reveals that the total value of the assets of a less significant supervised entity exceeds EUR 1 billion, that entity shall start to report information in accordance with paragraphs 2, 3, 5 and 6 on the first reference date which occurs 18 months after the publication of the updated list of supervised entities. When that update reveals that the total value of the assets of a less significant supervised entity is below or equal to EUR 1 billion, that entity shall start to report information in accordance with paragraph 7 on the first reference date which occurs after the publication of the updated list of supervised entities.
9. The information specified in paragraphs 2, 3, 5, 6 and 7 shall be reported as provided for in Article 5(5) of this Regulation.
10. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2, 3, 5, 6, and 7 as a part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

#### *Article 14*

##### **Reference dates and remittance dates for less significant supervised entities**

1. The information concerning less significant supervised entities specified in Articles 12 and 13 shall have the following reference dates:
  - (a) for quarterly reporting, 31 March, 30 June, 30 September and 31 December;

- (b) for semi-annual reporting, 30 June and 31 December;
  - (c) for annual reporting, 31 December.
- 2. Information referring to a period shall be reported cumulatively from the first day of the calendar year to the reference date.
- 3. As an exception to paragraphs 1 and 2, where less significant supervised entities are permitted by NCAs to report their supervisory financial information based on an accounting year that deviates from the calendar year, NCAs may adjust the reference dates to the accounting year-end. The adjusted reference dates shall be three, six, nine and 12 months after the beginning of the accounting year. Data referring to a period shall be reported cumulatively from the first day of the accounting year to the reference date.
- 4. NCAs shall submit to the ECB the supervisory financial information concerning less significant supervised entities specified in Articles 12 and 13 by close of business on the following reference dates:
  - (a) for less significant supervised entities which are not part of a supervised group, the 55th working day following the reference date to which it relates;
  - (b) for entities which are part of a less significant supervised group, the 65th working day following the reference date to which it relates.
- 5. NCAs shall decide when supervised entities have to report supervisory financial information in order for them to meet these deadlines.

## **Title IV**

### **Data quality and IT language**

#### *Article 15*

##### **Data quality checks**

NCAs shall monitor and ensure the quality and reliability of the information submitted to the ECB. For these purposes, NCAs shall follow the specifications in Articles 4 and 5 of Decision ECB/2014/29.

#### *Article 16*

##### **IT language for the transmission of information from national competent authorities to the ECB**



NCA shall transmit the information specified in this Regulation in accordance with the eXtensible Business Reporting Language taxonomy in order to provide a uniform technical format for the exchange of data regarding Regulation (EU) No 680/2014. For these purposes, NCAs shall follow the specifications set out in Article 6 of Decision ECB/2014/29.

## **Title V**

### **Transitional and final provisions**

#### *Article 17*

##### **First reporting reference dates**

1. [31 December 2015] shall be the first reference date for reporting in accordance with this Regulation of supervisory financial information concerning:
  - (a) significant supervised groups;
  - (b) significant supervised entities which are not part of a supervised group.
2. [30 June 2016] shall be the first reference date for reporting in accordance with this Regulation of supervisory financial information concerning:
  - (a) significant supervised entities which are part of a supervised group;
  - (b) subsidiaries of significant supervised groups established in a non-participating Member State or a third country.
3. [30 June 2017] shall be the first reference date for reporting in accordance with this Regulation of supervisory financial information concerning:
  - (a) less significant supervised groups;
  - (b) less significant supervised entities.

#### *Article 18*

##### **Transitional provisions**

Decisions taken by NCAs regarding the reporting by significant supervised groups and entities of supervisory financial information covered by the subject matter of this Regulation shall remain unaffected for all reference dates prior to the first reporting reference dates specified in Article 17.

*Article 19*

**Final provision**

This Regulation shall enter into force on the day following that of its publication in the *Official Journal of the European Union*. The Regulation shall be binding in its entirety and directly applicable in the Member States in accordance with the Treaties.

Done at Frankfurt am Main, [date Month YYYY].

*The President of the ECB*

Mario DRAGHI

## ANNEX I Simplified supervisory financial reporting

1. For supervised groups and 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 Regulation (EU) No 680/2014 listed in Table 1.
2. For supervised groups and 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 Regulation (EU) No 680/2014 listed in Table 2.
3. The information in paragraphs 1 and 2 should be specified in accordance with the instructions in Annex V to Regulation (EU) No 680/2014.
4. Templates 17.1, 17.2 and 17.3 in Tables 1 and 2 are provided only for supervised groups, whereas template 40.1 in Table 1 and 2 is provided for supervised groups and supervised entities that are not part of a group.

**Table 1**

Template number	Name of the template or of the group of templates
	<b>PART 1 [QUARTERLY FREQUENCY]</b>
	<b>Balance sheet statement [Statement of financial position]</b>
1.1	Balance sheet statement: assets
1.2	Balance sheet statement: liabilities
1.3	Balance sheet statement: equity
2	<b>Statement of profit or loss</b>
	<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4.4	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
4.5	Subordinated financial assets
5	<b>Breakdown of loans and advances by product</b>
6	<b>Breakdown of loans and advances to non-financial corporations by NACE codes</b>

Template number	Name of the template or of the group of templates
	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	Loan commitments, financial guarantees and other commitments received
10	<b>Derivatives – trading</b>
	<b>Derivatives - hedge accounting</b>
11.1	Derivatives - hedge accounting: breakdown by type of risk and type of hedge
12	<b>Movements in allowances for credit losses and impairment of equity instruments</b>
	<b>Collateral and guarantees received</b>
13.1	Breakdown of loans and advances by collateral and guarantees
13.2	Collateral obtained by taking possession during the period [held at the reporting date]
13.3	Collateral obtained by taking possession [tangible assets] accumulated
14	<b>Fair value hierarchy: financial instruments at fair value</b>
	<b>Breakdown of selected statement of profit or loss items</b>
16.1	Interest income and expenses by instrument and counterparty sector
16.3	Gains or losses on financial assets and liabilities held for trading by instrument
	<b>Reconciliation between accounting and CRR scope of consolidation: balance Sheet</b>
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
18	<b>Performing and non-performing exposures</b>
19	<b>Forborne exposures</b>
	<b>PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]</b>
	<b>Geographical breakdown</b>
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
	<b>PART 4 [ANNUAL]</b>
	<b>Group structure</b>
40.1	Group structure: ‘entity-by-entity’

Table 2

Template number	Name of the template or of the group of templates
	<b>PART 1 [QUARTERLY FREQUENCY]</b>
	<b>Balance sheet statement [Statement of financial position]</b>
1.1	Balance sheet statement: assets
1.2	Balance sheet statement: liabilities
1.3	Balance sheet statement: equity
2	<b>Statement of profit or loss</b>
	<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4.4	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
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 debt instruments 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	<b>Breakdown of loans and advances by product</b>
6	<b>Breakdown of loans and advances to non-financial corporations by NACE codes</b>
	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	Loan commitments, financial guarantees and other commitments received
10	<b>Derivatives - trading</b>
	<b>Derivatives - hedge accounting</b>
11.2	Derivatives - hedge accounting under national GAAP: breakdown by type of risk
12	<b>Movements in allowances for credit losses and impairment of equity instruments</b>
	<b>Collateral and guarantees received</b>
13.1	Breakdown of loans and advances by collateral and guarantees
13.2	Collateral obtained by taking possession during the period [held at the reporting date]

Template number	Name of the template or of the group of templates
13.3	Collateral obtained by taking possession [tangible assets] accumulated
14	<b>Fair value hierarchy: financial instruments at fair value</b>
	<b>Breakdown of selected statement of profit or loss items</b>
16.1	Interest income and expenses by instrument and counterparty sector
16.4	Gains or losses on financial assets and liabilities held for trading by risk
	<b>Reconciliation between accounting and CRR scope of consolidation: balance Sheet</b>
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
18	<b>Performing and non-performing exposures</b>
19	<b>Forborne exposures</b>
	<b>PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]</b>
	<b>Geographical breakdown</b>
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
	<b>PART 4 [ANNUAL]</b>
	<b>Group structure</b>
40.1	Group structure: 'entity-by-entity'

## ANNEX II Over-simplified supervisory financial reporting

- 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 Regulation (EU) No 680/2014 listed in Table 3.

Table 3

Template number	Name of the template or of the group of templates
	<b>PART 1 [QUARTERLY FREQUENCY]</b>
	<b>Balance sheet statement [Statement of financial position]</b>
1.1	Balance sheet statement: assets
1.2	Balance sheet statement: liabilities
1.3	Balance sheet Statement: equity

2	<b>Statement of profit or loss</b>
	<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4.4	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
4.5	Subordinated financial assets
5	<b>Breakdown of loans and advances by product</b>
	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	<b>Derivatives - trading</b>
	<b>Derivatives - hedge accounting</b>
11.1	Derivatives - hedge accounting: breakdown by type of risk and type of hedge
12	<b>Movements in allowances for credit losses and impairment of equity instruments</b>
14	<b>Fair value hierarchy: financial instruments at fair value</b>
18	<b>Performing and non-performing exposures</b>
19	<b>Forborne exposures</b>

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 Regulation (EU) No 680/2014 listed in Table 4.

**Table 4**

Template number	Name of the template or of the group of templates
	<b>PART 1 [QUARTERLY FREQUENCY]</b>
	<b>Balance sheet statement [Statement of financial position]</b>
1.1	Balance sheet statement: assets
1.2	Balance sheet statement: liabilities
1.3	Balance sheet statement: equity
2	<b>Statement of profit or loss</b>

Template number	Name of the template or of the group of templates
	<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4.4	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
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 debt instruments 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	<b>Breakdown of loans and advances by product</b>
	<b>Breakdown of financial liabilities</b>
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	<b>Loan commitments, financial guarantees and other commitments</b>
9.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	<b>Derivatives - trading</b>
	<b>Derivatives - hedge accounting</b>
11.2	Derivatives - hedge accounting under national GAAP: Breakdown by type of risk
12	<b>Movements in allowances for credit losses and impairment of equity instruments</b>
18	<b>Performing and non-performing exposures</b>
19	<b>Forborne exposures</b>

- The information in paragraphs 1 and 2 should be specified in accordance with the instructions provided in Annex V to Regulation (EU) No 680/2014.

### ANNEX III Supervisory financial reporting data points

- 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 Regulation (EU) No 680/2014 identified in Annex IV.

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 Regulation (EU) No 680/2014 identified in Annex V.
3. The information in paragraphs 1 and 2 should be specified in accordance with the instructions provided in Annex V to Regulation (EU) No 680/2014.

ANNEX IV - 'FINREP Data points' under IFRS or National GAAP compatible with IFRS

Template number	Name of the template or of the group of templates
	PART 1 [QUARTERLY FREQUENCY]
1.1	Balance Sheet Statement [Statement of Financial Position] Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity
2	Statement of profit or loss
5	Breakdown of loans and advances by product Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
10	Derivatives - Trading Derivatives - Hedge accounting
11.1	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
18	Performing and non-performing exposures
19	Forborne exposures

COLOUR CODE IN TEMPLATES:

Data point to be submitted

1 Balance Sheet Statement [Statement of Financial Position]

1.1 Assets

		References	Carrying amount
			010
010	Cash and cash balances at central banks	IAS 1.54 (i)	
020	Cash on hand	Part 2.1 of Annex V to Regulation (EU) No 680/2014 (hereinafter 'Annex V')	
030	Cash balances at central banks	Annex V.Part 2.2	
040	Other demand deposits	Annex V.Part 2.3	
050	Financial assets held for trading	IFRS 7.8(a)(ii); IAS 39.9 Application Guidance (hereinafter 'AG') 14	
060	Derivatives	IAS 39.9	
070	Equity instruments	IAS 32.11	
080	Debt securities	Annex V.Part 1.24, 26	
090	Loans and advances	Annex V.Part 1.24, 27	
100	Financial assets designated at fair value through profit or loss	IFRS 7.8(a)(i); IAS 39.9	
110	Equity instruments	IAS 32.11	
120	Debt securities	Annex V.Part 1.24, 26	
130	Loans and advances	Annex V.Part 1.24, 27	
140	Available-for-sale financial assets	IFRS 7.8(d); IAS 39.9	
150	Equity instruments	IAS 32.11	
160	Debt securities	Annex V.Part 1.24, 26	
170	Loans and advances	Annex V.Part 1.24, 27	
180	Loans and receivables	IFRS 7.8(c); IAS 39.9, AG16, AG26; Annex V.Part 1.16	
190	Debt securities	Annex V.Part 1.24, 26	
200	Loans and advances	Annex V.Part 1.24, 27	
210	Held-to-maturity investments	IFRS 7.8(b); IAS 39.9, AG16, AG26	
220	Debt securities	Annex V.Part 1.24, 26	
230	Loans and advances	Annex V.Part 1.24, 27	
240	Derivatives – Hedge accounting	IFRS 7.22(b); IAS 39.9	
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A(a)	
260	Investments in subsidiaries, joint ventures and associates	IAS 1.54(e); Annex V.Part 2.4	
270	Tangible assets	-	
280	Property, Plant and Equipment	IAS 16.6; IAS 1.54(a)	
290	Investment property	IAS 40.5; IAS 1.54(b)	
300	Intangible assets	IAS 1.54(c); Article 4(115) of Regulation (EU) No 575/2013 (hereinafter the 'CRR')	
310	Goodwill	IFRS 3.B67(d); CRR Article 4(113)	
320	Other intangible assets	IAS 38.8.118	
330	Tax assets	IAS 1.54(n-o)	
340	Current tax assets	IAS 1.54(n); IAS 12.5	
350	Deferred tax assets	IAS 1.54(o); IAS 12.5; CRR Article 4(106)	
360	Other assets	Annex V.Part 2.5	
370	Non-current assets and disposal groups classified as held for sale	IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6	
380	TOTAL ASSETS	IAS 1.9(a), IAS Implementation Guidance (hereinafter 'IG') 6	

## 1.2 Liabilities

		References	Carrying amount
			010
010	Financial liabilities held for trading	IFRS 7.8 (e) (ii); IAS 39.9, AG 14-15	
020	Derivatives	IAS 39.9, AG 15(a)	
030	Short positions	IAS 39.AG 15(b)	
040	Deposits	Part 2.9 of Annex 2 to Regulation (EC) No 25/2009; Annex V. Part 1.30	
050	Debt securities issued	Annex V.Part 1.31	
060	Other financial liabilities	Annex V.Part 1.32-34	
070	Financial liabilities designated at fair value through profit or loss	IFRS 7.8 (e)(i); IAS 39.9	
080	Deposits	Part 2.9 of Annex 2 to Regulation (EC) No 25/2009; Annex V. Part 1.30	
090	Debt securities issued	Annex V.Part 1.31	
100	Other financial liabilities	Annex V.Part 1.32-34	
110	Financial liabilities measured at amortised cost	IFRS 7.8(f); IAS 39.47	
120	Deposits	Part 2.9 of Annex 2 to Regulation (EC) No 25/2009; Annex V. Part 1.30	
130	Debt securities issued	Annex V.Part 1.31	
140	Other financial liabilities	Annex V.Part 1.32-34	
150	Derivatives – Hedge accounting	IFRS 7.22(b); IAS 39.9; Annex V.Part 1.23	-
160	Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A(b)	-
170	Provisions	IAS 37.10; IAS 1.54(l)	-
180	Pensions and other post employment defined benefit obligations	IAS 19.63; IAS 1.78(d); Annex V.Part 2.7	-
190	Other long term employee benefits	IAS 19.153; IAS 1.78(d); Annex V.Part 2.8	
200	Restructuring	IAS 37.71, 84(a)	-
210	Pending legal issues and tax litigation	IAS 37.Appendix C. Examples 6 and 10	-
220	Commitments and guarantees given	IAS 37.Appendix C.9	
230	Other provisions	-	
240	Tax liabilities	IAS 1.54(n-o)	
250	Current tax liabilities	IAS 1.54(n); IAS 12.5	
260	Deferred tax liabilities	IAS 1.54(o); IAS 12.5; CRR Article 4(108)	
270	Share capital repayable on demand	IAS 32 Illustrative Examples (hereinafter 'IE') 33; International Financial Reporting Interpretation Committee (hereinafter 'IFRIC') Interpretation 2; Annex V.Part 2.9	
280	Other liabilities	Annex V.Part 2.10	
290	Liabilities included in disposal groups classified as held for sale	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.11	
300	TOTAL LIABILITIES	IAS 1.9(b);IG 6	

### 1.3 Equity

		References	Carrying amount
			010
010	<b>Capital</b>	<i>IAS 1.54(r), Article 22 of Directive 86/635/EEC (hereinafter the 'BAD')</i>	
020	Paid up capital	<i>IAS 1.78(e)</i>	
030	Unpaid capital which has been called up	<i>IAS 1.78(e); Annex V.Part 2.14</i>	
040	<b>Share premium</b>	<i>IAS 1.78(e); CRR Article 4(124)</i>	
050	<b>Equity instruments issued other than capital</b>	<i>Annex V.Part 2.15-16</i>	
060	Equity component of compound financial instruments	<i>IAS 32.28-29; Annex V.Part 2.15</i>	
070	Other equity instruments issued	<i>Annex V.Part 2.16</i>	
080	<b>Other equity</b>	<i>IFRS 2.10; Annex V.Part 2.17</i>	
090	<b>Accumulated other comprehensive income</b>	<i>CRR Article 4(100)</i>	
095	Items that will not be reclassified to profit or loss	<i>IAS 1.82A(a)</i>	
100	<i>Tangible assets</i>	<i>IAS 16.39-41</i>	
110	<i>Intangible assets</i>	<i>IAS 38.85-87</i>	
120	<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	<i>IAS 1.7</i>	
122	<i>Non-current assets and disposal groups classified as held for sale</i>	<i>IFRS 5.38, IG Example 12</i>	
124	<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	<i>IAS 1.82(h); IAS 28.11</i>	
128	Items that may be reclassified to profit or loss	<i>IAS 1.82A(a)</i>	
130	<i>Hedge of net investments in foreign operations [effective portion]</i>	<i>IAS 39.102(a)</i>	
140	<i>Foreign currency translation</i>	<i>IAS 21.52(b); IAS 21.32, 38-49</i>	
150	<i>Hedging derivatives. Cash flow hedges [effective portion]</i>	<i>IFRS 7.23(c); IAS 39.95-101</i>	
160	<i>Available-for-sale financial assets</i>	<i>IFRS 7.20(a)(ii); IAS 39.55(b)</i>	
170	<i>Non-current assets and disposal groups classified as held for sale</i>	<i>IFRS 5.38, IG Example 12</i>	
180	<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	<i>IAS 1.82(h); IAS 28.11</i>	
190	<b>Retained earnings</b>	<i>CRR Article 4(123)</i>	
200	<b>Revaluation reserves</b>	<i>IFRS 1.30, D5-D8; Annex V.Part 2.18</i>	
210	<b>Other reserves</b>	<i>IAS 1.54; IAS 1.78(e)</i>	
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates	<i>IAS 28.11; Annex V.Part 2.19</i>	
230	Other	<i>Annex V.Part 2.19</i>	
240	<b>(-) Treasury shares</b>	<i>IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.20</i>	
250	<b>Profit or loss attributable to owners of the parent</b>	<i>IAS 27.28; IAS 1.83(a)(ii)</i>	
260	<b>(-) Interim dividends</b>	<i>IAS 32.35</i>	
270	<b>Minority interests [Non-controlling interests]</b>	<i>IAS 27.4; IAS 1.54(q); IAS 27.27</i>	
280	Accumulated Other Comprehensive Income	<i>IAS 27.27-28; CRR Article 4(100)</i>	
290	Other items	<i>IAS 27.27-28</i>	
300	<b>TOTAL EQUITY</b>	<i>IAS 1.9(c), IG 6</i>	
310	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<i>IAS 1.IG6</i>	

## 2 Statement of profit or loss

		References	Current period
			010
010	<b>Interest income</b>	IAS 1.97; IAS 18.35(b)(iii); Annex V.Part 2.21	
020	Financial assets held for trading	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.24	
030	Financial assets designated at fair value through profit or loss	IFRS 7.20(a)(i), B5(e)	
040	Available-for-sale financial assets	IFRS 7.20(b); IAS 39.55(b); IAS 39.9	
050	Loans and receivables	IFRS 7.20(b); IAS 39.9, 39.46(a)	
060	Held-to-maturity investments	IFRS 7.20(b); IAS 39.9, 39.46(b)	
070	Derivatives - Hedge accounting, interest rate risk	IAS 39.9; Annex V.Part 2.23	
080	Other assets	Annex V.Part 2.25	
090	<b>(Interest expenses)</b>	IAS 1.97; Annex V.Part 2.21	
100	(Financial liabilities held for trading)	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.24	
110	(Financial liabilities designated at fair value through profit or loss)	IFRS 7.20(a)(i), B5(e)	
120	(Financial liabilities measured at amortised cost)	IFRS 7.20(b); IAS 39.47	
130	(Derivatives - Hedge accounting, interest rate risk)	IAS 39.9; Annex V.Part 2.23	
140	(Other liabilities)	Annex V.Part 2.26	
150	<b>(Expenses on share capital repayable on demand)</b>	IFRIC 2.11	
160	<b>Dividend income</b>	IAS 18.35(b)(v); Annex V.Part 2.28	
170	Financial assets held for trading	IFRS 7.20(a)(i), B5(e)	
180	Financial assets designated at fair value through profit or loss	IFRS 7.20(a)(i), B5(e); IAS 39.9	
190	Available-for-sale financial assets	IFRS 7.20(a)(ii); IAS 39.9, 39.55(b)	
200	<b>Fee and commission income</b>	IFRS 7.20(c)	
210	<b>(Fee and commission expenses)</b>	IFRS 7.20(c)	
220	<b>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>	IFRS 7.20(a) (ii-v); Annex V.Part 2.97	
230	Available-for-sale financial assets	IFRS 7.20(a)(ii); IAS 39.9, 39.55(b)	
240	Loans and receivables	IFRS 7.20(a)(iv); IAS 39.9, 39.56	
250	Held-to-maturity investments	IFRS 7.20(a)(iii); IAS 39.9, 39.56	
260	Financial liabilities measured at amortised cost	IFRS 7.20(a)(v); IAS 39.56	
270	Other		
280	<b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>	IFRS 7.20(a)(i); IAS 39.55(a)	
290	<b>Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net</b>	IFRS 7.20(a)(i); IAS 39.55(a)	
300	<b>Gains or (-) losses from hedge accounting, net</b>	IFRS 7.24; Annex V.Part 2.30	
310	<b>Exchange differences [gain or (-) loss], net</b>	IAS 21.28, 52 (a)	
330	<b>Gains or (-) losses on derecognition of non financial assets, net</b>	IAS 1.34	
340	<b>Other operating income</b>	Annex V.Part 2.141-143	
350	<b>(Other operating expenses)</b>	Annex V.Part 2.141-143	
355	<b>TOTAL OPERATING INCOME, NET</b>		
360	<b>(Administrative expenses)</b>		
370	(Staff expenses)	IAS 19.7; IAS 1.102, IG 6	
380	(Other administrative expenses)		
390	<b>(Depreciation)</b>	IAS 1.102, 104	
400	(Property, Plant and Equipment)	IAS 1.104; IAS 16.73(e)(vii)	
410	(Investment Properties)	IAS 1.104; IAS 40.79(d)(iv)	
420	(Other intangible assets)	IAS 1.104; IAS 38.118(e)(vi)	
430	<b>(Provisions or (-) reversal of provisions)</b>	IAS 37.59, 84; IAS 1.98(b)(f)(g)	

440	(Commitments and guarantees given)		
450	(Other provisions)		
460	<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	<i>IFRS 7.20(e)</i>	
470	(Financial assets measured at cost)	<i>IFRS 7.20(e); IAS 39.66</i>	
480	(Available- for-sale financial assets)	<i>IFRS 7.20(e); IAS 39.67</i>	
490	(Loans and receivables	<i>IFRS 7.20(e); IAS 39.63</i>	
500	(Held to maturity investments)	<i>IFRS 7.20(e); IAS 39.63</i>	
510	<b>(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)</b>	<i>IAS 28.40-43</i>	
520	<b>(Impairment or (-) reversal of impairment on non-financial assets)</b>	<i>IAS 36.126(a)(b)</i>	
530	(Property, plant and equipment)	<i>IAS 16.73(e)(v-vi)</i>	
540	(Investment properties)	<i>IAS 40.79(d)(v)</i>	
550	(Goodwill)	<i>IFRS 3.Appendix B67(d)(v); IAS 36.124</i>	
560	(Other intangible assets)	<i>IAS 38.118 (e)(iv)(v)</i>	
570	(Other)	<i>IAS 36.126 (a)(b)</i>	
580	<b>Negative goodwill recognised in profit or loss</b>	<i>IFRS 3.Appendix B64(n)(i)</i>	
590	<b>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates</b>	<i>IAS 1.82(c)</i>	
600	<b>Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</b>	<i>IFRS 5.37; Annex V.Part 2.27</i>	
610	<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<i>IAS 1.102, IG 6; IFRS 5.33 A</i>	
620	<b>(Tax expense or (-) income related to profit or loss from continuing operations)</b>	<i>IAS 1.82(d); IAS 12.77</i>	
630	<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<i>IAS 1, IG 6</i>	
640	<b>Profit or (-) loss after tax from discontinued operations</b>	<i>IAS 1.82(e) ; IFRS 5.33(a), 5.33 A</i>	
650	Profit or (-) loss before tax from discontinued operations	<i>IFRS 5.33(b)(i)</i>	
660	(Tax expense or (-) income related to discontinued operations)	<i>IFRS 5.33 (b)(ii),(iv)</i>	
670	<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<i>IAS 1.82(f)</i>	
680	Attributable to minority interest [non-controlling interests]	<i>IAS 1.83(a)(i)</i>	
690	Attributable to owners of the parent	<i>IAS 1.83(a)(ii)</i>	

5 Breakdown of loans and advances by product

			References	Central banks	General government	Credit institutions	Other financial corporations	Non-financial corporations	Households
				Annex V.Part 1.35(a)	Annex V.Part 1.35(b)	Annex V.Part 1.35(c)	Annex V.Part 1.35(d)	Annex V.Part 1.35(e)	Annex V.Part 1.35(f)
				010	020	030	040	050	060
By product	010	On demand [call] and short notice [current account]	Annex V.Part 2.41(a)						
	020	Credit card debt	Annex V.Part 2.41(b)						
	030	Trade receivables	Annex V.Part 2.41(c)						
	040	Finance leases	Annex V.Part 2.41(d)						
	050	Reverse repurchase loans	Annex V.Part 2.41(e)						
	060	Other term loans	Annex V.Part 2.41(f)						
	070	Advances that are not loans	Annex V.Part 2.41(g)						
	080	LOANS AND ADVANCES	Annex V.Part 1.24, 27						
By collateral	090	of which: mortgage loans [Loans collateralised by immovable property]	Annex V.Part 2.41(h)						
	100	of which: other collateralised loans	Annex V.Part 2.41(i)						
By purpose	110	of which: credit for consumption	Annex V.Part 2.41(j)						
	120	of which: lending for house purchase	Annex V.Part 2.41(k)						
By subordination	130	of which: project finance loans	Annex V.Part 2.41(l)						



## 8 Breakdown of financial liabilities

### 8.1 Breakdown of financial liabilities by product and by counterparty sector

		References	Carrying amount				Amount of cumulative change in fair values attributable to changes in credit risk	Amount contractually required to pay at maturity
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting		
			IFRS 7.8(e)(ii); IAS 39.9, AG 14-15	IFRS 7.8(e)(i); IAS 39.9	IFRS 7.8(f); IAS 39.47	IFRS 7.22(b); IAS 39.9	IFRS 7.10(a); CRR Articles 30(b), 424(1)(d)(i)	IFRS 7.10(b)
			010	020	030	037	040	050
010	Derivatives	IAS 39.9, AG 15(a)						
020	Short positions	IAS 39 AG 15(b)						
030	Equity instruments	IAS 32.11						
040	Debt securities	Annex V.Part 1.24, 26						
050	Deposits	Part 2.9 of Annex 2 to Regulation (EC) No 25/2009; Annex V. Part 1.30						
060	Central banks	Annex V.Part 1.35(a)						
070	Current accounts / overnight deposits	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009						
080	Deposits with agreed maturity	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009						
090	Deposits redeemable at notice	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51						
100	Repurchase agreements	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009						
110	General government	Annex V.Part 1.35(b)						
120	Current accounts / overnight deposits	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009						
130	Deposits with agreed maturity	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009						
140	Deposits redeemable at notice	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51						
150	Repurchase agreements	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009						
160	Credit institutions	Annex V.Part 1.35(c)						
170	Current accounts / overnight deposits	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009						
180	Deposits with agreed maturity	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009						
190	Deposits redeemable at notice	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51						
200	Repurchase agreements	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009						
210	Other financial corporations	Annex V.Part 1.35(d)						
220	Current accounts / overnight deposits	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009						
230	Deposits with agreed maturity	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009						
240	Deposits redeemable at notice	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51						
250	Repurchase agreements	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009						
260	Non-financial corporations	Annex V.Part 1.35(e)						
270	Current accounts / overnight deposits	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009						
280	Deposits with agreed maturity	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009						
290	Deposits redeemable at notice	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51						
300	Repurchase agreements	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009						
310	Households	Annex V.Part 1.35(f)						
320	Current accounts / overnight deposits	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009						
330	Deposits with agreed maturity	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009						
340	Deposits redeemable at notice	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.5						

350	Repurchase agreements	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009						
360	<b>Debt securities issued</b>	Annex V.Part 1.31; Annex V.Part 2.52						
370	Certificates of deposits	Annex V.Part 2.52(a)						
380	Asset-backed securities	CRR Article 4(61)						
390	Covered bonds	CRR Article 129(1)						
400	Hybrid contracts	IAS 39.10-11, AG27, AG29; IFRIC 9; Annex V.Part 2.52(d)						
410	Other debt securities issued	Annex V.Part 2.52(e)						
420	Convertible compound financial instruments	IAS 32.AG 31						
430	Non-convertible							
440	<b>Other financial liabilities</b>	Annex V.Part 1.32-34						
450	<b>FINANCIAL LIABILITIES</b>							

## 8.2 Subordinated financial liabilities

			Carrying amount	
			Designated at fair value through profit or loss	At amortised cost
			IFRS 7.8(e)(i); IAS 39.9	IFRS 7.8(f); IAS 39.47
			010	020
010	Deposits	Part 2.9 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 1.30		
020	Debt securities issued	Annex V.Part 1.31		
030	<b>SUBORDINATED FINANCIAL LIABILITIES</b>	Annex V.Part 2.53-54		

10 Derivatives - Trading

By type of risk / By product or by type of market		TEMPLATE NUMBER  References	Carrying amount		Notional amount	
			Financial assets held for trading	Financial liabilities held for trading	Total Trading	of which: sold
			Annex V.Part 2.69	Annex V.Part 2.69	Annex V.Part 2.70-71	Annex V.Part 2.72
			010	020	030	040
010	Interest rate	Annex V.Part 2.67(a)				
020	of which: economic hedges	Annex V.Part 2.74				
030	OTC options					
040	OTC other					
050	Organised market options					
060	Organised market other					
070	Equity	Annex V.Part 2.67(b)				
080	of which: economic hedges	Annex V.Part 2.74				
090	OTC options					
100	OTC other					
110	Organised market options					
120	Organised market other					
130	Foreign exchange and gold	Annex V.Part 2.67(c)				
140	of which: economic hedges	Annex V.Part 2.74				
150	OTC options					
160	OTC other					
170	Organised market options					
180	Organised market other					
190	Credit	Annex V.Part 2.67(d)				
200	of which: economic hedges	Annex V.Part 2.74				
210	Credit default swap					
220	Credit spread option					
230	Total return swap					
240	Other					
250	Commodity	Annex V.Part 2.67(e)				
260	of which: economic hedges	Annex V.Part 2.74				
270	Other	Annex V.Part 2.67(f)				
280	of which: economic hedges	Annex V.Part 2.74				
290	DERIVATIVES	IAS 39.9				
300	of which: OTC - credit institutions	Annex V.Part 1.35(c), 2.75(a)				
310	of which: OTC - other financial corporations	Annex V.Part 1.35(d), 2.75(b)				
320	of which: OTC - rest	Annex V.Part 2.75(c)				

11 Derivatives - 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
			Annex V.Part 2.69	Annex V.Part 2.69	Annex V.Part 2.70, 71	Annex V.Part 2.72
			010	020	030	040
010	Interest rate	Annex V.Part 2.67(a)				
020	OTC options					
030	OTC other					
040	Organised market options					
050	Organised market other					
060	Equity	Annex V.Part 2.67(b)				
070	OTC options					
080	OTC other					
090	Organised market options					
100	Organised market other					
110	Foreign exchange and gold	Annex V.Part 2.67(c)				
120	OTC options					
130	OTC other					
140	Organised market options					
150	Organised market other					
160	Credit	Annex V.Part 2.67(d)				
170	Credit default swap					
180	Credit spread option					
190	Total return swap					
200	Other					
210	Commodity	Annex V.Part 2.67(e)				
220	Other	Annex V.Part 2.67(f)				
230	FAIR VALUE HEDGES	IFRS 7.22(b); IAS 39.86(a)				
240	Interest rate	Annex V.Part 2.67(a)				
250	OTC options					
260	OTC other					
270	Organised market options					
280	Organised market other					
290	Equity	Annex V.Part 2.67(b)				
300	OTC options					
310	OTC other					
320	Organised market options					
330	Organised market other					
340	Foreign exchange and gold	Annex V.Part 2.67(c)				
350	OTC options					
360	OTC other					
370	Organised market options					
380	Organised market other					
390	Credit	Annex V.Part 2.67(d)				

400	Credit default swap					
410	Credit spread option					
420	Total return swap					
430	Other					
440	Commodity	Annex V.Part 2.67(e)				
450	Other	Annex V.Part 2.67(f)				
460	CASH FLOW HEDGES	IFRS 7.22(b); IAS 39.86(b)				
470	HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION	IFRS 7.22(b); IAS 39.86(c)				
480	PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK	IAS 39.89A, IE 1-31				
490	PORTFOLIO CASH FLOW HEDGES OF INTEREST RATE RISK	IAS 39 IG F6 1-3				
500	DERIVATIVES-HEDGE ACCOUNTING	IFRS 7.22(b); IAS 39.9				
510	of which: OTC - credit institutions	Annex V.Part 1.35(c), 2.75(a)				
520	of which: OTC - other financial corporations	Annex V.Part 1.35(d), 2.75(b)				
530	of which: OTC - rest	Annex V.Part 2.75(c)				

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ANNEX V - REPORTING FINANCIAL INFORMATION ACCORDING TO NATIONAL ACCOUNTING FRAMEWORKS

FINREP TEMPLATES FOR GAAP	
TEMPLATE NUMBER	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATES
	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
5	Breakdown of loans and advances by product
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
10	Derivatives - Trading
	Derivatives - Hedge accounting
11.2	Derivatives - Hedge accounting under National GAAP: Breakdown by type of risk
18	Performing and non-performing exposures
19	Forborne exposures

COLOUR CODE IN TEMPLATES:

Data point to be submitted

# 1 Balance Sheet Statement [Statement of Financial Position]

## 1.1 Assets

		References National GAAP based on Directive 86/635/EEC (hereinafter the 'BAD')	Carrying amount
			010
010	<b>Cash and cash balances at central banks</b>	BAD Article 4. Assets (1)	
020	Cash on hand	Part 2.1 of Annex V to Regulation (EU) 680/2014 (hereinafter 'Annex V')	
030	Cash balances at central banks	BAD Article 13(2); Annex V.Part 2.2	
091	<b>Trading financial assets</b>	Annex V.Part 1.15	
092	Derivatives	Annex II of Regulation (EU) No 575/2013 (hereinafter the 'CRR'); Annex V.Part 1.15	
093	Equity instruments	Part 2.4-5 of Annex 2 to Regulation (EC) No 25/2009	
094	Debt securities	Annex V.Part 1.24, 26	
095	Loans and advances	Annex V.Part 1.24, 27	
171	<b>Non-trading non-derivative financial assets measured at fair value through profit or loss</b>	Article 42a(1), (4) of Directive 78/660/EEC (hereinafter the '4th Directive')	
172	Equity instruments	Part 2.4-5 of Annex 2 to Regulation (EC) No 25/2009	
173	Debt securities	Annex V.Part 1.24, 26	
174	Loan and advances	4th Directive Article 42a(1), (4)(b); Annex V.Part 1.24, 27	
175	<b>Non-trading non-derivative financial assets measured at fair value to equity</b>	4th Directive Article 42a(1); Article 42c (2)	
176	Equity instruments	Part 2.4-5 of Annex 2 to Regulation (EC) No 25/2009	
177	Debt securities	Annex V.Part 1.24, 26	
178	Loan and advances	4th Directive Article 42a(1), (4)(b); Annex V.Part 1.24, 27	
231	<b>Non-trading debt instruments measured at a cost-based method</b>	BAD Articles 37.1, 42a(4)(b); Annex V.Part1.16	
232	Debt securities	Annex V.Part 1.24, 26	
233	Loans and advances	Annex V.Part 1.24, 27	
234	<b>Other non-trading non-derivative financial assets</b>	BAD Articles 35-37; Annex V.Part 1.17	
235	Equity instruments	Part 2.4-5 of Annex 2 to Regulation (EC) No 25/2009	
236	Debt securities	Annex V.Part 1.24, 26	
237	Loans and advances	Annex V.Part 1.24, 27	
240	<b>Derivatives – Hedge accounting</b>	4th Directive Article 42a(1), (5a); Article 42c(1)(a); IAS 39.9; Annex V.Part 1.19	
260	<b>Investments in subsidiaries, joint ventures and associates</b>	BAD Article 4.Assets(7)-(8); 4th Directive Article 17; Annex V.Part 2.4	
270	<b>Tangible assets</b>	BAD Article 4.Assets(10)	
280	Property, Plant and Equipment		
290	Investment property		
300	<b>Intangible assets</b>	BAD Article 4.Assets(9); CRR Article 4(115)	
310	Goodwill	BAD Article 4.Assets(9); CRR Article 4(113)	
320	Other intangible assets	BAD Article 4.Assets(9)	
330	<b>Tax assets</b>		
340	Current tax assets		
350	Deferred tax assets	4th Directive Article 43(1)(11); CRR Article 4(106)	
360	<b>Other assets</b>	Annex V.Part 2.5	
380	<b>TOTAL ASSETS</b>	BAD Article 4 Assets	

## 1.2 Liabilities

		References National GAAP based on BAD	Carrying amount
			010
061	<b>Trading financial liabilities</b>	4th Directive Article 42a(3)	
062	Derivatives	CRR Annex II; Annex V.Part 1.15	
063	Short positions		
064	Deposits	Part 2.9 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 1.30	
065	Debt securities issued	Annex V.Part 1.31	
066	Other financial liabilities	Annex V.Part 1.32-34	
141	<b>Non-trading non-derivative financial liabilities measured at a cost-based method</b>	4th Directive Article 42a(3)	
142	Deposits	Part 2.9 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 1.30	-
143	Debt securities issued	Annex V.Part 1.31	-
144	Other financial liabilities	Annex V.Part 1.32-34	-
150	<b>Derivatives – Hedge accounting</b>	4th Directive Article 42a(1), (5a), Article 42c(1)(a); Annex V.Part 1.23	-
170	<b>Provisions</b>	BAD Article 4.Liabilities(6)	-
171	Funds for general banking risks [if presented within liabilities]	BAD Article 38.1; CRR Article 4(112); Annex V.Part 2.12	-
180	Pensions and other post employment defined benefit obligations	Annex V.Part 2.7	-
190	Other long term employee benefits	Annex V.Part 2.8	
200	Restructuring		-
210	Pending legal issues and tax litigation		-
220	Commitments and guarantees given	BAD Articles 24-25, 33(1)	
230	Other provisions		
240	<b>Tax liabilities</b>		
250	Current tax liabilities		
260	Deferred tax liabilities	4th Directive Article 43(1)(11); CRR Article 4(108)	
280	<b>Other liabilities</b>	Annex V.Part 2.10	
300	<b>TOTAL LIABILITIES</b>		

### 1.3 Equity

		References National GAAP based on BAD	Carrying amount
			010
010	<b>Capital</b>	BAD Article 4.Liabilities(9), BAD Article 22	
020	Paid-up capital	BAD Article 4.Liabilities(9)	
030	Unpaid capital which has been called up	BAD Article 4.Liabilities(9)	
040	<b>Share premium</b>	BAD Article 4.Liabilities(10); CRR Article 4(124)	
050	<b>Equity instruments issued other than capital</b>	Annex V.Part 2.15-16	
060	Equity component of compound financial instruments	4th Directive Article 42a(5a); Annex V.Part 2.15	
070	Other equity instruments issued	Annex V.Part 2.16	
080	<b>Other equity</b>	Annex V.Part 2.17	
190	<b>Retained earnings</b>	BAD Article 4.Liabilities(13); CRR Article 4(123)	
200	<b>Revaluation reserves</b>	BAD Article 4.Liabilities(12)	
201	Tangible assets	4th Directive Article 33(1)(c)	
202	Equity instruments	4th Directive Article 33(1)(c)	
203	Debt securities	4th Directive Article 33(1)(c)	
204	Other	4th Directive Article 33(1)(c)	
205	<b>Fair value reserves</b>	4th Directive Article 42a(1)	
206	Hedge of net investments in foreign operations	4th Directive Articles 42a(1), 42c(1)(b)	
207	Hedging derivatives - cash flow hedges	4th Directive Articles 42a(1), 42c(1)(a); CRR Article 30(a)	
208	Hedging derivatives - other hedges	4th Directive Articles 42a(1), 42c(1)(a)	
209	Non-trading non-derivative financial assets measured at fair value to equity	4th Directive Articles 42a(1), 42c(2)	
210	<b>Other reserves</b>	BAD Article 4 Liabilities(11)-(13)	
215	Funds for general banking risks [if presented within equity]	BAD Article 38.1; CRR Article 4(112); Annex V.Part 1.38	
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates	4th Directive Article 59.4; Annex V.Part 2.19	
230	Other	Annex V.Part 2.19	
235	<b>First consolidation differences</b>	Article 19(1)(c ) of Directive 83/349/EEC (hereinafter the '7th Directive')	
240	<b>(-) Treasury shares</b>	4th Directive.Assets C (III)(7), D (III)(2); Annex V.Part 2.20	
250	<b>Profit or loss attributable to owners of the parent</b>	BAD Article 4.Liabilities(14)	
260	<b>(-) Interim dividends</b>	CRR Article 26(2b)	
270	<b>Minority interests [Non-controlling interests]</b>	Article 21 of the 7th Directive	
280	Accumulated Other Comprehensive Income	CRR Article 4(100)	
290	Other items		
300	<b>TOTAL EQUITY</b>		
310	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	BAD Article 4.Liabilities	

## 2 Statement of profit or loss

		References National GAAP based on BAD	Current period
			010
010	Interest income	BAD Article 27.Vertical layout(1); Annex V.Part 2.21	
090	(Interest expenses)	BAD Article 27.Vertical layout(2); Annex V.Part 2.21	
160	Dividend income	BAD Article 27.Vertical layout(3); Annex V.Part 2.28	
200	Fee and commission income	BAD Article 27.Vertical layout(4)	
210	(Fee and commission expenses)	BAD Article 27.Vertical layout(5)	
220	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	BAD Article 27.Vertical layout(6)	
285	Gains or (-) losses on trading financial assets and liabilities, net	BAD Article 27.Vertical layout(6)	
295	Gains or (-) losses on non-trading financial assets and liabilities, net	BAD Article 27.Vertical layout(6)	
300	Gains or (-) losses from hedge accounting, net	4th Directive Article 42a(1) and (5a), Article 42c(1)(a)	
310	Exchange differences [gain or (-) loss], net	BAD Article 39	
320	Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	BAD Article 27.Vertical layout(13)-(14)	
330	Gains or (-) losses on derecognition of non financial assets, net		
340	Other operating income	BAD Article 27.Vertical layout(7); Annex V.Part 2.141-143	
350	(Other operating expenses)	BAD Article 27.Vertical layout(10); Annex V.Part 2.141-143	
355	TOTAL OPERATING INCOME, NET		
360	(Administrative expenses)	BAD Article 27.Vertical layout(8)	
370	(Staff expenses)	BAD Article 27.Vertical layout(8)(a)	
380	(Other administrative expenses)	BAD Article 27.Vertical layout(8)(b)	
390	(Depreciation)		
400	(Property, Plant and Equipment)	BAD Article 27.Vertical layout(9)	
410	(Investment Properties)	BAD Article 27.Vertical layout(9)	
415	(Goodwill)	BAD Article 27.Vertical layout(9)	
420	(Other intangible assets)	BAD Article 27.Vertical layout(9)	
430	(Provisions or (-) reversal of provisions)		
440	(Commitments and guarantees given)	BAD Article 27.Vertical layout(11)-(12)	
450	(Other provisions)		
455	(Increases or (-) decreases of the fund for general banking risks, net)	BAD Article 38.2	
460	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	BAD Article 35-37	
510	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	BAD Article 27.Vertical layout(13)-(14)	
520	(Impairment or (-) reversal of impairment on non-financial assets)		
530	(Property, plant and equipment)	BAD Article 27.Vertical layout(9)	
540	(Investment properties)	BAD Article 27.Vertical layout(9)	
550	(Goodwill)	BAD Article 27.Vertical layout(9)	
560	(Other intangible assets)	BAD Article 27.Vertical layout(9)	
570	(Other)		
580	Negative goodwill recognised in profit or loss	7th Directive Article 31	
590	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	BAD Article 27.Vertical layout(13)-(14)	
610	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		
620	(Tax expense or (-) income related to profit or loss from continuing operations)	BAD Article 27.Vertical layout(15)	
630	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	BAD Article 27.Vertical layout(16)	
632	Extraordinary profit or (-) loss after tax	BAD Article 27.Vertical layout(21)	
633	Extraordinary profit or loss before tax	BAD Article 27.Vertical layout(19)	

634	(Tax expense or (-) income related to extraordinary profit or loss)	BAD Article 27.Vertical layout(20)	
670	<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	BAD Article 27.Vertical layout(23)	
680	Attributable to minority interest [non-controlling interests]		
690	Attributable to owners of the parent		



5 Breakdown of loans and advances by product

			Central banks	General government	Credit institutions	Other financial corporations	Non-financial corporations	Households
			Annex V.Part 1.35(a)	Annex V.Part 1.35(b)	Annex V.Part 1.35(c)	Annex V.Part 1.35(d)	Annex V.Part 1.35(e)	Annex V.Part 1.35(f)
			010	020	030	040	050	060
By product	010	On demand [call] and short notice [current account]	Annex V.Part 2.41(a)					
	020	Credit card debt	Annex V.Part 2.41(b)					
	030	Trade receivables	Annex V.Part 2.41(c)					
	040	Finance leases	Annex V.Part 2.41(d)					
	050	Reverse repurchase loans	Annex V.Part 2.41(e)					
	060	Other term loans	Annex V.Part 2.41(f)					
	070	Advances that are not loans	Annex V.Part 2.41(g)					
	080	LOANS AND ADVANCES	Annex V.Part 1.24, 27					
By collateral	090	of which: mortgage loans [Loans collateralised by immovable property]	Annex V.Part 2.41(h)					
	100	of which: other collateralised loans	Annex V.Part 2.41(i)					
By purpose	110	of which: credit for consumption	Annex V.Part 2.41(j)					
	120	of which: lending for house purchases	Annex V.Part 2.41(k)					
By subordination	130	of which: project finance loans	Annex V.Part 2.41(l)					

## 8 Breakdown of financial liabilities

### 8.1 Breakdown of financial liabilities by product and by counterparty sector

			Carrying amount			Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity
			Trading	At a cost-based method	Hedge accounting		
			4th Directive Article 42a(3); Annex V.Part 1.15	4th Directive Article 42a(3)	4th Directive Articles 42a(1) and (5a), 42c(1)(a)		
			034	035	037		
	References National GAAP based on BAD						
010	<b>Derivatives</b>	CRR Annex II	IAS 39.9 Application Guidance (hereinafter 'AG') 15(a)				
020	<b>Short positions</b>		IAS 39 AG 15(b)				
030	Equity instruments	Part 2.4-5 of Annex 2 to Regulation (EC) No 25/2009	IAS 32.11				
040	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26				
050	<b>Deposits</b>	Part 2.9 of Annex 2 to Regulation (EC) No 25/2009; Annex V. Part 1.30	Part 2.9 of Annex 2 to Regulation (EC) No 25/2009; Annex V. Part 1.30				
060	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)				
070	Current accounts / overnight deposits	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009				
080	Deposits with agreed maturity	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009				
090	Deposits redeemable at notice	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 1.51	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51				
100	Repurchase agreements	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009				
110	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)				
120	Current accounts / overnight deposits	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009				
130	Deposits with agreed maturity	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009				
140	Deposits redeemable at notice	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51				
150	Repurchase agreements	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009				
160	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)				
170	Current accounts / overnight deposits	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009				
180	Deposits with agreed maturity	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009				
190	Deposits redeemable at notice	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51				
200	Repurchase agreements	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009				
210	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)				
220	Current accounts / overnight deposits	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009				
230	Deposits with agreed maturity	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009				

240	Deposits redeemable at notice	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51					
250	Repurchase agreements	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009					
260	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)					
270	Current accounts / overnight deposits	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009					
280	Deposits with agreed maturity	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009					
290	Deposits redeemable at notice	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51					
300	Repurchase agreements	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009					
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)					
320	Current accounts / overnight deposits	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.1 of Annex 2 to Regulation (EC) No 25/2009					
330	Deposits with agreed maturity	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.2 of Annex 2 to Regulation (EC) No 25/2009					
340	Deposits redeemable at notice	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 2.51					
350	Repurchase agreements	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009	Part 2.9.4 of Annex 2 to Regulation (EC) No 25/2009					
360	<b>Debt securities issued</b>	Annex V.Part 1.31; Annex V.Part 2.52	Annex V.Part 1.31; Annex V.Part 2.52					
370	Certificates of deposits	Annex V.Part 2.52(a)	Annex V.Part 2.52(a)					
380	Asset-backed securities	CRR Article 4(61)	CRR Article 4(61)					
390	Covered bonds	CRR Article 129(1)	CRR Article 129(1)					
400	Hybrid contracts	Annex V.Part 2.52(d)	IAS 39.10-11, AG27, AG29; International Financial Reporting Interpretation Committee (hereinafter 'IFRIC') Interpretation 9; Annex V.Part 2.52(d)					
410	Other debt securities issued	Annex V.Part 2.52(e)	Annex V.Part 2.52(e)					
420	Convertible compound financial instruments		IAS 32.AG 31					
430	Non-convertible							
440	<b>Other financial liabilities</b>	Annex V.Part 1.32-34	Annex V.Part 1.32-34					
450	<b>FINANCIAL LIABILITIES</b>							

## 8.2 Subordinated financial liabilities

		References National GAAP		Carrying amount	
				At amortised cost	At a cost-based method
				4th Directive Article 42a(3), (5a); IAS 39.47	4th Directive Article 42a(3)
				020	030
010	<b>Deposits</b>	Part 2.9 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 1.30	Part 2.9 of Annex 2 to Regulation (EC) No 25/2009; Annex V.Part 1.30		
020	<b>Debt securities issued</b>	Annex V.Part 1.31	Annex V.Part 1.31		
030	<b>SUBORDINATED FINANCIAL LIABILITIES</b>	Annex V.Part 2.53-54	Annex V.Part 2.53-54		

**10 Derivatives - Trading**

By type of risk / By product or by type of market		References National GAAP based on BAD		Mark-to-market [Mark-to-Model] value		Notional amount	
				Positive value. Trading	Negative value. Trading	Total Trading	of which: sold
				CRR Article 105	CRR Article 105	Annex V.Part 2.70-71	Annex V.Part 2.72
				022	025	030	040
010	<b>Interest rate</b>	Annex V.Part 2.67(a)	Annex V.Part 2.67(a)				
020	of which: economic hedges	Annex V.Part 2.74	Annex V.Part 2.74				
030	OTC options						
040	OTC other						
050	Organised market options						
060	Organised market other						
070	<b>Equity</b>	Annex V.Part 2.67(b)	Annex V.Part 2.67(b)				
080	of which: economic hedges	Annex V.Part 2.74	Annex V.Part 2.74				
090	OTC options						
100	OTC other						
110	Organised market options						
120	Organised market other						
130	<b>Foreign exchange and gold</b>	Annex V.Part 2.67(c)	Annex V.Part 2.67(c)				
140	of which: economic hedges	Annex V.Part 2.74	Annex V.Part 2.74				
150	OTC options						
160	OTC other						
170	Organised market options						
180	Organised market other						
190	<b>Credit</b>	Annex V.Part 2.67(d)	Annex V.Part 2.67(d)				
200	of which: economic hedges	Annex V.Part 2.74	Annex V.Part 2.74				
210	Credit default swap						
220	Credit spread option						
230	Total return swap						
240	Other						
250	<b>Commodity</b>	Annex V.Part 2.67(e)	Annex V.Part 2.67(e)				
260	of which: economic hedges	Annex V.Part 2.74	Annex V.Part 2.74				
270	<b>Other</b>	Annex V.Part 2.67(f)	Annex V.Part 2.67(f)				
280	of which: economic hedges	Annex V.Part 2.74	Annex V.Part 2.74				
290	<b>DERIVATIVES</b>	CRR Annex II; Annex V.Part 1.15	IAS 39.9				
300	of which: OTC - credit institutions	Annex V.Part 1.35(c), 2.75(a)	Annex V.Part 1.35(c), 2.75(a)				
310	of which: OTC - other financial corporations	Annex V.Part 1.35(d), 2.75(b)	Annex V.Part 1.35(d), 2.75(b)				
320	of which: OTC - rest	Annex V.Part 2.75(c)	Annex V.Part 2.75(c)				

11 Derivatives - 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	Notional amount	
			Total Hedging	of which: sold
			Annex V.Part 2.70, 71	Annex V.Part 2.72
			010	020
010	Interest rate	Annex V.Part 2.67(a)		
020	OTC options			
030	OTC other			
040	Organised market options			
050	Organised market other			
060	Equity	Annex V.Part 2.67(b)		
070	OTC options			
080	OTC other			
090	Organised market options			
100	Organised market other			
110	Foreign exchange and gold	Annex V.Part 2.67(c)		
120	OTC options			
130	OTC other			
140	Organised market options			
150	Organised market other			
160	Credit	Annex V.Part 2.67(d)		
170	Credit default swap			
180	Credit spread option			
190	Total return swap			
200	Other			
210	Commodity	Annex V.Part 2.67(e)		
220	Other	Annex V.Part 2.67(f)		
230	DERIVATIVES-HEDGE ACCOUNTING			
240	of which: OTC - credit institutions	Annex V.Part 1.35(c), 2.75(a)		
250	of which: OTC - other financial corporations	Annex V.Part 1.35(d), 2.75(b)		
260	of which: OTC - rest	Annex V.Part 2.75(c)		

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