

Official Journal of the European Union

L 86



English edition

Legislation

Volume 58

31 March 2015

Contents

II *Non-legislative acts*

REGULATIONS

- ★ **Commission Delegated Regulation (EU) 2015/531 of 24 November 2014 supplementing Regulation (EU) No 508/2014 of the European Parliament and of the Council by identifying the costs eligible for support from the European Maritime and Fisheries Fund in order to improve hygiene, health, safety and working conditions of fishermen, protect and restore marine biodiversity and ecosystems, mitigate climate change and increase the energy efficiency of fishing vessels** 1
- ★ **Commission Implementing Regulation (EU) 2015/532 of 30 March 2015 amending for the 228th time Council Regulation (EC) No 881/2002 imposing certain specific restrictive measures directed against certain persons and entities associated with the Al-Qaida network** 9
- Commission Implementing Regulation (EU) 2015/533 of 30 March 2015 establishing the standard import values for determining the entry price of certain fruit and vegetables 11
- ★ **Regulation (EU) 2015/534 of the European Central Bank of 17 March 2015 on reporting of supervisory financial information (ECB/2015/13)** 13

DECISIONS

- ★ **Commission Decision (EU) 2015/535 of 27 March 2015 authorising the Kingdom of Denmark to ratify the Convention of 23 November 2007 on the International Recovery of Child Support and Other Forms of Family Maintenance (notified under document C(2015) 1994)** 152

EN

Acts whose titles are printed in light type are those relating to day-to-day management of agricultural matters, and are generally valid for a limited period.

The titles of all other acts are printed in bold type and preceded by an asterisk.

- ★ **Commission Implementing Decision (EU) 2015/536 of 27 March 2015 amending Annex II to Decision 2007/777/EC as regards the entry for the United States in the list of third countries or parts thereof from which the introduction of meat products and treated stomachs, bladders and intestines into the Union is authorised in relation to further outbreaks of highly pathogenic avian influenza in that country** (*notified under document C(2015) 1990*) ⁽¹⁾ 154

⁽¹⁾ Text with EEA relevance

II

(Non-legislative acts)

REGULATIONS

COMMISSION DELEGATED REGULATION (EU) 2015/531

of 24 November 2014

supplementing Regulation (EU) No 508/2014 of the European Parliament and of the Council by identifying the costs eligible for support from the European Maritime and Fisheries Fund in order to improve hygiene, health, safety and working conditions of fishermen, protect and restore marine biodiversity and ecosystems, mitigate climate change and increase the energy efficiency of fishing vessels

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) No 508/2014 of the European Parliament and of the Council of 15 May 2014 on the Maritime and Fisheries Fund and repealing Council Regulations (EC) No 2328/2003, (EC) No 861/2006, (EC) No 1198/2006 and (EC) No 791/2007 and Regulation (EU) No 1255/2011 of the European Parliament and of the Council ⁽¹⁾, and in particular Articles 32(4), 40(4) and 41(10) thereof,

Whereas:

- (1) In accordance with Regulation (EU) No 508/2014, the Commission is empowered to lay down specific rules on eligibility of costs relating to operations for the protection and restoration of marine biodiversity and ecosystems in the framework of sustainable fishing activities; on eligibility of costs for operations aimed at mitigating climate change and at improving energy efficiency of fishing vessels, and on eligibility of operations aimed at improving the hygiene, health, safety and working conditions for fishermen.
- (2) All the provisions of this Regulation deal with aspects related to the eligibility of costs or operations, and two of them relate to operations involving investments on board vessels. Furthermore, all these measures have an impact on the form in which the fishing activity is carried out. Therefore, these provisions are closely linked. In order to ensure consistency between those provisions, and to facilitate a comprehensive view and a compact access to them by all Union residents, those provisions should be adopted within the same act.
- (3) The fishing activity is still one of the most dangerous occupations in the Union, with a significant number of accidents occurring on small scale fishing vessels. Accordingly, Council Directives 93/103/EC ⁽²⁾ and 92/29/EEC ⁽³⁾ set out minimum requirements for health and safety applicable to work on board fishing vessels, which should be implemented into national legislation. Regulation (EU) No 508/2014 provides for financing of certain investments in order to improve hygiene, health, safety and working conditions for fishermen, provided that they go beyond the requirements set out in Union and national legislation. It is therefore necessary to specify which costs related to such specific investments including training on health and information campaigns, can be funded under Regulation (EU) No 508/2014.
- (4) The purchase and installation on board vessels of equipment aimed at reducing the emission of pollutants or green-house gases and increasing energy efficiency of fishing vessels can make a contribution to climate change

⁽¹⁾ OJ L 149, 20.5.2014, p. 1.

⁽²⁾ Council Directive 93/103/EC of 23 November 1993 concerning the minimum safety and health requirements for work on board fishing vessels (thirteenth individual Directive within the meaning of Article 16(1) of Directive 89/391/EEC) (OJ L 307, 13.12.1993, p. 1).

⁽³⁾ Council Directive 92/29/EEC of 31 March 1992 on the minimum safety and health requirements for improved medical treatment on board vessels (OJ L 113, 30.4.1992, p. 19).

objectives. The efficient operation of vessels can also result in a significant reduction of energy consumption. Article 41(1)(a) of Regulation (EU) No 508/2014 provides for the financing of investments in equipment or on board aimed at reducing the emission of pollutants or greenhouse gases and increasing the energy efficiency of fishing vessels, as well as investments in fishing gear provided that they do not undermine the selectivity of that fishing gear and energy efficiency audits and schemes. It is therefore necessary to further specify the costs that can be funded under the EMFF to promote those objectives.

- (5) Costs relating to operations contributing to the protection and restoration of marine biodiversity and ecosystems and compensation regimes in the framework of sustainable fishing activities should also be specified. These operations should encompass the basic principles underlying Green Infrastructure, as defined in the Commission Communication ⁽¹⁾ on Green Infrastructure ⁽²⁾, which can make a significant contribution to the effective implementation of policies that seek to achieve their objectives in whole or in part through nature-based solutions.
- (6) Eligible costs relating to operations referred to in Article 32, Article 40(1) and Article 41(1)(a) of Regulation (EU) No 508/2014 have to comply with the conditions defined in its Article 11 which provides that operations increasing the fishing capacity of the vessel or equipment increasing the ability of a vessel to find the fish are ineligible for support under the EMFF. In order to preserve the incentive effect of the investments eligible under this regulation, costs relating to scheduled or preventive maintenance of any part of equipment which keep a device in working order should be excluded from funding under the EMFF.
- (7) As the period of eligibility for operations to be funded under the EMFF started on 1 January 2014, in order to allow for the prompt application of the measures provided for in this Regulation, in particular with regard to eligibility of costs, and to allow Member States to prepare and implement their operational programme under the EMFF, this Regulation should enter into force on the day following that of its publication in the *Official Journal of the European Union*,

HAS ADOPTED THIS REGULATION:

CHAPTER I

GENERAL PROVISIONS

Article 1

Subject matter

This Regulation identifies:

- (a) the types of operations eligible for support from the EMFF in order to improve hygiene, health, safety and working conditions for fishermen;
- (b) the costs eligible for support from the EMFF in order to protect and restore marine biodiversity and ecosystems and compensation regimes in the framework of sustainable fishing activities;
- (c) the costs eligible for support from the EMFF in order to improve the energy efficiency of fishing vessels and the mitigate the effects of climate change.

CHAPTER II

COMMON PROVISIONS

Article 2

Excluded costs

1. Scheduled or preventive maintenance costs of any part of equipment which keep a device in working order shall not be eligible for support under the EMFF on the basis of this Regulation.

⁽¹⁾ Commission Communication, Green Infrastructure (GI) — Enhancing Europe's Natural Capital, Brussels, COM(2013) 249 final, 6.5.2013.

⁽²⁾ Green Infrastructure is a strategically planned network of natural and semi-natural areas with other environmental features designed and managed to deliver a wide range of ecosystem services. It incorporates green spaces (or blue if aquatic ecosystems are concerned) and other physical features in terrestrial (including coastal) and marine areas.

2. Only those costs necessary for and directly related to the installation of items as provided for under this Regulation shall be eligible for support under the EMFF.

CHAPTER III

COSTS RELATING TO THE IMPROVEMENT OF HYGIENE, HEALTH, SAFETY AND WORKING CONDITIONS FOR FISHERMEN

Article 3

Eligible operations on safety

For operations that are aimed at improving safety for fishermen on board fishing vessels in accordance with Article 32 of Regulation (EU) No 508/2014, the purchase and, if applicable, the installation of the following items are eligible for support under the EMFF:

- (a) life-rafts;
- (b) hydrostatic release units for life-rafts;
- (c) personal locator beacons such as Emergency Position Indicating Radio Beacon ('EPIRB') devices, which may be integrated into lifejackets and working clothes of fishermen;
- (d) Personal Flotation Devices ('PFD'), in particular immersion or survival suits, life buoys and jackets;
- (e) distress flares;
- (f) line throwing appliances;
- (g) man-overboard ('MOB') recovery systems;
- (h) fire-fighting apparatus, such as fire extinguishers, fire blankets, fire and smoke detectors, breathing apparatus;
- (i) fire protection doors;
- (j) fuel tank shut-off valves;
- (k) gas detectors and gas alarm systems;
- (l) bilge pumps and alarms;
- (m) equipment for radio and satellite communications;
- (n) watertight hatches and doors;
- (o) guards on machinery, such as winches or net drums;
- (p) gangways and access ladders;
- (q) search, deck or emergency lighting;
- (r) safety release mechanisms for cases where fishing gear catches an underwater obstruction;
- (s) safety cameras and monitors;
- (t) equipment and elements necessary to improve deck safety.

Article 4

Eligible operations on health

For operations or the provision of equipment that are aimed at the improvement of the health conditions for fishermen on board fishing vessels in accordance with Article 32 of Regulation (EU) No 508/2014, the following actions are eligible for funding:

- (a) the purchase and installation of first aid kits;
- (b) the purchase of medicines and devices for urgent treatment on board;
- (c) the provision of telemedicine including e-technologies, equipment and medical imagery applied to distance consultation from the vessels;
- (d) the provision of guides and manuals to improve health on-board;
- (e) information campaigns to improve health on-board.

*Article 5***Eligible operations on hygiene**

For operations or the provision of equipment that are aimed at the improvement of hygiene conditions for fishermen on board fishing vessels in accordance with Article 32 of Regulation (EU) No 508/2014, the purchase and, if applicable, the installation of the following items are eligible for support:

- (a) sanitary facilities, such as toilet and washing facilities;
- (b) kitchen facilities and equipment for food supplies storage;
- (c) water purification devices for potable water;
- (d) cleaning equipment to keep sanitary conditions on board;
- (e) guides and manuals on the improvement of hygiene on board, including software tools.

*Article 6***Eligible operations on working conditions**

For operations or the provision of equipment that are aimed at the improvement of working conditions on board fishing vessels in accordance with Article 32 of Regulation (EU) No 508/2014, the purchase and, if applicable, the installation of the following items are eligible for support:

- (a) deck railings;
- (b) shelter deck structures and the modernisation of cabins with a view of providing protection from adverse weather conditions;
- (c) items relating to the improvement of cabin safety and to the provision of common areas for the crew;
- (d) equipment to reduce heavy manual lifting, excluding machines directly related to the fishing operations such as winches;
- (e) anti-slipping paint and rubber mats;
- (f) insulation equipment against noise, heat or cold, and equipment to improve ventilation;
- (g) working clothes and safety equipment such as waterproof safety boots, eyes and breathing protection, protective gloves and helmets, or protective equipment against falls;
- (h) emergency and safety warning signs;
- (i) risk analysis and assessments to identify the risks for fishermen both in port or in navigation in order to take measures to prevent or reduce risks;
- (j) guides and manuals on the improvement of working conditions on board.

CHAPTER IV

COSTS RELATING TO THE PROTECTION AND RESTORATION OF MARINE BIODIVERSITY AND ECOSYSTEMS IN THE FRAMEWORK OF SUSTAINABLE FISHING ACTIVITIES*Article 7***Eligible costs for the collection of waste by fishermen**

For operations relating to the collection of waste by fishermen from the sea, as referred to in Article 40(1)(a) of Regulation (EU) No 508/2014, costs relating to the following actions are eligible for support:

- (a) the removal of lost fishing gear from the sea, in particular in order to combat ghost fishing;
- (b) the purchase and, if applicable, the installation of equipment on board for the collection and storage of litter;
- (c) the creation of schemes of waste collection for participating fishermen, including financial incentives;
- (d) the purchase and, if applicable, the installation of equipment based in fishing port facilities for the storage and recycling of litter;

- (e) communication, information, awareness raising campaigns, to encourage fishermen and other stakeholders to participate in projects to remove lost fishing gear;
- (f) training for fishermen and port agents.

Article 8

Eligible costs for facilities intended to protect and enhance marine fauna and flora

1. For operations relating to the construction, installation or modernisation of static or movable facilities in accordance with Article 40(1)(b) of Regulation (EU) No 508/2014, costs relating to the following actions are eligible for support:
 - (a) the purchase and, if applicable, the installation of facilities to protect marine areas from trawling;
 - (b) the purchase and, if applicable, the installation of facilities to restore degraded marine ecosystems;
 - (c) costs relating to preliminary work such as prospecting, scientific studies or evaluations;
 - (d) costs, in the outermost regions, relating to the purchase and, if applicable, the installation of anchored fish aggregating devices which contribute to sustainable and selective fishing, in accordance with Article 38(2) of Regulation (EU) No 508/2014.
2. For operations referred to in paragraph 1, the following costs shall not be eligible:
 - (a) acquisition of a vessel to be submerged and used as an artificial reef;
 - (b) costs relating to the construction and maintenance of fish aggregating devices, except for costs provided for in paragraph 1(d).

Article 9

Eligible costs for the contribution to better management or conservation of marine biological resources

1. For operations that are aimed at a better management or conservation of marine biological resources as referred to in Article 40(1)(c) of Regulation (EU) No 508/2014 and that comply with Article 38 of that Regulation costs relating to the purchase or, if applicable, the installation of the following items are eligible for support:
 - (a) circular hooks;
 - (b) acoustic deterrent devices on nets;
 - (c) turtle excluder devices ("TEDs");
 - (d) streamer lines;
 - (e) other tools or devices proven efficient in preventing accidental catches of protected species;
2. In addition, costs relating to the following actions and projects are eligible for support:
 - (a) training for fishermen on better management or conservation of marine biological resources;
 - (b) projects focussing on coastal habitats of importance for fish, birds and other organisms;
 - (c) projects focusing on areas of importance for fish reproduction, such as coastal wetlands, may also be eligible.
3. For the replacement of existing fishing gear with low impact fishing gear, costs related to fish pots and traps, jigging and hand-lining may be eligible for support.

Article 10

Eligible costs for the preparation of protection and management plans for fishery-related activities

For operations consisting in the preparation of protection and management plans for fishery-related activities, as referred to in Article 40(1)(d) of Regulation (EU) No 508/2014, costs relating to the following actions are eligible for support:

- (a) carrying out studies, in particular for the monitoring and surveillance of species and habitats including mapping, and risk management;

- (b) mapping fishing activity and intensity and interactions with protected species and habitats;
- (c) consulting stakeholders during the preparation of management plans;
- (d) developing and applying indicators for pressures and for impacts and performing conservation status assessments;
- (e) training for fishermen and other persons working for or on behalf of the bodies responsible for the management of marine protected areas ('MPAs') relevant for the preparation of protection and management plans for fishery-related activities;
- (f) demarcation of MPAs;
- (g) surveillance including salaries of personnel involved in surveillance activities;
- (h) carrying out publicity and awareness raising measures in relation to MPAs;
- (i) assessing the impacts of the management plans on Natura 2000 areas and on the fisheries areas affected by the management plans.

Article 11

Eligible costs for the management, restoration and monitoring of Natura 2000 sites and Marine Protected Areas

For operations relating to the management, restoration and monitoring of Natura 2000 sites and Marine Protected Areas and to increasing environmental awareness, as referred to in Article 40(1)(e), (f) and (g) of Regulation (EU) No 508/2014, costs related to the following actions are eligible for support:

- (a) consultation of stakeholders during the preparation of management plans;
- (b) development and application of indicators for pressures/impacts and conservation status assessments;
- (c) surveillance of Natura 2000 sites and MPAs;
- (d) training for persons working for or on behalf of the bodies responsible for the management of Natura 2000 sites and MPAs;
- (e) training of fishermen on conservation and restoration of marine ecosystems and related alternative activities such as eco-tourism in Natura 2000 sites and MPAs;
- (f) mapping fishing activity and monitoring its intensity and recording fishery interactions with protected species such as seals, sea turtles, dolphins, seabirds;
- (g) supporting the development of fisheries management measures in Natura 2000 sites and MPAs, such as IA studies and risk assessment, including actions fostering the improvement of their coherence;
- (h) support to measures increasing environmental awareness, involving fishermen, with regard to the protection and restoration of marine biodiversity;
- (i) cooperation and networking of managers of Natura 2000 sites and MPAs.

Article 12

Eligible costs for the participation in other actions aimed at maintaining and enhancing biodiversity and ecosystem services

1. For operations relating to the participation in other actions aimed at maintaining and enhancing biodiversity and ecosystem services as referred to in Article 40(1)(i) of Regulation (EU) No 508/2014, costs related to the following actions are eligible for support:

- (a) costs relating to schemes to test novel monitoring techniques, and in particular:
 - (i) remote electronic monitoring systems, such as CCTV, for the monitoring and recording of incidental catches of protected species;

- (ii) the recording of oceanographic data such as temperature, salinity, plankton, algae blooms or turbidity;
 - (iii) the mapping of invasive alien species (IAS);
 - (iv) actions, including studies, to prevent and control the expansion of IAS;
- (b) financial incentives for the installation on board of automatic recording devices for monitoring and recording oceanographic data such as temperature, salinity, plankton, algae blooms or turbidity;
- (c) costs for chartering of commercial fishing vessels for environmental observation at a rate proportional to the activity;
- (d) costs for other scientific actions related to the mapping and assessment of marine and coastal ecosystems and their services.
2. For operations aiming at restoring specific marine and coastal habitats in support of sustainable fish stocks, as referred to in Article 40(1)(i) of Regulation (EU) No 508/2014, the following actions are eligible for support:
- (a) actions reducing physical and chemical pollution;
 - (b) actions reducing other physical pressures, including anthropogenic underwater noise that negatively affect biodiversity;
 - (c) positive conservation measures to protect and conserve flora and fauna, including the reintroduction of or stocking with native species, and applying Green Infrastructure principles referred to in the Commission Communication on Green Infrastructure ⁽¹⁾;
 - (d) actions to prevent, control or eliminate IAS.

CHAPTER V

COSTS RELATING TO THE PROMOTION OF ENERGY EFFICIENCY AND THE MITIGATION OF CLIMATE CHANGE

Article 13

Eligible costs related to the hydrodynamic of the hull of the vessel

1. For operations that are aimed at improving the hydrodynamics of the hull of the vessel in accordance with Article 41(1)(a) of Regulation (EU) No 508/2014, costs related to the following actions are eligible for support:
- (a) investments on stability mechanisms such as bilge keels and bulbous bows that contribute to improving sea-keeping and stability;
 - (b) costs related to the use of non-toxic antifouling such as copper coating in order to reduce friction;
 - (c) costs relative to the steering gear, such as steering gear control systems and multiple rudders to reduce rudder activity depending on weather and sea-state conditions;
 - (d) tank testing in order to provide a basis for improving hydrodynamics.
2. Costs relating to basic hull maintenance shall not be eligible for funding under this Article.

Article 14

Eligible costs related to the improvement of the propulsion system of the vessel

For operations that are aimed at improving the propulsion system of the vessel in accordance with Article 41(1)(a) of Regulation (EU) No 508/2014, costs related to the purchase and, if necessary, the installation of the following items are eligible for support:

- (a) energy efficient propellers including drive shafts;
- (b) catalysers;
- (c) energy efficient generators such as those using hydrogen, or natural gas;
- (d) renewable energy propulsion elements such as sails, kites, windmills, turbines, or solar panels;

⁽¹⁾ Commission Communication, Green Infrastructure (GI) — Enhancing Europe's Natural Capital, Brussels, COM(2013) 249 final, 6.5.2013.

- (e) bow thrusters;
- (f) conversion of engines to run on biofuels;
- (g) econometers, fuel management systems and monitoring systems;
- (h) investments in nozzles that improve the propulsion system.

Article 15

Eligible costs related to investments in fishing gear and equipment

For investments in fishing gear and fishing equipment as referred to in Article 41(1)(a) of Regulation (EU) No 508/2014, costs relating to the following actions are eligible for support:

- (a) change from towed gear to alternative gear;
- (b) towed gear modifications;
- (c) investments in towed gear monitoring equipment.

Article 16

Eligible costs related to investments aimed at the reduction of electricity or thermal energy consumption

For investments that are aimed at the reduction of electricity or thermal energy consumption in accordance with Article 41(1)(a) of Regulation (EU) No 508/2014, the following costs are eligible for support:

- (a) investments to improve the refrigeration, freezing, or insulation systems for vessels under 18 m;
- (b) investments to encourage the recycling of heat within the vessel involving the heat being recovered and reused for other auxiliary operations within the vessel.

CHAPTER VI

FINAL PROVISIONS

Article 17

Entry into force

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

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 24 November 2014.

For the Commission

The President

Jean-Claude JUNCKER

COMMISSION IMPLEMENTING REGULATION (EU) 2015/532**of 30 March 2015****amending for the 228th time Council Regulation (EC) No 881/2002 imposing certain specific restrictive measures directed against certain persons and entities associated with the Al-Qaida network**

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Council Regulation (EC) No 881/2002 of 27 May 2002 imposing certain specific restrictive measures directed against certain persons and entities associated with the Al-Qaida network ⁽¹⁾, and in particular Article 7(1)(a) and 7a(1) thereof,

Whereas:

- (1) Annex I to Regulation (EC) No 881/2002 lists the persons, groups and entities covered by the freezing of funds and economic resources under that Regulation.
- (2) On 23 March 2015 the Sanctions Committee of the United Nations Security Council (UNSC) approved the addition of one person to the Al-Qaida Sanctions Committee's list of persons, groups and entities to whom the freezing of funds and economic resources should apply.
- (3) Annex I to Regulation (EC) No 881/2002 should therefore be updated accordingly.
- (4) In order to ensure that the measures provided for in this Regulation are effective, it should enter into force immediately,

HAS ADOPTED THIS REGULATION:

Article 1

Annex I to Regulation (EC) No 881/2002 is amended in accordance with the Annex to this Regulation.

Article 2

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

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 30 March 2015.

*For the Commission,
On behalf of the President,
Head of the Service for Foreign Policy Instruments*

⁽¹⁾ OJ L 139, 29.5.2002, p. 9.

ANNEX

In Annex I to Regulation (EC) No 881/2002 the following entry shall be added under the heading 'Natural persons':

'Aliaskhab Alibulatovich **Kebekov** (Алиасхаб Алибулатович Кебеков) (*alias*: (a) Sheikh Abu Muhammad, (b) Ali Abu Muhammad, (c) Abu Muhammad Ali Al-Dagestani). Date of birth: 1.1.1972. Place of birth: Teletl Village, Shamilskiy District, Republic of Dagestan, Russian Federation. Nationality: Russian. Passport no.: 628605523 (Russian Foreign Travel Passport number, issued on 4.7.2006, issued in Federal Migration Service of the Russian Federation, expires on 16.7.2016). National identification no.: 8203883123 (Russian National Passport number issued on 16.7.2005, issued in Department of Internal Affairs (OVD), Kirovskiy District, Republic of Dagestan, the Russian Federation, expires on 1.1.2017). Address: Shosse Aeroporta, 5 Ap. 7 Makhachkala, Republic of Dagestan, Russian Federation. Other information: (a) Physical description: eye colour: brown; hair colour: grey; height: 170-175 cm; build: heavy, oval face, beard; (b) Father's name: Alibulat Kebekovich Kebekov, born in 1927; (c) Photo available for inclusion in the INTERPOL-UN Security Council Special Notice. Date of designation referred to in Article 2a(4)(b): 23.3.2015.'

COMMISSION IMPLEMENTING REGULATION (EU) 2015/533**of 30 March 2015****establishing the standard import values for determining the entry price of certain fruit and vegetables**

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) No 1308/2013 of the European Parliament and of the Council of 17 December 2013 establishing a common organisation of the markets in agricultural products and repealing Council Regulations (EEC) No 922/72, (EEC) No 234/79, (EC) No 1037/2001 and (EC) No 1234/2007 ⁽¹⁾,

Having regard to Commission Implementing Regulation (EU) No 543/2011 of 7 June 2011 laying down detailed rules for the application of Council Regulation (EC) No 1234/2007 in respect of the fruit and vegetables and processed fruit and vegetables sectors ⁽²⁾, and in particular Article 136(1) thereof,

Whereas:

- (1) Implementing Regulation (EU) No 543/2011 lays down, pursuant to the outcome of the Uruguay Round multilateral trade negotiations, the criteria whereby the Commission fixes the standard values for imports from third countries, in respect of the products and periods stipulated in Annex XVI, Part A thereto.
- (2) The standard import value is calculated each working day, in accordance with Article 136(1) of Implementing Regulation (EU) No 543/2011, taking into account variable daily data. Therefore this Regulation should enter into force on the day of its publication in the *Official Journal of the European Union*,

HAS ADOPTED THIS REGULATION:

Article 1

The standard import values referred to in Article 136 of Implementing Regulation (EU) No 543/2011 are fixed in the Annex to this Regulation.

Article 2

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

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 30 March 2015.

*For the Commission,
On behalf of the President,
Jerzy PLEWA*

Director-General for Agriculture and Rural Development

⁽¹⁾ OJ L 347, 20.12.2013, p. 671.

⁽²⁾ OJ L 157, 15.6.2011, p. 1.

ANNEX

Standard import values for determining the entry price of certain fruit and vegetables

(EUR/100 kg)		
CN code	Third country code ⁽¹⁾	Standard import value
0702 00 00	IL	135,3
	MA	99,1
	TR	123,0
	ZZ	119,1
0707 00 05	AL	119,5
	MA	176,1
	TR	144,0
	ZZ	146,5
0709 93 10	MA	128,2
	TR	173,5
	ZZ	150,9
0805 10 20	EG	47,3
	IL	71,5
	MA	54,4
	TN	55,0
	TR	67,0
	ZZ	59,0
	BO	92,8
0805 50 10	TR	45,8
	ZZ	69,3
0808 10 80	AR	94,0
	BR	90,5
	CL	99,5
	CN	105,5
	MK	25,7
	US	187,6
	ZA	188,2
	ZZ	113,0
0808 30 90	AR	120,2
	CL	126,9
	CN	71,3
	ZA	124,0
	ZZ	110,6

⁽¹⁾ Nomenclature of countries laid down by Commission Regulation (EU) No 1106/2012 of 27 November 2012 implementing Regulation (EC) No 471/2009 of the European Parliament and of the Council on Community statistics relating to external trade with non-member countries, as regards the update of the nomenclature of countries and territories (OJ L 328, 28.11.2012, p. 7). Code 'ZZ' stands for 'of other origin'.

REGULATION (EU) 2015/534 OF THE EUROPEAN CENTRAL BANK
of 17 March 2015
on reporting of supervisory financial information (ECB/2015/13)

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

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

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

Whereas:

- (1) 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 ⁽³⁾ (also referred to herein as the 'CRR') and Commission Implementing Regulation (EU) No 680/2014 ⁽⁴⁾. The information reported is collected by the ECB under Decision ECB/2014/29 ⁽⁵⁾. This Regulation complements Decision ECB/2014/29 by further specifying the requirements concerning the reporting of supervisory financial information.
- (2) Implementing 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 specific areas set out in Article 1 of Implementing 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 ⁽⁶⁾. The submission by national competent authorities (NCAs) to the ECB of the supervisory financial information mandatory under Implementing 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.

⁽¹⁾ OJ L 287, 29.10.2013, p. 63.

⁽²⁾ OJ L 141, 14.5.2014, p. 1.

⁽³⁾ Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

⁽⁴⁾ Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 191, 28.6.2014, p. 1).

⁽⁵⁾ 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).

⁽⁶⁾ 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).

- (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 ⁽¹⁾, 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. The European Banking Authority has been consulted in accordance with Article 99(6) of Regulation (EU) No 575/2013.
- (6) Implementing 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, Implementing 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 ⁽²⁾, 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 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.

⁽¹⁾ 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).

⁽²⁾ 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, 27.6.2013, p. 338).

- (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 information reported by 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 Implementing 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 (EU) No 575/2013, including any sub-group thereof;
 - (b) significant supervised groups, other than those referred to in point (a), which are subject to 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 (EU) No 575/2013, including any sub-group thereof;
 - (f) less significant supervised groups, other than those referred to in point (e), which are subject to 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 7 and 14, supervised entities that have been given a waiver regarding the application of prudential requirements on an individual basis, in accordance with Article 7 or 10 of Regulation (EU) No 575/2013, shall not be required to report supervisory financial information in accordance with this Regulation.
3. Where competent authorities, including the ECB, require institutions to comply with the obligations laid down in Parts Two to Four and Parts Six to Eight of Regulation (EU) No 575/2013 and in Title VII of Directive 2013/36/EU on a sub-consolidated basis in accordance with Article 11(5) of Regulation (EU) No 575/2013, those institutions shall comply with the requirements laid down in this Regulation on a sub-consolidated basis.
4. NCAs and/or national central banks may use the data collected pursuant to this Regulation for any other tasks.

5. 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.

6. Branches established in a participating Member State by a credit institution established in a non-participating Member State may submit the information that they are required to provide under this Regulation to the relevant NCA through the credit institution by which they were established.

Article 2

Definitions

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 following definitions:

- (1) 'IAS' and 'IFRS' mean 'International Accounting Standards' and 'International Financial Reporting Standards', as mentioned in Article 2 of Regulation (EC) No 1606/2002;
- (2) '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;
- (3) 'sub-group' means a group whose parent undertaking is not itself a subsidiary of another institution authorised in the same participating Member State, or of a financial holding company or mixed financial holding company established in the same participating Member State;
- (4) 'consolidated basis' means consolidated basis as defined in Article 4(1)(48) of Regulation (EU) No 575/2013;
- (5) 'sub-consolidated basis' means sub-consolidated basis as defined in Article 4(1)(49) of Regulation (EU) No 575/2013.

Article 3

Change of status of a supervised entity or a supervised group

1. For the purposes of this Regulation, a supervised entity or supervised group shall be classified as significant 18 months after a decision as referred to in Article 45(1) of Regulation (EU) 468/2014 (ECB/2014/17) has been notified to it. It shall report information in accordance with Title II of this Regulation as a significant supervised entity or significant supervised group on the first reference date which occurs after it has been classified as significant.

2. For the purposes of this Regulation, a supervised entity or supervised group shall be classified as less significant when a decision as referred to in Article 46(1) of Regulation (EU) 468/2014 (ECB/2014/17) has been notified to it. Thereafter, it shall start to report information in accordance with Title III of this Regulation.

TITLE II

SIGNIFICANT SUPERVISED GROUPS AND ENTITIES

CHAPTER I

Significant supervised groups

Article 4

Format and frequency of reporting on a consolidated basis 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 (EU) No 575/2013,

shall report supervisory financial information as provided for in Articles 2, 3 and 10 of Implementing Regulation (EU) No 680/2014 on a consolidated basis. 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 Implementing Regulation (EU) No 680/2014 on a consolidated basis.

Article 5

Format and frequency of reporting on a consolidated basis 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, other than those referred to in Article 4, which are subject to 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 Implementing Regulation (EU) No 680/2014 on a consolidated basis.

CHAPTER II

Significant supervised entities

Article 6

Format and frequency of reporting on an individual basis 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 IFRS under 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 on an individual basis. 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 Implementing Regulation (EU) No 680/2014 and shall take place with the frequency specified in that Article.
3. Significant supervised entities, other than those referred to in paragraph 1, which are not part of a significant supervised group and are subject to national accounting frameworks 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 Implementing 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.

*Article 7***Format and frequency of reporting on an individual basis for entities which are part of a significant supervised group**

1. Significant supervised entities applying IFRS under 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, and which are part of a significant supervised group shall report supervisory financial information to the relevant NCA on an individual basis. Supervisory financial reporting by such entities shall take place with the frequency specified in Article 9 of Implementing 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 Implementing 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, other than those referred to in paragraph 1, which are subject to national accounting frameworks based on Directive 86/635/EEC and 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 Implementing 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 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.
6. The information specified in paragraphs 1, 2, 4, and 5 shall be reported as provided for in Article 6(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 8***Reference dates and remittance dates for significant supervised entities**

1. The information concerning significant supervised entities specified in Articles 6 and 7 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 6 and 7 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

Reporting by significant supervised groups in respect of subsidiaries established in a non-participating Member State or a third country

Article 9

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

1. Parent institutions in a participating Member State and institutions controlled by a parent financial holding company or a parent mixed financial holding company in a participating Member State shall ensure that supervisory financial information in respect of subsidiaries established in a non-participating Member State or a third country is reported on an individual basis to the relevant NCAs as follows:

- (a) for significant supervised groups applying IFRS under 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, at the highest level of consolidation within a participating Member State, supervisory financial reporting shall include the information specified in paragraph 1 of Annex II and shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014;
- (b) for significant supervised groups, other than those referred to above, which are subject to national accounting frameworks based on Directive 86/635/EEC at the highest level of consolidation within a participating Member State, supervisory financial reporting shall include the information specified in paragraph 2 of Annex II and shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014.

2. As an exception to paragraph 1, parent undertakings referred to in that paragraph shall not report financial information concerning subsidiaries the assets of which have a total value of EUR 3 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 3 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 3 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 10

Reference dates and remittance dates for reporting by significant supervised groups in respect of subsidiaries established in a non-participating Member State or a third country

1. The information specified in Article 9 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 subsidiaries established in a non-participating Member State or a third country as specified in Article 9 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

Article 11

Format and frequency of reporting on a consolidated basis 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 (EU) No 575/2013, including any sub-group thereof, shall report supervisory financial information to the relevant NCA on a consolidated basis.
2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 1 of Annex I.
3. NCAs shall submit to the ECB any additional template specified in Annex III of 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.
4. Less significant supervised groups, other than those referred to in paragraph 1, which are subject to 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 Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 2 of Annex I.
5. NCAs shall submit to the ECB any additional template specified in Annex IV of 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.
6. As an exception to paragraphs 4 and 5 supervisory financial reporting concerning less significant supervised groups the assets of which have a total value of EUR 3 billion or less shall include the information specified in Annex III, as a common minimum, instead of the information specified in 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 Part IV Title III of Regulation (EU) No 468/2014 (ECB/2014/17).
7. When an update of the list of supervised entities, in accordance with Part IV Title II Chapter 3 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 3 billion, that group shall start to report information in accordance with paragraphs 4 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 3 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 6(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 the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

Article 12

Reference dates and remittance dates for less significant supervised groups

1. The information concerning less significant supervised groups specified in Article 11 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 11 by close of business on the following remittance dates:
- (a) for less significant supervised groups, including sub-groups, reporting on a consolidated basis, the 55th working day following the reference date to which it relates;
 - (b) for less significant supervised groups reporting on a sub-consolidated basis pursuant to Article 1(3), 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

Article 13

Format and frequency of reporting on an individual basis 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 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, and 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 on an individual basis.
2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 1 of Annex I.
3. NCAs shall submit to the ECB any additional template specified in Annex III of 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.
4. Less significant supervised entities, other than those referred to in paragraph 1, which are subject to national accounting frameworks based on Directive 86/635/EEC and 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 Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 2 of Annex I.
6. NCAs shall submit to the ECB any additional template specified in Annex IV of 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 3 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 3 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 Part IV Title III of Regulation (EU) No 468/2014 (ECB/2014/17).
9. When an update of the list of supervised entities, in accordance with Part IV Title II Chapter 3 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 3 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 3 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 6(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.

Article 14

Format and frequency of reporting on an individual basis for entities which are part of a less significant supervised group

1. Less significant supervised entities applying IFRS under 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, and which are part of a less significant supervised group shall report supervisory financial information to the relevant NCA on an individual basis.
2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Implementing 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 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.
4. Less significant supervised entities, other than those referred to in paragraph 1, which are subject to national accounting frameworks based on Directive 86/635/EEC and 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 Implementing 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 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 3 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 Part IV Title III of Regulation (EU) No 468/2014 (ECB/2014/17).

8. When an update of the list of supervised entities, in accordance with Part IV Title II Chapter 3 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 3 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 3 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 6(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 15

Reference dates and remittance dates for less significant supervised entities

1. The information concerning less significant supervised entities specified in Articles 13 and 14 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 13 and 14 by close of business on the following remittance 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 less significant supervised 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 16

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 17***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 specified by Implementing 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 18***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 19***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 18.

*Article 20***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, 17 March 2015.

For the Governing Council of the ECB

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 Implementing 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 Implementing Regulation (EU) No 680/2014 listed in Table 2.
3. The information in paragraphs 1 and 2 is reported in accordance with the instructions in Annex V to Implementing 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.
5. For the purpose of calculating the threshold mentioned in Part 2 of Tables 1 and 2 in this Annex, Article 5(a)(4) of Implementing Regulation (EU) 680/2014 applies.

Table 1

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
	Breakdown of financial assets by instrument and by counterparty sector
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2	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	Breakdown of loans and advances by product
6	Breakdown of loans and advances to non-financial corporations by NACE codes
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector

Template number	Name of the template or of the group of templates
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments
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	Derivatives — trading
	Derivatives — hedge accounting
11.1	Derivatives — hedge accounting: breakdown by type of risk and type of hedge
12	Movements in allowances for credit losses and impairment of equity instruments
	Collateral and guarantees received
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	Fair value hierarchy: financial instruments at fair value
	Breakdown of selected statement of profit or loss items
16.1	Interest income and expenses by instrument and counterparty sector
16.3	Gains or losses on financial assets and liabilities held for trading by instrument
	Reconciliation between accounting and CRR scope of consolidation: balance Sheet
17.1	Reconciliation between accounting and CRR scope of consolidation: assets
17.2	Reconciliation between accounting and CRR scope of consolidation: off-balance sheet exposures — loan commitments, financial guarantees and other commitments given
17.3	Reconciliation between accounting and CRR scope of consolidation: liabilities
18	Performing and non-performing exposures
19	Forborne exposures
	PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]
	Geographical breakdown
20.4	Geographical breakdown of assets by residence of the counterparty
20.5	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	Geographical breakdown of liabilities by residence of the counterparty
	PART 4 [ANNUAL]
	Group structure
40.1	Group structure: 'entity-by-entity'

Table 2

Template number	Name of the template or of the group of 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
	Breakdown of financial assets by instrument and by counterparty sector
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2	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	Breakdown of loans and advances by product
6	Breakdown of loans and advances to non-financial corporations by NACE codes
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments
9.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	Loan commitments, financial guarantees and other commitments received
10	Derivatives — trading

Template number	Name of the template or of the group of templates
	Derivatives — hedge accounting
11.2	Derivatives — hedge accounting under national GAAP: breakdown by type of risk
12	Movements in allowances for credit losses and impairment of equity instruments
	Collateral and guarantees received
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	Fair value hierarchy: financial instruments at fair value
	Breakdown of selected statement of profit or loss items
16.1	Interest income and expenses by instrument and counterparty sector
16.4	Gains or losses on financial assets and liabilities held for trading by risk
	Reconciliation between accounting and CRR scope of consolidation: balance Sheet
17.1	Reconciliation between accounting and CRR scope of consolidation: assets
17.2	Reconciliation between accounting and CRR scope of consolidation: off-balance sheet exposures — loan commitments, financial guarantees and other commitments given
17.3	Reconciliation between accounting and CRR scope of consolidation: liabilities
18	Performing and non-performing exposures
19	Forborne exposures
	PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]
	Geographical breakdown
20.4	Geographical breakdown of assets by residence of the counterparty
20.5	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	Geographical breakdown of liabilities by residence of the counterparty
	PART 4 [ANNUAL]
	Group structure
40.1	Group structure: 'entity-by-entity'

ANNEX II

Over-simplified supervisory financial reporting

1. For supervised entities applying IFRS under Regulation (EC) No 1606/2002, as well as for supervised entities applying national accounting frameworks based on Directive 86/635/EEC that are compatible with IFRS, 'Over-simplified supervisory financial reporting' includes the templates from Annex III to Implementing Regulation (EU) No 680/2014 listed in Table 3.

Table 3

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
	Breakdown of financial assets by instrument and by counterparty sector
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2	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	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
	Loan commitments, financial guarantees and other commitments
9.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	Derivatives — trading
	Derivatives — hedge accounting
11.1	Derivatives — hedge accounting: breakdown by type of risk and type of hedge
12	Movements in allowances for credit losses and impairment of equity instruments
14	Fair value hierarchy: financial instruments at fair value
18	Performing and non-performing exposures
19	Forborne exposures

2. For supervised entities applying national accounting frameworks based on Directive 86/635/EEC other than those included in paragraph 1, 'Over-simplified supervisory financial reporting' includes the templates from Annex IV to Implementing Regulation (EU) No 680/2014 listed in Table 4.

Table 4

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
	Breakdown of financial assets by instrument and by counterparty sector
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2	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	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
	Loan commitments, financial guarantees and other commitments
9.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	Derivatives — trading

Template number	Name of the template or of the group of templates
	Derivatives — hedge accounting
11.2	Derivatives — hedge accounting under national GAAP: Breakdown by type of risk
12	Movements in allowances for credit losses and impairment of equity instruments
18	Performing and non-performing exposures
19	Forborne exposures

3. The information in paragraphs 1 and 2 is reported in accordance with the instructions provided in Annex V to Implementing Regulation (EU) No 680/2014.

ANNEX III

Supervisory financial reporting data points

1. For supervised entities applying IFRS under Regulation (EC) No 1606/2002, as well as for supervised entities applying national accounting frameworks based on Directive 86/635/EEC that are compatible with IFRS, 'Supervisory financial reporting data points' includes the data points from Annex III to Implementing Regulation (EU) 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 Implementing Regulation (EU) No 680/2014 identified in Annex V.
 3. The information in paragraphs 1 and 2 is reported in accordance with the instructions provided in Annex V to Implementing 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]
	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
11.1	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, cash balances at central banks and other demand deposits	IAS 1.54 (i)	
020	Cash on hand	Part 2.1 of Annex V to Implementing Regulation (EU) No 680/2014 (hereinafter 'Annex V')	
030	Cash balances at central banks	Annex V.Part 2.2	

		References	Carrying amount
			010
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)	

		References	Carrying amount
			010
290	Investment property	IAS 40.5; IAS 1.54(b)	
300	Intangible assets	IAS 1.54(c); Article 4(1)(115) of Regulation (EU) No 575/2013 (hereinafter the 'CRR')	
310	Goodwill	IFRS 3.B67(d); Article 4(1)(113) of the CRR	
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(1) (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 II 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 II to Regulation (EC) No 25/2009; Annex V. Part 1.30	
090	Debt securities issued	Annex V.Part 1.31	

		References	Carrying amount
			010
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 II 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; Article 4(1)(108) of the CRR	
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	Capital	IAS 1.54(r), Article 22 of Directive 86/635/EEC (hereinafter the 'BAD')	
020	Paid up capital	IAS 1.78(e)	
030	Unpaid capital which has been called up	IAS 1.78(e); Annex V.Part 2.14	
040	Share premium	IAS 1.78(e); Article 4(1)(124) of the CRR	
050	Equity instruments issued other than capital	Annex V.Part 2.15-16	
060	Equity component of compound financial instruments	IAS 32.28-29; Annex V.Part 2.15	
070	Other equity instruments issued	Annex V.Part 2.16	
080	Other equity	IFRS 2.10; Annex V.Part 2.17	
090	Accumulated other comprehensive income	Article 4(1)(100) of the CRR	
095	Items that will not be reclassified to profit or loss	IAS 1.82A(a)	
100	Tangible assets	IAS 16.39-41	
110	Intangible assets	IAS 38.85-87	
120	Actuarial gains or (-) losses on defined benefit pension plans	IAS 1.7	
122	Non-current assets and disposal groups classified as held for sale	IFRS 5.38, IG Example 12	
124	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	IAS 1.82(h); IAS 28.11	
128	Items that may be reclassified to profit or loss	IAS 1.82A(a)	
130	Hedge of net investments in foreign operations [effective portion]	IAS 39.102(a)	
140	Foreign currency translation	IAS 21.52(b); IAS 21.32, 38-49	
150	Hedging derivatives. Cash flow hedges [effective portion]	IFRS 7.23(c); IAS 39.95-101	
160	Available-for-sale financial assets	IFRS 7.20(a)(ii); IAS 39.55(b)	
170	Non-current assets and disposal groups classified as held for sale	IFRS 5.38, IG Example 12	

		References	Carrying amount
			010
180	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	IAS 1.82(h); IAS 28.11	
190	Retained earnings	Article 4(1)(123) of the CRR	
200	Revaluation reserves	IFRS 1.30, D5-D8; Annex V.Part 2.18	
210	Other reserves	IAS 1.54; IAS 1.78(e)	
220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates	IAS 28.11; Annex V.Part 2.19	
230	Other	Annex V.Part 2.19	
240	(-) Treasury shares	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.20	
250	Profit or loss attributable to owners of the parent	IAS 27.28; IAS 1.83(a)(ii)	
260	(-) Interim dividends	IAS 32.35	
270	Minority interests [Non-controlling interests]	IAS 27.4; IAS 1.54(q); IAS 27.27	
280	Accumulated Other Comprehensive Income	IAS 27.27-28; Article 4(1)(100) of the CRR	
290	Other items	IAS 27.27-28	
300	TOTAL EQUITY	IAS 1.9(c), IG 6	
310	TOTAL EQUITY AND TOTAL LIABILITIES	IAS 1.IG6	

2. Statement of profit or loss

		References	Current period
			010
010	Interest income	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)	

		References	Current period
			010
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	(Interest expenses)	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	(Expenses on share capital repayable on demand)	IFRIC 2.11	
160	Dividend income	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	Fee and commission income	IFRS 7.20(c)	
210	(Fee and commission expenses)	IFRS 7.20(c)	
220	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	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		

		References	Current period
			010
280	Gains or (-) losses on financial assets and liabilities held for trading, net	IFRS 7.20(a)(i); IAS 39.55(a)	
290	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	IFRS 7.20(a)(i); IAS 39.55(a)	
300	Gains or (-) losses from hedge accounting, net	IFRS 7.24; Annex V.Part 2.30	
310	Exchange differences [gain or (-) loss], net	IAS 21.28, 52 (a)	
330	Gains or (-) losses on derecognition of non financial assets, net	IAS 1.34	
340	Other operating income	Annex V.Part 2.141-143	
350	(Other operating expenses)	Annex V.Part 2.141-143	
355	TOTAL OPERATING INCOME, NET		
360	(Administrative expenses)		
370	(Staff expenses)	IAS 19.7; IAS 1.102, IG 6	
380	(Other administrative expenses)		
390	(Depreciation)	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	(Provisions or (-) reversal of provisions)	IAS 37.59, 84; IAS 1.98(b)(f)(g)	
440	(Commitments and guarantees given)		
450	(Other provisions)		
460	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	IFRS 7.20(e)	
470	(Financial assets measured at cost)	IFRS 7.20(e); IAS 39.66	
480	(Available- for-sale financial assets)	IFRS 7.20(e); IAS 39.67	
490	(Loans and receivables	IFRS 7.20(e); IAS 39.63	

		References	Current period
			010
500	(Held to maturity investments)	IFRS 7.20(e); IAS 39.63	
510	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	IAS 28.40-43	
520	(Impairment or (-) reversal of impairment on non-financial assets)	IAS 36.126(a)(b)	
530	(Property, plant and equipment)	IAS 16.73(e)(v-vi)	
540	(Investment properties)	IAS 40.79(d)(v)	
550	(Goodwill)	IFRS 3.Appendix B67(d)(v); IAS 36.124	
560	(Other intangible assets)	IAS 38.118 (e)(iv)(v)	
570	(Other)	IAS 36.126 (a)(b)	
580	Negative goodwill recognised in profit or loss	IFRS 3.Appendix B64(n)(i)	
590	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	IAS 1.82(c)	
600	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	IFRS 5.37; Annex V.Part 2.27	
610	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	IAS 1.102, IG 6; IFRS 5.33 A	
620	(Tax expense or (-) income related to profit or loss from continuing operations)	IAS 1.82(d); IAS 12.77	
630	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	IAS 1, IG 6	
640	Profit or (-) loss after tax from discontinued operations	IAS 1.82(e); IFRS 5.33(a), 5.33 A	
650	Profit or (-) loss before tax from discontinued operations	IFRS 5.33(b)(i)	
660	(Tax expense or (-) income related to discontinued operations)	IFRS 5.33 (b)(ii),(iv)	
670	PROFIT OR (-) LOSS FOR THE YEAR	IAS 1.82(f)	
680	Attributable to minority interest [non-controlling interests]	IAS 1.83(a)(i)	
690	Attributable to owners of the parent	IAS 1.83(a)(ii)	

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		
			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 II 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 II to Regulation (EC) No 25/2009						
080	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009						
090	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51						

		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		
			010	020	030	037	040	050
100	Repurchase agreements	Part 2.9.4 of Annex II 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 II to Regulation (EC) No 25/2009						
130	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009						
140	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51						
150	Repurchase agreements	Part 2.9.4 of Annex II 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 II to Regulation (EC) No 25/2009						
180	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009						
190	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51						

		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		
			010	020	030	037	040	050
200	Repurchase agreements	Part 2.9.4 of Annex II 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 II to Regulation (EC) No 25/2009						
230	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009						
240	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51						
250	Repurchase agreements	Part 2.9.4 of Annex II 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 II to Regulation (EC) No 25/2009						
280	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009						

		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		
			010	020	030	037	040	050
290	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51						
300	Repurchase agreements	Part 2.9.4 of Annex II 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 II to Regulation (EC) No 25/2009						
330	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009						
340	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51						
350	Repurchase agreements	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009						
360	Debt securities issued	Annex V.Part 1.31; Annex V. Part 2.52						
370	Certificates of deposits	Annex V.Part 2.52(a)						
380	Asset-backed securities	Article 4(1)(61) of the CRR						

			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		
			010	020	030	037	040	050
390	Covered bonds	Article 129(1) of the CRR						
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	Other financial liabilities	Annex V.Part 1.32-34						
450	FINANCIAL LIABILITIES							

8.2. Subordinated financial liabilities

			Carrying amount	
		References	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 II to Regulation (EC) No 25/2009; Annex V.Part 1.30		
020	Debt securities issued	Annex V.Part 1.31		
030	SUBORDINATED FINANCIAL LIABILITIES	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					

By type of risk/By product or by type of market		TEMPLATE NUMBER <i>References</i>	Carrying amount		Notional amount	
			Financial assets held for trading	Financial liabilities held for trading	Total Trading	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
070	Equity	<i>Annex V.Part 2.67(b)</i>				
080	of which: economic hedges	<i>Annex V.Part 2.74</i>				
090	OTC options					
100	OTC other					
110	Organised market options					
120	Organised market other					
130	Foreign exchange and gold	<i>Annex V.Part 2.67(c)</i>				
140	of which: economic hedges	<i>Annex V.Part 2.74</i>				
150	OTC options					
160	OTC other					
170	Organised market options					
180	Organised market other					
190	Credit	<i>Annex V.Part 2.67(d)</i>				
200	of which: economic hedges	<i>Annex V.Part 2.74</i>				
210	Credit default swap					
220	Credit spread option					

By type of risk/By product or by type of market		TEMPLATE NUMBER <i>References</i>	Carrying amount		Notional amount	
			Financial assets held for trading	Financial liabilities held for trading	Total Trading	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
230	Total return swap					
240	Other					
250	Commodity	<i>Annex V.Part 2.67(e)</i>				
260	of which: economic hedges	<i>Annex V.Part 2.74</i>				
270	Other	<i>Annex V.Part 2.67(f)</i>				
280	of which: economic hedges	<i>Annex V.Part 2.74</i>				
290	DERIVATIVES	<i>IAS 39.9</i>				
300	of which: OTC — credit institutions	<i>Annex V.Part 1.35(c), 2.75(a)</i>				
310	of which: OTC — other financial corporations	<i>Annex V.Part 1.35(d), 2.75(b)</i>				
320	of which: OTC — rest	<i>Annex V.Part 2.75(c)</i>				

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	<i>Annex V.Part 2.67(a)</i>				
020	OTC options					
030	OTC other					
040	Organised market options					
050	Organised market other					
060	Equity	<i>Annex V.Part 2.67(b)</i>				
070	OTC options					
080	OTC other					
090	Organised market options					
100	Organised market other					
110	Foreign exchange and gold	<i>Annex V.Part 2.67(c)</i>				
120	OTC options					
130	OTC other					
140	Organised market options					

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
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					

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
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)				

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
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)				

18. Information on performing and non-performing exposures

		References	Gross carrying amount				
			010	020	Performing		
					Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days
					030	040	050
			<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>
010	Debt securities	<i>Annex V. Part 1.24, 26</i>					
020	Central banks	<i>Annex V. Part 1.35(a)</i>					
030	General government	<i>Annex V. Part 1.35(b)</i>					
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
070	Loans and advances	<i>Annex V. Part 1.24, 27</i>					
080	Central banks	<i>Annex V. Part 1.35(a)</i>					
090	General government	<i>Annex V. Part 1.35(b)</i>					
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					

			Gross carrying amount				
			Performing				
					Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days
			010	020	030	040	050
			Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158	Annex V. Part 2. 158	Annex V. Part 2. 158
References							
120	Non-financial corporations	Annex V.Part 1.35(e)					
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter the 'SME')					
140	Of which: Commercial real estate						
150	Households	Annex V.Part 1.35(f)					
160	Of which: Residential mortgage loans						
170	Of which: Credit for consumption						
180	DEBT INSTRUMENTS AT AMORTISED COST	Annex V. Part 1. 13 (d)(e)					
190	Debt securities	Annex V.Part 1.24, 26					
200	Central banks	Annex V.Part 1.35(a)					
210	General government	Annex V.Part 1.35(b)					

		References	Gross carrying amount				
			010	020	Performing		
					Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 60 days	Past due > 60 days ≤ 90 days
					030	040	050
			<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
250	Loans and advances	<i>Annex V. Part 1.24, 27</i>					
260	Central banks	<i>Annex V. Part 1.35(a)</i>					
270	General government	<i>Annex V. Part 1.35(b)</i>					
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
310	Households	<i>Annex V. Part 1.35(f)</i>					
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	<i>Annex V. Part I. 13 (b)(c)</i>					
330	DEBT INSTRUMENTS other than HFT	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>					

		References	Gross carrying amount				
			010	020	Performing		
					Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days
					030	040	050
			<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>
340	Loan commitments given	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V. Part 2.56-57</i>					
350	Central banks	<i>Annex V.Part 1.35(a)</i>					
360	General government	<i>Annex V.Part 1.35(b)</i>					
370	Credit institutions	<i>Annex V.Part 1.35(c)</i>					
380	Other financial corporations	<i>Annex V.Part 1.35(d)</i>					
390	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>					
400	Households	<i>Annex V.Part 1.35(f)</i>					
410	Financial guarantees given	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>					
420	Central banks	<i>Annex V.Part 1.35(a)</i>					
430	General government	<i>Annex V.Part 1.35(b)</i>					
440	Credit institutions	<i>Annex V.Part 1.35(c)</i>					

		References	Gross carrying amount				
			010	020	Performing		
					Not past due or Past due <= 30 days	Past due > 30 days <= 60 days	Past due > 60 days <= 90 days
					030	040	050
			<i>Annex V. Part 2. 45, 109, 145-162</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>	<i>Annex V. Part 2. 158</i>
450	Other financial corporations	<i>Annex V.Part 1.35(d)</i>					
460	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>					
470	Households	<i>Annex V.Part 1.35(f)</i>					
480	Other Commitments given	<i>CRR Annex I; Annex V.Part 2.56, 59</i>					
490	Central banks	<i>Annex V.Part 1.35(a)</i>					
500	General government	<i>Annex V.Part 1.35(b)</i>					
510	Credit institutions	<i>Annex V.Part 1.35(c)</i>					
520	Other financial corporations	<i>Annex V.Part 1.35(d)</i>					
530	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>					
540	Households	<i>Annex V.Part 1.35(f)</i>					
550	OFF-BALANCE SHEET EXPOSURES	<i>Annex V.Part 2.55</i>					

		References	Gross carrying amount						
			Non-performing						
				Unlikely to pay that are not past- due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
			060	070	080	090	100	110	120
			Annex V. Part 2. 145-162	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	CRR Article 178; Annex V. Part 2.61	IAS 39. 58-70
010	Debt securities	Annex V.Part 1.24, 26							
020	Central banks	Annex V.Part 1.35(a)							
030	General government	Annex V.Part 1.35(b)							
040	Credit institutions	Annex V.Part 1.35(c)							
050	Other financial corporations	Annex V.Part 1.35(d)							
060	Non-financial corporations	Annex V.Part 1.35(e)							
070	Loans and advances	Annex V.Part 1.24, 27							
080	Central banks	Annex V.Part 1.35(a)							
090	General government	Annex V.Part 1.35(b)							
100	Credit institutions	Annex V.Part 1.35(c)							
110	Other financial corporations	Annex V.Part 1.35(d)							

		References	Gross carrying amount						
			Non-performing						
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
			060	070	080	090	100	110	120
			Annex V. Part 2. 145-162	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	CRR Article 178; Annex V. Part 2.61	IAS 39. 58-70
120	Non-financial corporations	Annex V.Part 1.35(e)							
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter the 'SME')							
140	Of which: Commercial real estate								
150	Households	Annex V.Part 1.35(f)							
160	Of which: Residential mortgage loans								
170	Of which: Credit for consumption								
180	DEBT INSTRUMENTS AT AMORTISED COST	Annex V. Part 1. 13 (d)(e)							
190	Debt securities	Annex V.Part 1.24, 26							
200	Central banks	Annex V.Part 1.35(a)							
210	General government	Annex V.Part 1.35(b)							

		References	Gross carrying amount						
			Non-performing						
				Unlikely to pay that are not past- due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
			060	070	080	090	100	110	120
			Annex V. Part 2. 145-162	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	CRR Article 178; Annex V. Part 2.61	IAS 39. 58-70
220	Credit institutions	Annex V.Part 1.35(c)							
230	Other financial corporations	Annex V.Part 1.35(d)							
240	Non-financial corporations	Annex V.Part 1.35(e)							
250	Loans and advances	Annex V.Part 1.24, 27							
260	Central banks	Annex V.Part 1.35(a)							
270	General government	Annex V.Part 1.35(b)							
280	Credit institutions	Annex V.Part 1.35(c)							
290	Other financial corporations	Annex V.Part 1.35(d)							
300	Non-financial corporations	Annex V.Part 1.35(e)							
310	Households	Annex V.Part 1.35(f)							
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	Annex V. Part I. 13 (b)(c)							
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e)							

		References	Gross carrying amount						
			Non-performing						
				Unlikely to pay that are not past- due or past-due < = 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
			060	070	080	090	100	110	120
			Annex V. Part 2. 145-162	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	CRR Article 178; Annex V. Part 2.61	IAS 39. 58-70
340	Loan commitments given	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V. Part 2.56-57							
350	Central banks	Annex V.Part 1.35(a)							
360	General government	Annex V.Part 1.35(b)							
370	Credit institutions	Annex V.Part 1.35(c)							
380	Other financial corporations	Annex V.Part 1.35(d)							
390	Non-financial corporations	Annex V.Part 1.35(e)							
400	Households	Annex V.Part 1.35(f)							
410	Financial guarantees given	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58							
420	Central banks	Annex V.Part 1.35(a)							
430	General government	Annex V.Part 1.35(b)							
440	Credit institutions	Annex V.Part 1.35(c)							

		References	Gross carrying amount						
			Non-performing						
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year	Of which: defaulted	Of which: impaired
			060	070	080	090	100	110	120
			Annex V. Part 2. 145-162	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	Annex V. Part 2. 159	CRR Article 178; Annex V. Part 2.61	IAS 39. 58-70
450	Other financial corporations	Annex V.Part 1.35(d)							
460	Non-financial corporations	Annex V.Part 1.35(e)							
470	Households	Annex V.Part 1.35(f)							
480	Other Commitments given	CRR Annex I; Annex V.Part 2.56, 59							
490	Central banks	Annex V.Part 1.35(a)							
500	General government	Annex V.Part 1.35(b)							
510	Credit institutions	Annex V.Part 1.35(c)							
520	Other financial corporations	Annex V.Part 1.35(d)							
530	Non-financial corporations	Annex V.Part 1.35(e)							
540	Households	Annex V.Part 1.35(f)							
550	OFF-BALANCE SHEET EXPOSURES	Annex V.Part 2.55							

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				
			130	on performing exposures	150	on non-performing exposures	
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
						160	170
			Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161	Annex V. Part 2. 159,161	Annex V. Part 2. 159,161
010	Debt securities	Annex V.Part 1.24, 26					
020	Central banks	Annex V.Part 1.35(a)					
030	General government	Annex V.Part 1.35(b)					
040	Credit institutions	Annex V.Part 1.35(c)					
050	Other financial corporations	Annex V.Part 1.35(d)					
060	Non-financial corporations	Annex V.Part 1.35(e)					
070	Loans and advances	Annex V.Part 1.24, 27					
080	Central banks	Annex V.Part 1.35(a)					
090	General government	Annex V.Part 1.35(b)					
100	Credit institutions	Annex V.Part 1.35(c)					
110	Other financial corporations	Annex V.Part 1.35(d)					

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				
			130	on performing exposures	140	on non-performing exposures	
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			130	140	150	160	170
			Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161	Annex V. Part 2. 159,161	Annex V. Part 2. 159,161
120	Non-financial corporations	Annex V.Part 1.35(e)					
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter the 'SME')					
140	Of which: Commercial real estate						
150	Households	Annex V.Part 1.35(f)					
160	Of which: Residential mortgage loans						
170	Of which: Credit for consumption						
180	DEBT INSTRUMENTS AT AMORTISED COST	Annex V. Part 1. 13 (d)(e)					
190	Debt securities	Annex V.Part 1.24, 26					
200	Central banks	Annex V.Part 1.35(a)					
210	General government	Annex V.Part 1.35(b)					

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				
			130	on performing exposures	140	on non-performing exposures	
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			130	140	150	160	170
			Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161	Annex V. Part 2. 159,161	Annex V. Part 2. 159,161
220	Credit institutions	Annex V.Part 1.35(c)					
230	Other financial corporations	Annex V.Part 1.35(d)					
240	Non-financial corporations	Annex V.Part 1.35(e)					
250	Loans and advances	Annex V.Part 1.24, 27					
260	Central banks	Annex V.Part 1.35(a)					
270	General government	Annex V.Part 1.35(b)					
280	Credit institutions	Annex V.Part 1.35(c)					
290	Other financial corporations	Annex V.Part 1.35(d)					
300	Non-financial corporations	Annex V.Part 1.35(e)					
310	Households	Annex V.Part 1.35(f)					
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	Annex V. Part I. 13 (b)(c)					
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e)					

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				
			130	on performing exposures	140	on non-performing exposures	
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			130	140	150	160	170
			Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161	Annex V. Part 2. 159,161	Annex V. Part 2. 159,161
340	Loan commitments given	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V. Part 2.56-57					
350	Central banks	Annex V.Part 1.35(a)					
360	General government	Annex V.Part 1.35(b)					
370	Credit institutions	Annex V.Part 1.35(c)					
380	Other financial corporations	Annex V.Part 1.35(d)					
390	Non-financial corporations	Annex V.Part 1.35(e)					
400	Households	Annex V.Part 1.35(f)					
410	Financial guarantees given	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58					
420	Central banks	Annex V.Part 1.35(a)					
430	General government	Annex V.Part 1.35(b)					
440	Credit institutions	Annex V.Part 1.35(c)					

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions				
			130	on performing exposures 140	150	on non-performing exposures	
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
						160	170
			Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161	Annex V. Part 2. 159,161	Annex V. Part 2. 159,161
450	Other financial corporations	Annex V.Part 1.35(d)					
460	Non-financial corporations	Annex V.Part 1.35(e)					
470	Households	Annex V.Part 1.35(f)					
480	Other Commitments given	CRR Annex I; Annex V.Part 2.56, 59					
490	Central banks	Annex V.Part 1.35(a)					
500	General government	Annex V.Part 1.35(b)					
510	Credit institutions	Annex V.Part 1.35(c)					
520	Other financial corporations	Annex V.Part 1.35(d)					
530	Non-financial corporations	Annex V.Part 1.35(e)					
540	Households	Annex V.Part 1.35(f)					
550	OFF-BALANCE SHEET EXPOSURES	Annex V.Part 2.55					

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received	
			on non-performing exposures			
			Past due > 180 days <= 1 year	Past due > 1 year	Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
			180	190	200	210
			Annex V. Part 2. 159,161	Annex V. Part 2. 159,161	Annex V. Part 2. 162	Annex V. Part 2. 162
010	Debt securities	Annex V.Part 1.24, 26				
020	Central banks	Annex V.Part 1.35(a)				
030	General government	Annex V.Part 1.35(b)				
040	Credit institutions	Annex V.Part 1.35(c)				
050	Other financial corporations	Annex V.Part 1.35(d)				
060	Non-financial corporations	Annex V.Part 1.35(e)				
070	Loans and advances	Annex V.Part 1.24, 27				
080	Central banks	Annex V.Part 1.35(a)				
090	General government	Annex V.Part 1.35(b)				
100	Credit institutions	Annex V.Part 1.35(c)				
110	Other financial corporations	Annex V.Part 1.35(d)				

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received	
			on non-performing exposures			
			Past due > 180 days <= 1 year	Past due > 1 year	Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
			180	190	200	210
			Annex V. Part 2. 159,161	Annex V. Part 2. 159,161	Annex V. Part 2. 162	Annex V. Part 2. 162
120	Non-financial corporations	Annex V.Part 1.35(e)				
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter the ‘SME’)				
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)				
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMOR-TISED COST	Annex V. Part 1. 13 (d)(e)				
190	Debt securities	Annex V.Part 1.24, 26				
200	Central banks	Annex V.Part 1.35(a)				
210	General government	Annex V.Part 1.35(b)				

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received	
			on non-performing exposures			
			Past due > 180 days <= 1 year	Past due > 1 year	Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
			180	190	200	210
			Annex V. Part 2. 159,161	Annex V. Part 2. 159,161	Annex V. Part 2. 162	Annex V. Part 2. 162
220	Credit institutions	Annex V.Part 1.35(c)				
230	Other financial corporations	Annex V.Part 1.35(d)				
240	Non-financial corporations	Annex V.Part 1.35(e)				
250	Loans and advances	Annex V.Part 1.24, 27				
260	Central banks	Annex V.Part 1.35(a)				
270	General government	Annex V.Part 1.35(b)				
280	Credit institutions	Annex V.Part 1.35(c)				
290	Other financial corporations	Annex V.Part 1.35(d)				
300	Non-financial corporations	Annex V.Part 1.35(e)				
310	Households	Annex V.Part 1.35(f)				
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	Annex V. Part I. 13 (b)(c)				
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e)				

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received	
			on non-performing exposures			
			Past due > 180 days <= 1 year	Past due > 1 year	Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
			180	190	200	210
			Annex V. Part 2. 159,161	Annex V. Part 2. 159,161	Annex V. Part 2. 162	Annex V. Part 2. 162
340	Loan commitments given	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V. Part 2.56-57				
350	Central banks	Annex V.Part 1.35(a)				
360	General government	Annex V.Part 1.35(b)				
370	Credit institutions	Annex V.Part 1.35(c)				
380	Other financial corporations	Annex V.Part 1.35(d)				
390	Non-financial corporations	Annex V.Part 1.35(e)				
400	Households	Annex V.Part 1.35(f)				
410	Financial guarantees given	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58				
420	Central banks	Annex V.Part 1.35(a)				
430	General government	Annex V.Part 1.35(b)				
440	Credit institutions	Annex V.Part 1.35(c)				

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received	
			on non-performing exposures			
			Past due > 180 days <= 1 year	Past due > 1 year	Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
			180	190	200	210
			Annex V. Part 2. 159,161	Annex V. Part 2. 159,161	Annex V. Part 2. 162	Annex V. Part 2. 162
450	Other financial corporations	Annex V.Part 1.35(d)				
460	Non-financial corporations	Annex V.Part 1.35(e)				
470	Households	Annex V.Part 1.35(f)				
480	Other Commitments given	CRR Annex I; Annex V.Part 2.56, 59				
490	Central banks	Annex V.Part 1.35(a)				
500	General government	Annex V.Part 1.35(b)				
510	Credit institutions	Annex V.Part 1.35(c)				
520	Other financial corporations	Annex V.Part 1.35(d)				
530	Non-financial corporations	Annex V.Part 1.35(e)				
540	Households	Annex V.Part 1.35(f)				
550	OFF-BALANCE SHEET EXPOSURES	Annex V.Part 2.55				

19. Information on forborne exposures

		References	Gross carrying amount of exposures with forbearance measures				
			010	020	Performing exposures with forbearance measures		
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation
					030	040	050
			<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>
010	Debt securities	<i>Annex V. Part 1.24, 26</i>					
020	Central banks	<i>Annex V. Part 1.35(a)</i>					
030	General government	<i>Annex V. Part 1.35(b)</i>					
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>					
070	Loans and advances	<i>Annex V. Part 1.24, 27</i>					
080	Central banks	<i>Annex V. Part 1.35(a)</i>					
090	General government	<i>Annex V. Part 1.35(b)</i>					
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>					
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>					

		References	Gross carrying amount of exposures with forbearance measures				
			010	Performing exposures with forbearance measures			
				020	Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation
					030	040	050
			<i>Annex V. Part 2. 45, 109, 163-182</i>	<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 177, 178, 182</i>	<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b),177, 180</i>
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>					
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC</i>					
140	Of which: Commercial real estate						
150	Households	<i>Annex V.Part 1.35(f)</i>					
160	Of which: Residential mortgage loans						
170	Of which: Credit for consumption						
180	DEBT INSTRUMENTS AT AMORTISED COST	<i>Annex V. Part 1.13 (d)(e)</i>					
190	Debt securities	<i>Annex V.Part 1.24, 26</i>					
200	Central banks	<i>Annex V.Part 1.35(a)</i>					
210	General government	<i>Annex V.Part 1.35(b)</i>					
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>					
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>					

		References	Gross carrying amount of exposures with forbearance measures				
			010	Performing exposures with forbearance measures			
				Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation	
			020	030	040	050	
			Annex V. Part 2. 45, 109, 163-182	Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 177, 178, 182	Annex V. Part 2. 164 (b), 177, 178, 181, 182	Annex V. Part 2. 176(b), 177, 180
240	Non-financial corporations	Annex V.Part 1.35(e)					
250	Loans and advances	Annex V.Part 1.24, 27					
260	Central banks	Annex V.Part 1.35(a)					
270	General government	Annex V.Part 1.35(b)					
280	Credit institutions	Annex V.Part 1.35(c)					
290	Other financial corporations	Annex V.Part 1.35(d)					
300	Non-financial corporations	Annex V.Part 1.35(e)					
310	Households	Annex V.Part 1.35(f)					
320	DEBT INSTRUMENTS AT FAIR VALUE other than HFT	Annex V. Part I. 13 (b)(c)					
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e)					
340	Loan commitments given	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V. Part 2.56-57					

		References	Gross carrying amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures
			060	070	080	090	100	110
			<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180,182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR Article 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>
010	Debt securities	<i>Annex V.Part 1.24, 26</i>						
020	Central banks	<i>Annex V.Part 1.35(a)</i>						
030	General government	<i>Annex V.Part 1.35(b)</i>						
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>						
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>						
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>						
070	Loans and advances	<i>Annex V.Part 1.24, 27</i>						
080	Central banks	<i>Annex V.Part 1.35(a)</i>						
090	General government	<i>Annex V.Part 1.35(b)</i>						
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>						
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>						

		References	Gross carrying amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures
			060	070	080	090	100	110
			<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180,182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR Article 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>						
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC</i>						
140	Of which: Commercial real estate							
150	Households	<i>Annex V.Part 1.35(f)</i>						
160	Of which: Residential mortgage loans							
170	Of which: Credit for consumption							
180	DEBT INSTRUMENTS AT AMOR-TISED COST	<i>Annex V. Part 1.13 (d)(e)</i>						
190	Debt securities	<i>Annex V.Part 1.24, 26</i>						
200	Central banks	<i>Annex V.Part 1.35(a)</i>						
210	General government	<i>Annex V.Part 1.35(b)</i>						
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>						
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>						

		References	Gross carrying amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of non-performing exposures
			060	070	080	090	100	110
			<i>Annex V. Part 2. 145-162</i>	<i>Annex V. Part 2. 164 (a), 179-180,182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR Article 178; Annex V. Part 2.61</i>	<i>IAS 39. 58-70</i>	<i>Annex V. Part 2. 172(a), 157</i>
240	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>						
250	Loans and advances	<i>Annex V.Part 1.24, 27</i>						
260	Central banks	<i>Annex V.Part 1.35(a)</i>						
270	General government	<i>Annex V.Part 1.35(b)</i>						
280	Credit institutions	<i>Annex V.Part 1.35(c)</i>						
290	Other financial corporations	<i>Annex V.Part 1.35(d)</i>						
300	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>						
310	Households	<i>Annex V.Part 1.35(f)</i>						
320	DEBT INSTRUMENTS AT FAIR VALUE other than HFT	<i>Annex V. Part I. 13 (b)(c)</i>						
330	DEBT INSTRUMENTS other than HFT	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>						
340	Loan commitments given	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V. Part 2.56-57</i>						

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			
			120	on performing exposures with forbearance measures	140	on non-performing exposures with forbearance measures
						Instruments with modifications in their terms and conditions
						150
			Annex V. Part 2. 46, 183	Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183
010	Debt securities	Annex V.Part 1.24, 26				
020	Central banks	Annex V.Part 1.35(a)				
030	General government	Annex V.Part 1.35(b)				
040	Credit institutions	Annex V.Part 1.35(c)				
050	Other financial corporations	Annex V.Part 1.35(d)				
060	Non-financial corporations	Annex V.Part 1.35(e)				
070	Loans and advances	Annex V.Part 1.24, 27				
080	Central banks	Annex V.Part 1.35(a)				
090	General government	Annex V.Part 1.35(b)				
100	Credit institutions	Annex V.Part 1.35(c)				
110	Other financial corporations	Annex V.Part 1.35(d)				

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			
			120	on performing exposures with forbearance measures	140	on non-performing exposures with forbearance measures
						Instruments with modifications in their terms and conditions
						150
			Annex V. Part 2. 46, 183	Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183
120	Non-financial corporations	Annex V.Part 1.35(e)				
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC				
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)				
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	Annex V. Part 1.13 (d)(e)				
190	Debt securities	Annex V.Part 1.24, 26				
200	Central banks	Annex V.Part 1.35(a)				
210	General government	Annex V.Part 1.35(b)				
220	Credit institutions	Annex V.Part 1.35(c)				
230	Other financial corporations	Annex V.Part 1.35(d)				

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			
			120	on performing exposures with forbearance measures	140	on non-performing exposures with forbearance measures
						Instruments with modifications in their terms and conditions
						150
			Annex V. Part 2. 46, 183	Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183
240	Non-financial corporations	Annex V.Part 1.35(e)				
250	Loans and advances	Annex V.Part 1.24, 27				
260	Central banks	Annex V.Part 1.35(a)				
270	General government	Annex V.Part 1.35(b)				
280	Credit institutions	Annex V.Part 1.35(c)				
290	Other financial corporations	Annex V.Part 1.35(d)				
300	Non-financial corporations	Annex V.Part 1.35(e)				
310	Households	Annex V.Part 1.35(f)				
320	DEBT INSTRUMENTS AT FAIR VALUE other than HFT	Annex V. Part I. 13 (b)(c)				
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e)				
340	Loan commitments given	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V. Part 2.56-57				

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
			on non-performing exposures with forbearance measures		
			Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
			160	170	180
			<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
010	Debt securities	<i>Annex V. Part 1.24, 26</i>			
020	Central banks	<i>Annex V. Part 1.35(a)</i>			
030	General government	<i>Annex V. Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V. Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V. Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>			
070	Loans and advances	<i>Annex V. Part 1.24, 27</i>			
080	Central banks	<i>Annex V. Part 1.35(a)</i>			
090	General government	<i>Annex V. Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V. Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V. Part 1.35(d)</i>			

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
			on non-performing exposures with forbearance measures		
			Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
			160	170	180
			<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
120	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>			
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC</i>			
140	Of which: Commercial real estate				
150	Households	<i>Annex V. Part 1.35(f)</i>			
160	Of which: Residential mortgage loans				
170	Of which: Credit for consumption				
180	DEBT INSTRUMENTS AT AMORTISED COST	<i>Annex V. Part 1.13 (d)(e)</i>			
190	Debt securities	<i>Annex V. Part 1.24, 26</i>			
200	Central banks	<i>Annex V. Part 1.35(a)</i>			
210	General government	<i>Annex V. Part 1.35(b)</i>			
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>			
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>			

		References	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
			on non-performing exposures with forbearance measures		
			Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
			160	170	180
			<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
240	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>			
250	Loans and advances	<i>Annex V.Part 1.24, 27</i>			
260	Central banks	<i>Annex V.Part 1.35(a)</i>			
270	General government	<i>Annex V.Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V.Part 1.35(c)</i>			
290	Other financial corporations	<i>Annex V.Part 1.35(d)</i>			
300	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>			
310	Households	<i>Annex V.Part 1.35(f)</i>			
320	DEBT INSTRUMENTS AT FAIR VALUE other than HFT	<i>Annex V. Part I. 13 (b)(c)</i>			
330	DEBT INSTRUMENTS other than HFT	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>			
340	Loan commitments given	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V. Part 2.56-57</i>			

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	Cash, cash balances at central banks and other demand deposits	BAD Article 4. Assets (1)	
020	Cash on hand	Part 2.1 of Annex V to Implementing Regulation (EU) 680/2014 (hereinafter 'Annex V')	

		References National GAAP based on Directive 86/635/EEC (hereinafter the 'BAD')	Carrying amount
			010
030	Cash balances at central banks	BAD Article 13(2); Annex V.Part 2.2	
091	Trading financial assets	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 II 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	Non-trading non-derivative financial assets measured at fair value through profit or loss	Article 42a(1), (4) of Directive 78/660/EEC (hereinafter the '4th Directive')	
172	Equity instruments	Part 2.4-5 of Annex II to Regulation (EC) No 25/2009	
173	Debt securities	Annex V.Part 1.24, 26	
174	Loans and advances	4th Directive Article 42a(1), (4)(b); Annex V.Part 1.24, 27	
175	Non-trading non-derivative financial assets measured at fair value to equity	4th Directive Article 42a(1); Article 42c (2)	
176	Equity instruments	Part 2.4-5 of Annex II to Regulation (EC) No 25/2009	
177	Debt securities	Annex V.Part 1.24, 26	
178	Loans and advances	4th Directive Article 42a(1), (4)(b); Annex V.Part 1.24, 27	
231	Non-trading debt instruments measured at a cost-based method	BAD Articles 37.1, 42a(4)(b); Annex V.Part 1.16	
232	Debt securities	Annex V.Part 1.24, 26	
233	Loans and advances	Annex V.Part 1.24, 27	
234	Other non-trading non-derivative financial assets	BAD Articles 35-37; Annex V.Part 1.17	
235	Equity instruments	Part 2.4-5 of Annex II to Regulation (EC) No 25/2009	

		References National GAAP based on Directive 86/635/EEC (hereinafter the 'BAD')	Carrying amount
			010
236	Debt securities	Annex V.Part 1.24, 26	
237	Loans and advances	Annex V.Part 1.24, 27	
240	Derivatives — Hedge accounting	4th Directive Article 42a(1), (5a); Article 42c(1)(a); IAS 39.9; Annex V. Part 1.19	
260	Investments in subsidiaries, joint ventures and associates	BAD Article 4.Assets(7)-(8); 4th Directive Article 17; Annex V.Part 2.4	
270	Tangible assets	BAD Article 4.Assets(10)	
280	Property, Plant and Equipment		
290	Investment property		
300	Intangible assets	BAD Article 4.Assets(9); Article 4(1)(115) of the CRR	
310	Goodwill	BAD Article 4.Assets(9); Article 4(1)(113) of the CRR	
320	Other intangible assets	BAD Article 4.Assets(9)	
330	Tax assets		
340	Current tax assets		
350	Deferred tax assets	4th Directive Article 43(1)(11); Article 4(1)(106) of the CRR	
360	Other assets	Annex V.Part 2.5	
380	TOTAL ASSETS	BAD Article 4 Assets	

1.2 Liabilities

		References National GAAP based on BAD	Carrying amount
			010
061	Trading financial liabilities	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 II to Regulation (EC) No 25/2009; Annex V.Part 1.30	

		References National GAAP based on BAD	Carrying amount
			010
065	Debt securities issued	Annex V.Part 1.31	
066	Other financial liabilities	Annex V.Part 1.32-34	
141	Non-trading non-derivative financial liabilities measured at a cost-based method	4th Directive Article 42a(3)	
142	Deposits	Part 2.9 of Annex II 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	Derivatives — Hedge accounting	4th Directive Article 42a(1), (5a), Article 42c(1)(a); Annex V.Part 1.23	
170	Provisions	BAD Article 4.Liabilities(6)	
171	Funds for general banking risks [if presented within liabilities]	BAD Article 38.1; Article 4(1)(112) of the CRR; 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	Tax liabilities		
250	Current tax liabilities		
260	Deferred tax liabilities	4th Directive Article 43(1)(11); CRR Article 4(108)	
280	Other liabilities	Annex V.Part 2.10	
300	TOTAL LIABILITIES		

1.3 Equity

		References National GAAP based on BAD	Carrying amount
			010
010	Capital	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	Share premium	BAD Article 4.Liabilities(10); Article 4(1)(124) of the CRR	
050	Equity instruments issued other than capital	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	Other equity	Annex V.Part 2.17	
190	Retained earnings	BAD Article 4.Liabilities(13); Article 4(1)(123) of the CRR	
200	Revaluation reserves	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	Fair value reserves	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	Other reserves	BAD Article 4 Liabilities(11)-(13)	
215	Funds for general banking risks [if presented within equity]	BAD Article 38.1; Article 4(1)(112) of the CRR; Annex V.Part 1.38	

		References National GAAP based on BAD	Carrying amount
			010
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	First consolidation differences	Article 19(1)(c) of Directive 83/349/EEC (hereinafter the ‘7th Directive’)	
240	(-) Treasury shares	4th Directive Article 9 C (III)(7), D(III)(2); Annex V.Part 2.20	
250	Profit or loss attributable to owners of the parent	BAD Article 4.Liabilities(14)	
260	(-) Interim dividends	CRR Article 26(2b)	
270	Minority interests [Non-controlling interests]	Article 21 of the 7th Directive	
280	Accumulated Other Comprehensive Income	Article 4(1)(100) of the CRR	
290	Other items		
300	TOTAL EQUITY		
310	TOTAL EQUITY AND TOTAL LIABILITIES	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)	

		References National GAAP based on BAD	Current period
			010
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	

		<i>References National GAAP based on BAD</i>	Current period
			010
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	PROFIT OR (-) LOSS FOR THE YEAR	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

			References National GAAP based on BAD	Central banks	General government	Credit institu- tions	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 collatera- lised loans	Annex V.Part 2.41(i)						
By purpose	110	of which: credit for con- sumption	Annex V.Part 2.41(j)						
	120	of which: lending for house purchases	Annex V.Part 2.41(k)						
By subordi- nation	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 National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contrac- tually 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 Arti- cles 42a(1) and (5a), 42c(1)(a)		
				034	035	037		
010	Derivatives	CRR Annex II	IAS 39.9 Application Gui- dance (hereinafter 'AG') 15(a)					
020	Short positions		IAS 39 AG 15(b)					
030	Equity instruments	Part 2.4-5 of Annex II 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	Deposits	Part 2.9 of Annex II to Regu- lation (EC) No 25/2009; An- nex V. Part 1.30	Part 2.9 of Annex II to Regu- lation (EC) No 25/2009; An- nex 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 II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
080	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
090	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 1.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					

		References National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contrac- tually 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 Arti- cles 42a(1) and (5a), 42c(1)(a)		
				034	035	037		
100	Repurchase agree- ments	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II 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 II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
130	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
140	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
150	Repurchase agree- ments	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II 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 II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
180	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					

		References National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contrac- tually 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 Arti- cles 42a(1) and (5a), 42c(1)(a)		
				034	035	037		
190	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
200	Repurchase agree- ments	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009					
210	Other financial cor- porations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)					
220	Current accounts/ overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
230	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
240	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
250	Repurchase agree- ments	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009					
260	Non-financial cor- porations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)					
270	Current accounts/ overnight deposits	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					

		References National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contrac- tually 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 Arti- cles 42a(1) and (5a), 42c(1)(a)		
				034	035	037		
280	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
290	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
300	Repurchase agree- ments	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II 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 II to Regulation (EC) No 25/2009	Part 2.9.1 of Annex II to Regulation (EC) No 25/2009					
330	Deposits with agreed maturity	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009	Part 2.9.2 of Annex II to Regulation (EC) No 25/2009					
340	Deposits redeemable at notice	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51	Part 2.9.3 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 2.51					
350	Repurchase agree- ments	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009	Part 2.9.4 of Annex II to Regulation (EC) No 25/2009					

		References National GAAP based on BAD		Carrying amount			Accumulated changes in fair value due to credit risk	Amount contrac- tually 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 Arti- cles 42a(1) and (5a), 42c(1)(a)		
				034	035	037		
360	Debt securities is- sued	Annex V.Part 1.31; Annex V. Part 2.52	Annex V.Part 1.31; Annex V. Part 2.52					
370	Certificates of de- posits	Annex V.Part 2.52(a)	Annex V.Part 2.52(a)					
380	Asset-backed securi- ties	Article 4(1)(61) of the CRR	Article 4(1)(61) of the CRR					
390	Covered bonds	Article 129(1) of the CRR	Article 129(1) of the CRR					
400	Hybrid contracts	Annex V.Part 2.52(d)	IAS 39.10-11, AG27, AG29; International Financial Reporting Interpretation Com- mittee (hereinafter 'IFRIC') In- terpretation 9; Annex V.Part 2.52(d)					
410	Other debt securi- ties issued	Annex V.Part 2.52(e)	Annex V.Part 2.52(e)					
420	Convertible com- pound financial instruments		IAS 32.AG 31					
430	Non-convertible							
440	Other financial liabilities	Annex V.Part 1.32-34	Annex V.Part 1.32-34					
450	FINANCIAL LIABIL- ITIES							

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	Deposits	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 1.30	Part 2.9 of Annex II to Regulation (EC) No 25/2009; Annex V.Part 1.30		
020	Debt securities issued	Annex V.Part 1.31	Annex V.Part 1.31		
030	SUBORDINATED FINANCIAL LIABILITIES	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	Interest rate	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					

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
060	Organised market other						
070	Equity	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	Foreign exchange and gold	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	Credit	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				

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
210	Credit default swap						
220	Credit spread option						
230	Total return swap						
240	Other						
250	Commodity	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	Other	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	DERIVATIVES	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			

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
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)		

18. Information on performing and non-performing exposures

		References National GAAP based on BAD		Gross carrying amount		
				010	020	Performing
						Not past due or Past due <= 30 days
						030
				Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158
010	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
020	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
030	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
040	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
050	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
060	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
070	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
080	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
090	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
100	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
110	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
120	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')	SME Article 1 2(a)			
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			

		References National GAAP based on BAD		Gross carrying amount		
				010	020	Performing
						Not past due or Past due <= 30 days
						030
				Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	Annex V. Part I. 13 (d)(e); 14 (d)(e)	Annex V. Part I. 13 (d)(e)			
190	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
200	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
210	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
220	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
230	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
240	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
250	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
260	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
270	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
280	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
290	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
300	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			

		References National GAAP based on BAD		Gross carrying amount		
				010	020	Performing
						Not past due or Past due <= 30 days
						030
				Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	Loan commitments given	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) (c), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V.Part 2.56-57			
350	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
360	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
370	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
380	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
390	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
400	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
410	Financial guarantees given	CRR Annex I; Annex V.Part 2.56,58	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58			

		References National GAAP based on BAD		Gross carrying amount		
				010	020	Performing
						Not past due or Past due <= 30 days
						030
				Annex V. Part 2. 45, 109, 145-162	Annex V. Part 2. 145-162	Annex V. Part 2. 158
420	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
430	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
440	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
450	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
460	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
470	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
480	Other Commitments given	CRR Annex I; Annex V.Part 2.56, 59	CRR Annex I; Annex V.Part 2.56, 59			
490	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
500	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
510	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
520	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
530	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
540	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
550	OFF-BALANCE SHEET EXPOSURES	Annex V.Part 2.55	Annex V.Part 2.55			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Performing		Non-performing
				Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	
				040	050	
				Annex V. Part 2. 158	Annex V. Part 2. 158	Annex V. Part 2. 145-162
010	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
020	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
030	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
040	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
050	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
060	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
070	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
080	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
090	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
100	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
110	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
120	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')	SME Article 1 2(a)			
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Performing		Non-performing
				Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	
				040	050	
				Annex V. Part 2. 158	Annex V. Part 2. 158	Annex V. Part 2. 145-162
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	Annex V. Part I. 13 (d)(e); 14 (d)(e)	Annex V. Part I. 13 (d)(e)			
190	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
200	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
210	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
220	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
230	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
240	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
250	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
260	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
270	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
280	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
290	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
300	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			

		References National GAAP based on BAD		Gross carrying amount		
				Performing		Non-performing
				Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	
				040	050	060
				Annex V. Part 2. 158	Annex V. Part 2. 158	Annex V. Part 2. 145-162
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	Loan commitments given	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) (c), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V.Part 2.56-57			
350	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
360	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
370	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
380	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
390	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
400	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
410	Financial guarantees given	CRR Annex I; Annex V.Part 2.56,58	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Performing		Non-performing
				Past due > 30 days <= 60 days	Past due > 60 days <= 90 days	
				040	050	
				Annex V. Part 2. 158	Annex V. Part 2. 158	Annex V. Part 2. 145-162
420	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
430	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
440	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
450	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
460	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
470	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
480	Other Commitments given	CRR Annex I; Annex V.Part 2.56, 59	CRR Annex I; Annex V.Part 2.56, 59			
490	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
500	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
510	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
520	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
530	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
540	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
550	OFF-BALANCE SHEET EXPOSURES	Annex V.Part 2.55	Annex V.Part 2.55			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				070	080	090
				<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>
010	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
030	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
070	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
080	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
090	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')</i>	<i>SME Article 1 2(a)</i>			
140	Of which: Commercial real estate					
150	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				070	080	090
				<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>			
190	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
200	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
210	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
240	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
250	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
260	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
270	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
290	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
300	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				070	080	090
				<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>
310	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	<i>Annex V. Part I. 13 (b)(c); 14 (b)(c)</i>	<i>Annex V. Part I. 13 (b)(c)</i>			
330	DEBT INSTRUMENTS other than HFT	<i>Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)</i>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>			
340	Loan commitments given	<i>CRR Annex I; Annex V.Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) (c), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V.Part 2.56-57</i>			
350	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
360	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
370	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
380	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
390	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
400	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
410	Financial guarantees given	<i>CRR Annex I; Annex V.Part 2.56,58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Unlikely to pay that are not past-due or past-due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year
				070	080	090
				<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>	<i>Annex V. Part 2. 159</i>
420	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
430	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
440	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
450	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
460	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
470	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
480	Other Commitments given	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>			
490	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
500	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
510	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
520	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
530	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
540	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
550	OFF-BALANCE SHEET EXPOSURES	<i>Annex V.Part 2.55</i>	<i>Annex V.Part 2.55</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Past due > 1 year	Of which: defaulted	Of which: impaired
				100	110	120
				<i>Annex V. Part 2. 159</i>	<i>CRR Article 178; Annex V. Part 2.61</i>	<i>Article 4(1)(95) of the CRR</i>
010	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
030	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
070	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
080	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
090	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
130	Of which: Small and Medium-sized Enterprises	<i>Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')</i>	<i>SME Article 1 2(a)</i>			
140	Of which: Commercial real estate					
150	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Past due > 1 year	Of which: defaulted	Of which: impaired
				100	110	120
				<i>Annex V. Part 2. 159</i>	<i>CRR Article 178; Annex V. Part 2.61</i>	<i>Article 4(1)(95) of the CRR</i>
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>			
190	Debt securities	<i>Annex V. Part 1.24, 26</i>	<i>Annex V. Part 1.24, 26</i>			
200	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
210	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
220	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
230	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
240	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			
250	Loans and advances	<i>Annex V. Part 1.24, 27</i>	<i>Annex V. Part 1.24, 27</i>			
260	Central banks	<i>Annex V. Part 1.35(a)</i>	<i>Annex V. Part 1.35(a)</i>			
270	General government	<i>Annex V. Part 1.35(b)</i>	<i>Annex V. Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V. Part 1.35(c)</i>	<i>Annex V. Part 1.35(c)</i>			
290	Other financial corporations	<i>Annex V. Part 1.35(d)</i>	<i>Annex V. Part 1.35(d)</i>			
300	Non-financial corporations	<i>Annex V. Part 1.35(e)</i>	<i>Annex V. Part 1.35(e)</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Past due > 1 year	Of which: defaulted	Of which: impaired
				100	110	120
				<i>Annex V. Part 2. 159</i>	<i>CRR Article 178; Annex V. Part 2.61</i>	<i>Article 4(1)(95) of the CRR</i>
310	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	<i>Annex V. Part I. 13 (b)(c); 14 (b)(c)</i>	<i>Annex V. Part I. 13 (b)(c)</i>			
330	DEBT INSTRUMENTS other than HFT	<i>Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)</i>	<i>Annex V. Part I. 13 (b)(c)(d)(e)</i>			
340	Loan commitments given	<i>CRR Annex I; Annex V.Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) (c), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V.Part 2.56-57</i>			
350	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
360	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
370	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
380	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
390	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
400	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
410	Financial guarantees given	<i>CRR Annex I; Annex V.Part 2.56,58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount		
				Non-performing		
				Past due > 1 year	Of which: defaulted	Of which: impaired
				100	110	120
				<i>Annex V. Part 2. 159</i>	<i>CRR Article 178; Annex V. Part 2.61</i>	<i>Article 4(1)(95) of the CRR</i>
420	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
430	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
440	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
450	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
460	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
470	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
480	Other Commitments given	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>			
490	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
500	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
510	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
520	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
530	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
540	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
550	OFF-BALANCE SHEET EXPOSURES	<i>Annex V.Part 2.55</i>	<i>Annex V.Part 2.55</i>			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
					on performing exposures	on non-performing exposures
				130	140	150
				Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161
010	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
020	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
030	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
040	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
050	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
060	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
070	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
080	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
090	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
100	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
110	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
120	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')	SME Article 1 2(a)			
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
					on performing exposures	on non-performing exposures
				130	140	150
				Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	Annex V. Part I. 13 (d)(e); 14 (d)(e)	Annex V. Part I. 13 (d)(e)			
190	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
200	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
210	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
220	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
230	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
240	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
250	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
260	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
270	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
280	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
290	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
300	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
					on performing exposures	on non-performing exposures
				130	140	150
				Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	Loan commitments given	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) (c), Basis for Conclusions (hereinafter 'BC') I5; CRR Annex I; Annex V.Part 2.56-57			
350	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
360	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
370	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
380	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
390	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
400	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
410	Financial guarantees given	CRR Annex I; Annex V.Part 2.56,58	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
					on performing exposures	on non-performing exposures
				130	140	150
				Annex V. Part 2. 46	Annex V. Part 2. 161	Annex V. Part 2. 161
420	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
430	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
440	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
450	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
460	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
470	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
480	Other Commitments given	CRR Annex I; Annex V.Part 2.56, 59	CRR Annex I; Annex V.Part 2.56, 59			
490	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
500	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
510	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
520	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
530	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
540	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
550	OFF-BALANCE SHEET EXPOSURES	Annex V.Part 2.55	Annex V.Part 2.55			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
				on non-performing exposures		
				Unlikely to pay that are not past-due or past-due < 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				160	170	180
				Annex V. Part 2. 159,161	Annex V. Part 2. 159,161	Annex V. Part 2. 159,161
010	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
020	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
030	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
040	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
050	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
060	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
070	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
080	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
090	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
100	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
110	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
120	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')	SME Article 1 2(a)			
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
				on non-performing exposures		
				Unlikely to pay that are not past-due or past-due < 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				160	170	180
				<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>			
190	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
200	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
210	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
240	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
250	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
260	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
270	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
280	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
290	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
300	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
				on non-performing exposures		
				Unlikely to pay that are not past-due or past-due < 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				160	170	180
				Annex V. Part 2. 159,161	Annex V. Part 2. 159,161	Annex V. Part 2. 159,161
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	Loan commitments given	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) (c), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V.Part 2.56-57			
350	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
360	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
370	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
380	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
390	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
400	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
410	Financial guarantees given	CRR Annex I; Annex V.Part 2.56,58	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58			

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
				on non-performing exposures		
				Unlikely to pay that are not past-due or past-due < 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				160	170	180
				<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>	<i>Annex V. Part 2. 159,161</i>
420	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
430	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
440	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
450	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
460	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
470	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
480	Other Commitments given	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>			
490	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
500	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
510	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
520	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
530	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
540	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
550	OFF-BALANCE SHEET EXPOSURES	<i>Annex V.Part 2.55</i>	<i>Annex V.Part 2.55</i>			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non-performing exposures		
				Past due > 1 year	Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
				190	200	210
				Annex V. Part 2. 159,161	Annex V. Part 2. 162	Annex V. Part 2. 162
010	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
020	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
030	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
040	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
050	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
060	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
070	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
080	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
090	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
100	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
110	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
120	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
130	Of which: Small and Medium-sized Enterprises	Article 1 2(a) of Commission Recommendation 2003/361/EC (hereinafter 'SME')	SME Article 1 2(a)			
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non-performing exposures		
				Past due > 1 year	Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
				190	200	210
				Annex V. Part 2. 159,161	Annex V. Part 2. 162	Annex V. Part 2. 162
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	Annex V. Part I. 13 (d)(e); 14 (d)(e)	Annex V. Part I. 13 (d)(e)			
190	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
200	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
210	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
220	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
230	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
240	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
250	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
260	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
270	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
280	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
290	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
300	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non-performing exposures		
				Past due > 1 year	Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
				190	200	210
				Annex V. Part 2. 159,161	Annex V. Part 2. 162	Annex V. Part 2. 162
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	DEBT INSTRUMENTS AT FAIR VALUE other than Held for Trading (HFT)	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	Loan commitments given	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) (c), Basis for Conclusions (hereinafter 'BC') 15; CRR Annex I; Annex V.Part 2.56-57			
350	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
360	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
370	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
380	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
390	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
400	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
410	Financial guarantees given	CRR Annex I; Annex V.Part 2.56,58	IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V. Part 2.56, 58			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non-performing exposures		
				Past due > 1 year	Collateral received on non-performing exposures	Financial guarantees received on non-performing exposures
				190	200	210
				Annex V. Part 2. 159,161	Annex V. Part 2. 162	Annex V. Part 2. 162
420	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
430	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
440	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
450	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
460	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
470	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
480	Other Commitments given	CRR Annex I; Annex V.Part 2.56, 59	CRR Annex I; Annex V.Part 2.56, 59			
490	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
500	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
510	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
520	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
530	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
540	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
550	OFF-BALANCE SHEET EXPOSURES	Annex V.Part 2.55	Annex V.Part 2.55			

19. Information on forborne exposures

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		
				010	020	Performing exposures with forbearance measures
						Instruments with modifications in their terms and conditions
						030
				Annex V. Part 2. 45, 109, 163-182	Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 177, 178, 182
010	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
020	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
030	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
040	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
050	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
060	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
070	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
080	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
090	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
100	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
110	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
120	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		
				010	020	030
				Annex V. Part 2. 45, 109, 163-182	Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 177, 178, 182
130	Of which: Small and Medium-sized Enterprises	SME Article 1 2(a)	SME Article 1 2(a)			
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	Annex V. Part I. 13 (d)(e); 14 (d)(e)	Annex V. Part I. 13 (d)(e)			
190	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
200	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
210	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
220	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
230	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		
				010	020	030
				Annex V. Part 2. 45, 109, 163-182	Annex V. Part 2. 145-162	Annex V. Part 2. 164 (a), 177, 178, 182
240	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
250	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
260	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
270	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
280	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
290	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
300	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	DEBT INSTRUMENTS AT FAIR VALUE other than HFT	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	Loan commitments given	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V.Part 2.56-57			

		<i>References National GAAP based on BAD</i>		Gross carrying amount of exposures with forbearance measures		
				Performing exposures with forbearance measures		Non-performing exposures with forbearance measures
				Refinancing	of which: Performing forborne exposures under probation	
				040	050	
				Annex V. Part 2. 164 (b), 177, 178, 181, 182	Annex V. Part 2. 176(b), 177, 180	Annex V. Part 2. 145-162
010	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
020	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
030	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
040	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
050	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
060	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
070	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
080	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
090	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
100	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
110	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
120	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			

		<i>References National GAAP based on BAD</i>		Gross carrying amount of exposures with forbearance measures		
				Performing exposures with forbearance measures		Non-performing exposures with forbearance measures
				Refinancing	of which: Performing forborne exposures under probation	
				040	050	
				<i>Annex V. Part 2. 164 (b), 177, 178, 181, 182</i>	<i>Annex V. Part 2. 176(b), 177, 180</i>	<i>Annex V. Part 2. 145-162</i>
130	Of which: Small and Medium-sized Enterprises	<i>SME Article 1 2(a)</i>	<i>SME Article 1 2(a)</i>			
140	Of which: Commercial real estate					
150	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>			
190	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
200	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
210	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		
				Performing exposures with forbearance measures		Non-performing exposures with forbearance measures
				Refinancing	of which: Performing forborne exposures under probation	
				040	050	
				Annex V. Part 2. 164 (b), 177, 178, 181, 182	Annex V. Part 2. 176(b), 177, 180	Annex V. Part 2. 145-162
240	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
250	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
260	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
270	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
280	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
290	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
300	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	DEBT INSTRUMENTS AT FAIR VALUE other than HFT	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	Loan commitments given	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V.Part 2.56-57			

		<i>References National GAAP based on BAD</i>		Gross carrying amount of exposures with forbearance measures		
				Non-performing exposures with forbearance measures		
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted
				070	080	090
				<i>Annex V. Part 2. 164 (a), 179-180,182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR Article 178; Annex V. Part 2.61</i>
010	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
030	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
070	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
080	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
090	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			

		<i>References National GAAP based on BAD</i>		Gross carrying amount of exposures with forbearance measures		
				Non-performing exposures with forbearance measures		
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted
				070	080	090
				<i>Annex V. Part 2. 164 (a), 179-180,182</i>	<i>Annex V. Part 2. 164 (b), 179-182</i>	<i>CRR Article 178; Annex V. Part 2.61</i>
130	Of which: Small and Medium-sized Enterprises	<i>SME Article 1 2(a)</i>	<i>SME Article 1 2(a)</i>			
140	Of which: Commercial real estate					
150	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	<i>Annex V. Part I. 13 (d)(e); 14 (d)(e)</i>	<i>Annex V. Part I. 13 (d)(e)</i>			
190	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
200	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
210	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
220	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
230	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		
				Non-performing exposures with forbearance measures		
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted
				070	080	090
				Annex V. Part 2. 164 (a), 179-180,182	Annex V. Part 2. 164 (b), 179-182	CRR Article 178; Annex V. Part 2.61
240	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
250	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
260	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
270	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
280	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
290	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
300	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	DEBT INSTRUMENTS AT FAIR VALUE other than HFT	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	Loan commitments given	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V.Part 2.56-57			

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	
				Non-performing exposures with forbearance measures			
				of which: Impaired	of which: Forbearance of non-performing exposures		
				100	110		120
				Article 4(1)(95) of the CRR	Annex V. Part 2. 172(a), 157		Annex V. Part 2. 46, 183
010	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26				
020	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)				
030	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)				
040	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)				
050	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)				
060	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)				
070	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27				
080	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)				
090	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)				
100	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)				
110	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)				
120	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)				

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	
				Non-performing exposures with forbearance measures			
				of which: Impaired	of which: Forbearance of non-performing exposures		
				100	110		120
				Article 4(1)(95) of the CRR	Annex V. Part 2. 172(a), 157		Annex V. Part 2. 46, 183
130	Of which: Small and Medium-sized Enterprises	SME Article 1 2(a)	SME Article 1 2(a)				
140	Of which: Commercial real estate						
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)				
160	Of which: Residential mortgage loans						
170	Of which: Credit for consumption						
180	DEBT INSTRUMENTS AT AMOR-TISED COST	Annex V. Part I. 13 (d)(e); 14 (d)(e)	Annex V. Part I. 13 (d)(e)				
190	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26				
200	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)				
210	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)				
220	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)				
230	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)				

		References National GAAP based on BAD		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions
				Non-performing exposures with forbearance measures		
				of which: Impaired	of which: Forbearance of non-performing exposures	
				100	110	120
				Article 4(1)(95) of the CRR	Annex V. Part 2. 172(a), 157	Annex V. Part 2. 46, 183
240	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
250	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
260	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
270	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
280	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
290	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
300	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	DEBT INSTRUMENTS AT FAIR VALUE other than HFT	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	Loan commitments given	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V.Part 2.56-57			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures	
					Instruments with modifications in their terms and conditions	
				130	140	150
				Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183
010	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
020	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
030	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
040	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
050	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
060	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
070	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
080	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
090	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
100	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
110	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
120	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures	
					Instruments with modifications in their terms and conditions	
				130	140	150
				Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183
130	Of which: Small and Medium-sized Enterprises	SME Article 1 2(a)	SME Article 1 2(a)			
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	Annex V. Part I. 13 (d)(e); 14 (d)(e)	Annex V. Part I. 13 (d)(e)			
190	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
200	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
210	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
220	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
230	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
				on performing exposures with forbearance measures	on non-performing exposures with forbearance measures	
					Instruments with modifications in their terms and conditions	
				130	140	150
				Annex V. Part 2. 145-183	Annex V. Part 2. 145-183	Annex V. Part 2. 164 (a), 179-180,182,183
240	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
250	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
260	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
270	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
280	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
290	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
300	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	DEBT INSTRUMENTS AT FAIR VALUE other than HFT	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	Loan commitments given	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V.Part 2.56-57			

		<i>References National GAAP based on BAD</i>		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non-performing exposures with forbearance measures		
				Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				160	170	180
				<i>Annex V. Part 2. 164 (b), 179-183</i>	<i>Annex V. Part 2. 162</i>	<i>Annex V. Part 2. 162</i>
010	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
030	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
070	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
080	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
090	General government	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non-performing exposures with forbearance measures		
				Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				160	170	180
				Annex V. Part 2. 164 (b), 179-183	Annex V. Part 2. 162	Annex V. Part 2. 162
130	Of which: Small and Medium-sized Enterprises	SME Article 1 2(a)	SME Article 1 2(a)			
140	Of which: Commercial real estate					
150	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
160	Of which: Residential mortgage loans					
170	Of which: Credit for consumption					
180	DEBT INSTRUMENTS AT AMORTISED COST	Annex V. Part I. 13 (d)(e); 14 (d)(e)	Annex V. Part I. 13 (d)(e)			
190	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
200	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
210	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
220	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
230	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			

		References National GAAP based on BAD		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Collateral received and financial guarantees received	
				on non-performing exposures with forbearance measures		
				Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				160	170	180
				Annex V. Part 2. 164 (b), 179-183	Annex V. Part 2. 162	Annex V. Part 2. 162
240	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
250	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
260	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)			
270	General government	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)			
280	Credit institutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)			
290	Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)			
300	Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)			
310	Households	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)			
320	DEBT INSTRUMENTS AT FAIR VALUE other than HFT	Annex V. Part I. 13 (b)(c); 14 (b)(c)	Annex V. Part I. 13 (b)(c)			
330	DEBT INSTRUMENTS other than HFT	Annex V. Part I. 13 (b)(c)(d)(e); 14 (b)(c)(d)(e)	Annex V. Part I. 13 (b)(c)(d)(e)			
340	Loan commitments given	CRR Annex I; Annex V.Part 2.56-57	IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V.Part 2.56-57			

DECISIONS

COMMISSION DECISION (EU) 2015/535

of 27 March 2015

authorising the Kingdom of Denmark to ratify the Convention of 23 November 2007 on the International Recovery of Child Support and Other Forms of Family Maintenance

(notified under document C(2015) 1994)

(Only the Danish text is authentic)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Council Decision 2006/325/EC of 27 April 2006 concerning the conclusion of the Agreement between the European Community and the Kingdom of Denmark on jurisdiction and the recognition and enforcement of judgments in civil and commercial matters ⁽¹⁾, and in particular Article 1a thereof,

Having regard to the request made by the Kingdom Denmark (hereinafter referred to as 'Denmark') by letter of 5 August 2013,

Whereas:

- (1) In accordance with Article 5(2) of the Agreement between the European Community and the Kingdom of Denmark on jurisdiction and the recognition and enforcement of judgments in civil and commercial matters ⁽²⁾ (hereinafter referred to as 'the Agreement between the European Union and Denmark'), Denmark must abstain from entering into international agreements which could affect or alter the scope of Council Regulation (EC) No 44/2001 ⁽³⁾, unless it is done in agreement with the European Union and satisfactory arrangements have been made with regard to the relationship between the Agreement between the European Union and Denmark, on the one hand, and the international agreement in question, on the other hand.
- (2) In accordance with Article 3(2) of the Agreement between the European Union and Denmark, Denmark has by letter of 14 January 2009 notified the Commission of its decision to implement the contents of Council Regulation (EC) No 4/2009 ⁽⁴⁾ to the extent that it amends Regulation (EC) No 44/2001 ⁽⁵⁾. In accordance with Article 3(6) of the Agreement between the European Union and Denmark, the Danish notification created mutual obligations under international law between Denmark and the European Union. Regulation (EC) No 4/2009 thus constitutes an amendment to the Agreement between the European Union and Denmark to the extent that it amends Regulation (EC) No 44/2001 and is considered annexed thereto.
- (3) On 5 August 2013 Denmark requested the European Union's agreement for its proposed ratification of the Convention of 23 November 2007 on the International Recovery of Child Support and Other Forms of Family Maintenance (hereinafter referred to as 'the Maintenance Convention').
- (4) The matters governed by the Maintenance Convention are also the subject of Regulation (EC) No 4/2009, as a result of which the Maintenance Convention affects this Regulation. The European Union's agreement for Denmark to ratify the Maintenance Convention is therefore necessary in so far as the Maintenance Convention affects Regulation (EC) No 4/2009, which itself amends Regulation (EC) No 44/2001.

⁽¹⁾ OJ L 120, 5.5.2006, p. 22.

⁽²⁾ OJ L 299, 16.11.2005, p. 62.

⁽³⁾ Council Regulation (EC) No 44/2001 of 22 December 2000 on jurisdiction and the recognition and enforcement of judgments in civil and commercial matters (OJ L 12, 16.1.2001, p. 1).

⁽⁴⁾ Council Regulation (EC) No 4/2009 of 18 December 2008 on jurisdiction, applicable law, recognition and enforcement of decisions and cooperation in matters relating to maintenance obligations (OJ L 7, 10.1.2009, p. 1).

⁽⁵⁾ OJ L 149, 12.6.2009, p. 80.

- (5) In accordance with Article 1a of Decision 2006/325/EC, as amended by Council Decision 2009/942/EC ⁽¹⁾, for the purpose of applying Article 5(2) of the Agreement between the European Union and Denmark, the Commission must assess, before taking a decision expressing the European Union's agreement, whether the international agreement envisaged by Denmark would not render the Agreement between the European Union and Denmark ineffective and would not undermine the proper functioning of the system established by its rules.
- (6) The European Union signed the Maintenance Convention on the basis of Council Decision 2011/220/EU ⁽²⁾. The European Union concluded the Maintenance Convention on the basis of Council Decision 2011/432/EU ⁽³⁾. The instrument of approval was deposited on 9 April 2014, following the amendment to the annexes to Decision 2011/432/EU ⁽⁴⁾.
- (7) In accordance with Articles 1 and 2 of Protocol No 22 on the position of Denmark, annexed to the Treaty on European Union and to the Treaty on the Functioning of the European Union, Denmark did not take part in the adoption of the above Council Decisions and is not bound by them or subject to their application. It will be bound by the Maintenance Convention only as a separate contracting party.
- (8) Under these circumstances and taking into account that the Convention entered into force on 1 August 2014 in all the Member States of the Union other than Denmark, the Commission considers that ratification by Denmark of the Maintenance Convention would not render the Agreement between the European Community and Denmark ineffective and would not undermine the proper functioning of the system established by its rules. Furthermore, the ratification by Denmark of the Maintenance Convention will not affect the conditions on which the European Union itself acceded to this Convention.
- (9) Accordingly, the European Union should authorise Denmark to ratify the Maintenance Convention,

HAS ADOPTED THIS DECISION:

Article 1

The Commission, on behalf of the European Union, authorises Denmark to ratify the Convention of 23 November 2007 on the International Recovery of Child Support and Other Forms of Family Maintenance.

Article 2

This Decision is addressed to the Kingdom of Denmark.

Done at Brussels, 27 March 2015.

For the Commission
Věra JOUROVÁ
Member of the Commission

⁽¹⁾ Council Decision 2009/942/EC of 30 November 2009 amending Decision 2006/325/EC to provide for a procedure for the implementation of Article 5(2) of the Agreement between the European Community and the Kingdom of Denmark on jurisdiction and the recognition and enforcement of judgments in civil and commercial matters (OJ L 331, 16.12.2009, p. 24).

⁽²⁾ Council Decision 2011/220/EU of 31 March 2011 on the signing, on behalf of the European Union, of the Hague Convention of 23 November 2007 on the International Recovery of Child Support and Other Forms of Family Maintenance (OJ L 93, 7.4.2011, p. 9).

⁽³⁾ Council Decision 2011/432/EU of 9 June 2011 on the approval, on behalf of the European Union, of the Hague Convention of 23 November 2007 on the International Recovery of Child Support and Other Forms of Family Maintenance (OJ L 192, 22.7.2011, p. 39).

⁽⁴⁾ Council Decision 2014/218/EU of 9 April 2014 amending Annexes I, II and III to Decision 2011/432/EU on the approval, on behalf of the European Union, of the Hague Convention of 23 November 2007 on the International Recovery of Child Support and Other Forms of Family Maintenance (OJ L 113, 16.4.2014, p. 1).

COMMISSION IMPLEMENTING DECISION (EU) 2015/536
of 27 March 2015

amending Annex II to Decision 2007/777/EC as regards the entry for the United States in the list of third countries or parts thereof from which the introduction of meat products and treated stomachs, bladders and intestines into the Union is authorised in relation to further outbreaks of highly pathogenic avian influenza in that country

(notified under document C(2015) 1990)

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Council Directive 2002/99/EC of 16 December 2002 laying down the animal health rules governing the production, processing, distribution and introduction of products of animal origin for human consumption ⁽¹⁾ and in particular the introductory phrase of Article 8, the first subparagraph of point 1 of Article 8, point 4 of Article 8 and Article 9(4)(c) thereof,

Whereas:

- (1) Commission Decision 2007/777/EC ⁽²⁾ lays down animal and public health rules for imports into the Union and the transit and storage in the Union of consignments of meat products and treated stomachs, bladders and intestines ('the commodities').
- (2) Part 1 of Annex II to Decision 2007/777/EC describes the areas of third countries for which the introduction into the Union of the commodities is restricted for animal health reasons and for which regionalisation is applied. Part 2 of that Annex sets out a list of third countries or parts thereof from which the introduction into the Union of the commodities is authorised, provided that the commodities have undergone the relevant treatment, as set out in Part 4 of that Annex.
- (3) The United States is listed in Part 2 of Annex II to Decision 2007/777/EC as a third country from which imports into and transit through the Union of consignments of commodities obtained from poultry, farmed feathered game and wild game birds are authorised from certain parts of its territory depending on the presence of HPAI outbreaks. That regionalisation was recognised by Decision 2007/777/EC, as amended by Commission Implementing Decision (EU) 2015/252 ⁽³⁾ and Commission Implementing Decision (EU) 2015/349 ⁽⁴⁾, following outbreaks of HPAI in the States of California, Idaho, Oregon and Washington. Decision 2007/777/EC provides that those commodities, from the affected areas of these States, may be authorised for introduction into the Union after being subjected to treatment 'D' as set out in Part 4 of Annex II to Decision 2007/777/EC ('treatment D').
- (4) The United States confirmed further outbreaks of HPAI of subtype H5 in poultry flocks in the States of California, Oregon, Minnesota and Washington during February and March 2015. The veterinary authorities of the United States immediately suspended issuing veterinary certificates for consignments of the concerned commodities intended for introduction to the Union from those States, which have been placed under veterinary restrictions in relation to these new outbreaks. The United States has also implemented a stamping-out policy in order to control HPAI and limit its spread.

⁽¹⁾ OJ L 18, 23.1.2003, p. 11.

⁽²⁾ Commission Decision 2007/777/EC of 29 November 2007 laying down the animal and public health conditions and model certificates for imports of certain meat products and treated stomachs, bladders and intestines for human consumption from third countries and repealing Decision 2005/432/EC (OJ L 312, 30.11.2007, p. 49).

⁽³⁾ Commission Implementing Decision (EU) 2015/252 of 13 February 2015 amending Annex II to Decision 2007/777/EC as regards the entry for the United States in the list of third countries or parts thereof from which the introduction of meat products and treated stomachs, bladders and intestines into the Union is authorised in relation to highly pathogenic avian influenza (OJ L 41, 17.2.2015, p. 52).

⁽⁴⁾ Commission Implementing Decision (EU) 2015/349 of 2 March 2015 amending Annex II to Decision 2007/777/EC as regards the entry for the United States in the list of third countries or parts thereof from which the introduction of meat products and treated stomachs, bladders and intestines into the Union is authorised in relation to highly pathogenic avian influenza following outbreaks in the States of Idaho and California (OJ L 60, 4.3.2015, p. 68).

- (5) An Agreement between the Union and the United States ⁽¹⁾ provides for a swift mutual recognition of regionalisation measures in the event of outbreaks of disease in the Union or in the United States ('the Agreement').
- (6) Based on the further presence of HPAI in the States of California, Oregon, Minnesota and Washington, commodities obtained from poultry, farmed feathered game and wild game birds from those parts of the abovementioned States that the veterinary authorities of the United States of America have placed under restrictions should undergo at least 'treatment D' in order to prevent the introduction of the HPAI virus into the Union.
- (7) In relation to these HPAI outbreaks regionalisation of the territory of the United States was also recognised by Commission Regulation (EC) No 798/2008 ⁽²⁾, as amended by Commission Implementing Regulation (EU) 2015/243 ⁽³⁾ and Commission Implementing Regulation (EU) 2015/342 ⁽⁴⁾ for imports of certain poultry commodities falling within the scope of that Regulation.
- (8) For reasons of consistency, the description of the territories in Part 1 of Annex II to Decision 2007/777/EC should refer to the regionalisation as described in column 3 of the table in Part 1 of Annex I to Regulation (EC) No 798/2008 and be applicable for the time period defined in that Annex by the opening and closing dates in columns 6A and 6B.
- (9) Part 1 of Annex II to Decision 2007/777/EC should therefore be amended.
- (10) Decision 2007/777/EC should therefore be amended accordingly.
- (11) The measures provided for in this Decision are in accordance with the opinion of the Standing Committee on Plants, Animals, Food and Feed,

HAS ADOPTED THIS DECISION:

Article 1

Annex II to Decision 2007/777/EC is amended in accordance with the Annex to this Decision.

Article 2

This Decision is addressed to the Member States.

Done at Brussels, 27 March 2015.

For the Commission
Vytenis ANDRIUKAITIS
Member of the Commission

⁽¹⁾ Agreement between the European Community and the Government of the United States of America on sanitary measures to protect public and animal health in trade in live animals and animal products, as approved on behalf of the European Community by Council Decision 1998/258/EC (OJ L 118, 21.4.1998, p. 1).

⁽²⁾ Commission Regulation (EC) No 798/2008 of 8 August 2008 laying down a list of third countries, territories, zones or compartments from which poultry and poultry products may be imported into and transit through the Community and the veterinary certification requirements (OJ L 226, 23.8.2008, p. 1).

⁽³⁾ Commission Implementing Regulation (EU) 2015/243 of 13 February 2015 amending Annex I to Regulation (EC) No 798/2008 as regards the entry for the United States in the list of third countries, territories, zones or compartments from which certain poultry commodities may be imported into or transit through the Union in relation to highly pathogenic avian influenza (OJ L 41, 17.2.2015, p. 5).

⁽⁴⁾ Commission Implementing Regulation (EU) 2015/342 of 2 March 2015 amending Annex I to Regulation (EC) No 798/2008 as regards the entry for the United States in the list of third countries, territories, zones or compartments from which certain poultry commodities may be imported into or transit through the Union in relation to highly pathogenic avian influenza following outbreaks in the States of Idaho and California (OJ L 60, 4.3.2015, p. 31).

ANNEX

In Part 1 to Annex II to Decision 2007/777/EC the entry for the United States is replaced by the following:

United States	US	01/2015	Whole country
	US-1	01/2015	Whole country of the United States, excluding the area US-2.
	US-2	01/2015	The territories of the United States described under US-2 in column 3 in Part 1 of Annex I to Commission Regulation (EC) No 798/2008 ⁽¹⁾ .

⁽¹⁾ The time period indicated by the closing and opening dates in columns 6A and 6B in Part 1 of Annex I to Regulation (EC) No 798/2008 (OJ L 226, 23.8.2008, p. 1) for the respective territories must be taken into account for imports under this Decision.

