

## Reporting Instructions for the COVID-19 reporting templates

### Structure of the reporting

The COVID-19 reporting rests on three main blocks: (A) Overview and Operational Continuity, (B) Credit Risk<sup>1</sup> and (C) Market Risk. Moreover, in February and August an additional block of templates: (D) Forecasts BS, P&L and solvency, are requested. All of these are further described in the following sections.

### Reporting frequency and submission dates

The proposed COVID19 reporting is extended for 12 additional months, with first reference date 31.01.2021 and the first remittance date 4 weeks later.

In order to avoid double reporting of information already collected in the context of the regular FINREP/COREP and STE, reporting submissions with quarter end reference dates can only include data points not overlapping with these common reporting (“light template”).

Template	Reference Date	Remittance date	Cells in blue can be left empty (Light Template)
All templates <sup>3</sup>	31.01.2021	26.02.2021	No
All templates <sup>2</sup>	28.02.2021	29.03.2021	No
All templates <sup>2</sup>	31.03.2021	28.04.2021	Yes
All templates <sup>2</sup>	30.04.2021	28.05.2021	No
All templates <sup>2</sup>	31.05.2021	28.06.2021	No
All templates <sup>2</sup>	30.06.2021	28.07.2021	Yes
All templates <sup>3</sup>	31.07.2021	30.08.2021	No
All templates <sup>2</sup>	31.08.2021	28.09.2021	No
All templates <sup>2</sup>	30.09.2021	28.10.2021	Yes
All templates <sup>2</sup>	31.10.2021	29.11.2021	No
All templates <sup>2</sup>	30.11.2021	28.12.2021	No
All templates <sup>2</sup>	31.12.2021	28.01.2022	Yes

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<sup>1</sup> Including Committed lines and general information loans and advances templates as well as information on Moratoria and State guarantees, as per the templates developed by the EBA on this matter

<sup>2</sup> Including the templates on Moratoria and State guarantees developed by the EBA on this matter and excluding the templates on Forecasts BS, P&L and solvency

<sup>3</sup> Including the templates on Moratoria and State guarantees developed by the EBA on this matter and including the templates on Forecasts BS, P&L and solvency

## Conventions

The template should not be modified in its content (i.e. deleting/rearranging sheets or editing cells format/content). Data points shadowed in grey means that the corresponding data point should not be reported (i.e. is either automatically calculated or not applicable at this stage) and 'of which' refers to an item that is a subset of a higher-level category. All monetary amounts should be reported in EUR units, unless specifically mentioned in the instructions of a specific datapoint. All currencies should be converted into EUR, if not explicitly asked for other currencies. Banks should not use "n/a" or any other non-numerical characters in cells where digits are requested. Empty cells mean that the institution is unable to deliver the required information. Cells filled with 0 mean that the value is actually 0. Cells with text should not exceed 3,900 characters.

## Abbreviations

For the purpose of this Annex, the following abbreviations are applied:

- (a) 'CRR': Regulation (EU) No 575/2013;
- (b) 'IFRS': 'International financial reporting standards' as defined in Article 2 of the Regulation (EC) No 1606/2002;
- (c) 'National GAAP': nationally generally accepted accounting principles developed under Directive 86/635/EEC;
- (d) 'NACE codes': codes in Regulation (EC) No 1893/2006 of the European Parliament and of the Council<sup>4</sup>;
- (e) 'EBA Guidelines on moratoria': EBA Guidelines on legislative and non-legislative moratoria on loan repayments applied in light of the COVID-19 crisis<sup>5</sup>;
- (f) 'ITS': Implementing Regulation (EU) No 680/2014<sup>6</sup>.

## Part I: Structure of the Overview template

The following sheets are included in this part of the COVID-19 reporting: (1) Balance Sheet and P&L, (2) Regulatory requirements and (3) Operational continuity and risk.

### *General remarks*

Where relevant, the definitions used in the template above are based on definitions and concepts defined in Commission Implementing Regulation (EU) No 680/2014 (hereinafter, ITS on Supervisory Reporting). More specifically, Tab 1 (Balance Sheet - P& actuals), Tab 2 (Requirements actuals), Tab 3 (Operational continuity risk) are mainly based on the information included in Annex I ('COREP') and Annex III and Annex IV ('FINREP'), and should be filled in by the reporting institutions according to the instructions in Annex II and Annex V of the ITS on Supervisory Reporting respectively.

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<sup>4</sup> Regulation (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains (OJ L 393, 30.12.2006, p. 1).

<sup>5</sup> EBA/GL/2020/02.

<sup>6</sup> COMMISSION IMPLEMENTING REGULATION (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council.

Reporting institutions should fill in the template according to the mapping with the ITS on Supervisory Reporting as provided in the reporting template. Where a mapping with the ITS on Supervisory reporting does not exist, specific instructions for row and columns are provided in the paragraphs below and should be applied by reporting institutions when filling-in the templates.

For financial information, the instructions should be applied by both institutions that use national accounting standards (national GAAP) and institutions that use IFRS in their public financial statements respectively, unless stated otherwise.

*Instructions concerning specific rows:*

Table 3.1	0010 0040	-	The figures related to staff should be expressed in Full Time Equivalent (FTEs) and referred to the internal perimeter of the institution (i.e. excluding subcontractors or third party staff)
Table 3.1	0020		<b><u>Of which: able to work remotely (maximum remote working capacity)</u></b> The figures related to the maximum working capacity for remote working (expressed in FTEs) which a bank can initiate. The bank should report the lower between the technical capacity (i.e. how many staff members have the technical prerequisites and can be simultaneously sustained by the technical environment in remote working) and the process capacity (i.e. how many staff members can perform their tasks off-premises). For instance, if the process capacity is 800 (because out of 1000 total FTEs, 200 must be on site) but the technical capacity is 1000, then the reported number should be 800. The number reported should also reflect the real capacity of the staff to work remotely i.e. if 400 FTEs can work remotely but concretely the technical environment can only handle 200 simultaneous connections then the reported number should be 200.
Table 3.1	0040		<b><u>Of which: not available</u></b> The figures related to staff (expressed in FTEs) which cannot perform the tasks they would be normally assigned to because of reasons directly or indirectly connected to Covid-19 (e.g. staff member is infected by Covid-19, staff is quarantining without access to remote working etc.).
Table 3.2	0010		<b><u>Operational incidents connected to Covid-19 outbreak</u></b> Include here figures for each column considering operational events directly or indirectly connected to the Covid-19 outbreak (e.g. unavailability of payment infrastructure due to system failure because of massive remote working due to Covid-19 etc.). Loss events should be only reported once. They should be reported in the month which includes the date of discovery (i.e. the date on which the institution became aware of the operational risk event) even if the operational event occurred in the past.

*Instructions concerning specific columns:*

Table	Column	Legal references and instructions
Table 1.1, 1.2, 1.4	0010,	The carrying amount as defined in Annex V of ITS on Supervisory reporting for the current reference date (0010).
Table 2.1, 2.2	0010	The amount as defined in Annex II of ITS on Supervisory reporting for the current reference date (0010).

Table 3.1	0010	For rows 0010 – 0060 the reporting date should be considered.
Table 3.1	0020	Please include here any additional information (both quantitative and qualitative) at sub-consolidated level or for particular geographical area that might be relevant when analyzing the consolidated figure. E.g. consider if there is a spike on daily withdrawals in particular subsidiaries or geographies, or if operational losses are mainly stemming from particular sub-entities or geographies.
Table 3.1	0030	Pre Covid-19 figures in column 0030 should be reported only once in correspondence of the first reporting date. Provide there a relevant figure to allow comparison with Covid-19 figure. The main objective is to assess the extent to which the Covid-19 crisis impacted the various areas of the institutions. This could be for instance the point in time figure as of 18 Feb 2020 or 2019 end-of-year figures etc. Reporting banks are expected to explain further the rationale of the corresponding reference in the comment box.
Table 3.2	0020	Estimated impact should be measured as the Gross loss as defined in Annex II of ITS on Supervisory reporting for the reporting.
Table 3.2	0040	Please include only description of the events which gross loss amount is above € 10.000
Table 3.2	0030	Please include here any additional information (both quantitative and qualitative) at sub-consolidated level or for particular geographical area that might be relevant when analyzing the consolidated figure. E.g. consider if there are substantial amounts of incidents stemming from particular subsidiaries or geographies.

## Part II: Credit Risk Templates

### Structure of the Credit Risk Template

The following tables are included in this part of the reporting requirements:

#### 1. Information on Moratoria and State Guarantees<sup>7</sup>

The institutions in scope should report as per the templates and instructions designed by the EBA on monthly basis as per the reporting and remittance dates outlined in Part I of these instructions.

All ITS definitions in the EBA templates and instructions should be linked to the applicable ITS package as at the reporting reference date (i.e. v2.8 before 30 June 2020 and v2.9 as of 30 June 2020).

Submissions regarding Information on Moratoria and State Guarantees should occur in XBRL format from reference date 30/09/2020 (including) onwards.

#### 2. Information on Loans and Advances:

Table 4.1 - General information on loans and advances;

Table 4.2 - Breakdown of loans and advances to Non-financial corporations by NACE codes.

Table 4.3 – General information on other loans and advances with modifications granted.

#### 3. Committed lines template:

Table 5 - Use of committed facilities

**Table 4.1 Information on loans and advances**

##### *General remarks*

- The template provides a breakdown of the gross carrying amount and the related loss allowances by status of exposures (performing and non-performing), leveraging fully on the information and definitions reported in the FINREP templates F18 and F19 on quarterly basis;
- All ITS definitions below should be linked to the applicable ITS package as at the reporting date (i.e. v2.8 before 30 June 2020 and v2.9 as of 30 June 2020).

##### *Instructions concerning specific positions*

Columns	Instructions
0010	<b>Gross carrying amount</b> Paragraph 34 of Part 1 of Annex V to ITS. The amount reported in this column corresponds to the sum of amounts reported in columns 0020 and 0040.

<sup>7</sup> As per the templates (attached) and instructions ([https://eba.europa.eu/sites/default/documents/files/document\\_library/Publications/Guidelines/2020/884433/EBAGL%202020%2007%20Annex%20-%20Covid-19%20reporting%20instructions.pdf](https://eba.europa.eu/sites/default/documents/files/document_library/Publications/Guidelines/2020/884433/EBAGL%202020%2007%20Annex%20-%20Covid-19%20reporting%20instructions.pdf)) developed by the EBA on this matter

0020	<b>Performing</b> Paragraph 34 of Part 1 and paragraphs 213-239 of Part 2 of Annex V to ITS.
0030	<b>Of which: exposures with forbearance measures</b> Article 47b CRR; paragraph 34 of Part 1 and paragraphs 240-268 of Part 2 of Annex V to ITS.
0040	<b>Non-performing</b> Article 47a (3) CRR; paragraph 34 of Part 1 and paragraphs 213-239 of Part 2 of Annex V to ITS.
0050	<b>Of which: exposures with forbearance measures</b> Article 47b CRR; paragraph 34 of Part 1 and paragraphs 240-268 of Part 2 of Annex V to ITS.
0060	<b>Of which: Unlikely to pay that are not past-due or past-due &lt;= 90 days</b> Paragraphs 34 and paragraph 236 of Part 2 of Annex V to ITS.
0070	<b>Accumulated impairment, accumulated negative changes in fair value due to credit risk</b> Paragraphs 69-71 of Part 2 of Annex V to ITS. The amounts reported in this column correspond to the sum of the amounts reported in columns 0080 and 0100.
0080	<b>Performing</b> Paragraphs 69-71 and paragraphs 213-239 of Part 2 of Annex V to ITS.
0090	<b>Of which: exposures with forbearance measures</b> Paragraphs 69-71 and paragraphs 240-268 of Part 2 of Annex V to ITS.
0100	<b>Non-performing</b> Paragraphs 69-71 and paragraphs 213-239 of Part 2 of Annex V to ITS.
0110	<b>Of which: exposures with forbearance measures</b> Paragraphs 69-71 and paragraphs 240-268 of Part 2 of Annex V to ITS.
0120	<b>Of which: Unlikely to pay that are not past-due or past-due &lt;= 90 day</b> Paragraphs 69-71 and paragraph 236 of Part 2 of Annex V to ITS.
Rows	Instructions
0010	<b>Total Loans and Advances (FINREP – F18/F19)</b> This row should include the total amount of loans and advance under the relevant accounting portfolios as reported in FINREP. Institution should report the total of loans and advances that are required to be reported in Row 070, 191 and 221 of FINREP – F 18 and F 19.

0020	<b>Of which: Households</b> Letter (f) of paragraph 42 of Part 1 of Annex V to ITS.
0030	<b>Of which: Collateralised by residential immovable property</b> Letter (a) of paragraph 86 and paragraph 87 of Part 2 of Annex V to ITS.
0040	<b>Of which: Non-financial corporations</b> Letter (e) of paragraph 42 of Part 1 of Annex V to ITS.
0050	<b>Of which: Small and Medium-sized Enterprises</b> Letter (i) of paragraph 5 of Part 1 of Annex V to ITS.

**Table 4.2 Breakdown of loans and advances to Non-financial corporations by NACE codes**

*General remarks*

- The template provides a breakdown of the gross carrying amount and the related loss allowances by status of exposures (performing and non-performing), leveraging fully on the information and definitions reported in the FINREP template F06 on quarterly basis;
- All ITS definitions below should be linked to the applicable ITS package as at the reporting date (i.e. v2.8 before 30 June 2020 and v2.9 as of 30 June 2020).

*Instructions concerning specific positions*

Columns	Instructions
0010	<b>Gross carrying amount</b> Paragraph 34 of Part 1 of Annex V to ITS.  The amount in this column corresponds to the sum of amounts reported in columns 0020 and 0030.  The figures reported here should be the same as the ones usually reported in template F06 of FINREP.
0020	<b>Of which: Performing exposure</b> Paragraph 34 of Part 1 and paragraphs 213-239 of Part 2 of Annex V to ITS.  The figures reported here should be the same as the ones usually reported in template F06 of FINREP.
0030	<b>Of which: Non-performing exposure</b> Article 47a (3) CRR; paragraph 34 of Part 1 and paragraphs 213-239 of Part 2 of Annex V to ITS.  The figures reported here should be the same as the ones usually reported in template F06 of FINREP.
0040	<b>Accumulated impairment, accumulated negative changes in fair value due to credit risk</b> Paragraphs 69-71 of Part 2 of Annex V to ITS  The figures reported here should be the same as the sum of column 021 and 022 usually

	reported in template F06 of FINREP.
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Rows	Instructions
0010-0180	<p><b>Loans and advances broken-down by NACE codes</b></p> <p>Regulation (EC) No 1893/2006 of the European Parliament and of the Council; paragraph 32 of Part 1 except for loans classified as 'held for trading', 'trading' and 'Held for sale' in accordance with the applicable accounting framework and paragraphs 91 and 92 of Part 2 of Annex V to ITS.</p>

**Table 4.3 “General information on other loans and advances with modifications granted”**

*General remarks*

- The template provides a breakdown of the gross carrying amount and the related loss allowances by status of exposures (performing and non-performing), leveraging fully on the information and definitions reported in the FINREP templates F18 and F19 on quarterly basis;
- All ITS definitions below should be linked to the applicable ITS package as at the reporting date (i.e. v2.8 before 30 June 2020 and v2.9 as of 30 June 2020).

Instructions concerning specific positions

Columns	Instructions
010	<p><b>Gross carrying amount</b></p> <p>Paragraph 34 of Part 1 of Annex V to ITS.</p> <p>The amount reported in this column corresponds to the sum of amounts reported in columns 030 and 050.</p>
020	<p><b>Of which: extended measures</b></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS</p> <p>The gross carrying amount of loans and advances for which modifications not flagged as forborne have been granted since 1<sup>st</sup> of April 2020 with the exception of those where the measure granted is compliant with the EBA GL on payment moratoria and for which these modifications constitute an extension of a previous measure (including those where the previous measure was compliant with the EBA GL on payment moratoria)</p>
030	<p><b>Performing</b></p> <p>Paragraph 34 of Part 1 and paragraphs 213-239 of Part 2 of Annex V to ITS.</p>
040	<p><b>Of which: Significant increases in credit risk (SICR)</b></p> <p>IFRS 9.5.5.3; IFRS 7.35M(b)(i); paragraph 34 of Part 1 of Annex V to the ITS. This column should be reported only by IFRS institutions</p>
050	<p><b>Non-performing</b></p> <p>Article 47a (3) CRR; paragraph 34 of Part 1 and paragraphs 213 to 239 of Part 2 of Annex</p>



	V to the ITS.
060	<b>Accumulated impairment, accumulated negative changes in fair value due to credit risk</b> <b>Performing</b> Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.
070	<b>Of which: Significant increases in credit risk (SICR).</b> IFRS 9.5.5.3; IFRS 7.35M(b)(i); paragraphs 69 to 71 of Part 2 of Annex V to the ITS. This column should be reported only by IFRS institutions.
080	<b>Accumulated impairment, accumulated negative changes in fair value due to credit risk</b> <b>Non-performing</b> Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.

Rows	Instructions
010	<b>Other loans and advances with modifications granted since 1<sup>st</sup> of April 2020 not flagged as forborne</b> Paragraph 32 of Part 1 of Annex V to the ITS Institutions should report loans and advances with non-expired modifications of terms and conditions that have been granted since 1 <sup>st</sup> of April 2020 and are not flagged as forborne with the exception of those where the measure granted is compliant with the EBA GL on payment moratoria.
020	<b>Of which: Households</b> Point (f) of paragraph 42 of Part 1 of Annex V to the ITS
030	<b>Of which: Non - financial corporations</b> Point (e) of paragraph 42 of Part 1 of Annex V to the ITS.
040-220	<b>Loans and advances broken-down by NACE codes</b> Regulation (EC) No 1893/2006 of the European Parliament and of the Council; paragraph 32 of Part 1 and paragraphs 91 and 92 of Part 2 of Annex V to the ITS.

**Table 5: “Use of committed lines”**

*General remarks*

- The definitions and concepts used in template 5 should be considered as defined in the implementing technical standards (ITS) amending Commission Implementing Regulation (EU) 680/2014 on supervisory reporting of institutions with regard to COREP LCR and the corresponding template C 73 of Annex XXIV thereof.
- All ITS definitions below should be linked to the applicable ITS package v2.9.

*Instructions concerning specific positions*

Columns	Instructions
010	<b>Total amount</b> The total amount of committed facilities per reporting reference date subject to be drawn, representing the sum of the (020) drawn and (040) undrawn amount.
020	<b>Drawn amount</b> The amount that has been drawn per reporting reference date.
040	<b>Undrawn amount</b> The available maximum amount that can be drawn per reference date.
060	<b>Increase in RWA if 25% of undrawn amounts are drawn</b> Institutions should report the increase in risk weighted assets (monetary value) if 25% of the undrawn amounts at the reference date are drawn.
070	<b>Increase in RWA if 50% of undrawn amounts are drawn</b> Institutions should report the increase in risk weighted assets (monetary value) if 50% of the undrawn amounts at the reference date are drawn.
080	<b>Increase in RWA if 75% of undrawn amounts are drawn</b> Institutions should report the increase in risk weighted assets (monetary value) if 75% of the undrawn amounts at the reference date are drawn.
090	<b>Increase in RWA if 100% of undrawn amounts are drawn</b> Institutions should report the increase in risk weighted assets (monetary value) if 100% of the undrawn amounts at the reference date are drawn.

Rows	Instructions
050	<p><b>Committed credit facilities to non-financial customers other than retail customers</b></p> <p>Instruction concerning specific row 490, Part 2 of Annex XXV to ITS.</p> <p>Credit institutions shall report on committed credit facilities as defined in Article 31(1) of Commission Delegated Regulation (EU) 2015/61 to customers that are neither financial customers in accordance with Article 411 (1) of Regulation (EU) 575/2013 nor retail customers in accordance with Article 411 (2) of Regulation (EU) 575/2013 and which have not been provided for the purpose of replacing funding of the client in situations where the client is unable to obtain funding requirements in the financial markets.</p>
250	<p><b>Of which: Small and Medium-sized Enterprises (SME)</b></p> <p>Letter (i) of paragraph 5 of Part 1 of Annex V to ITS</p>
290	<p><b>Committed liquidity facilities to non-financial customers other than retail customers</b></p> <p>Instruction concerning specific row 600, Part 2 of Annex XXV to ITS.</p> <p>Credit institutions shall report on committed liquidity facilities as defined in Article 31(1) of Commission Delegated Regulation (EU) 2015/61 to customers that are neither financial customers in accordance with Article 411 (1) of Regulation (EU) 575/2013 nor retail customers in accordance with Article 411 (2) of Regulation (EU) 575/2013</p>
300	<p><b>Uncommitted funding facilities</b></p> <p>Instruction concerning specific row 731, Part 2 of Annex XXV to ITS.</p> <p>Credit institutions shall report on uncommitted funding facilities referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.</p> <p>Guarantees shall not be reported in this row.</p>

### Part III: Structure of the Market Risk Templates

The Market Risk reporting consists of one template. It is designed to focus on Counterparty Credit Risk. It provides for each area the following information:

Counterparty Credit risk: This risk is observed from several angles:

- Current CCR exposures;
- Stress test CCR exposures (projection);
- Liquidity impact of market turmoil for collateralised/margined trades ( CCP cleared and OTC bilateral margined SFTs, Derivatives & Long Settlement Transactions);

#### Scope of the reporting

This template includes three distinct tables:

- Table 6.5 Current Counterparty Credit Risk exposure
- Table 6.6 Counterparty change - Stress test Exposure Value: Worst case scenario
- Table 6.7 CCP cleared and OTC bilateral margined SFTs, Derivatives & Long Settlement Transactions

All information should correspond to the amount calculated at the reporting date, unless otherwise stated.

#### Significant Institutions Reporting Sample

Table 6.5 to Table 6.7 are expected to be filled in by individual banks selected based on their size, the nature, scope and complexity of their activities. Banks will be notified individually.

Reporting institutions should fill in the template according to the mapping with the ITS on Supervisory Reporting as indicated in the instruction and reported in the reporting template. Where a mapping with the ITS on Supervisory reporting does not exist, specific instructions for row and columns are provided in the paragraphs below and should be applied by reporting institutions when filling-in the templates.

#### Template Specific Instructions

##### **Table 6.5: Counterparty Credit Risk exposure**

This template requests information on the values of the Counterparty Credit Risk exposure as computed in CRR Part 3, Title II, Chapter 6 (Counterparty Credit Risk) due to different classes of counterparty. CCR exposures should be broken down in three categories (Government, Corporates, and Institutions) following the allocation of COREP asset classes described in Table 2 and 3 below.

##### **Table 2: Allocation of COREP IRB asset classes by category**

<b>COREP asset class</b>	<b>Category in Table 6.5</b>
Central governments or central banks	Government (row 380)
Institutions	Institutions (row 390)
Corporates - SME	Corporates (row 400)
Corporates - Specialised Lending	Corporates (row 400)
Corporates - Other	Corporates (row 400)

Retail - Secured by immovable property SME -	NA <sup>8</sup>
Retail - Qualifying revolving	NA <sup>8</sup>
Retail - Other SME	NA <sup>8</sup>
Retail - Other non-SME	NA <sup>8</sup>

**Table 3: Allocation of COREP SA asset classes by category**

<b>COREP asset class</b>	<b>Category in Table 6.5</b>
Central governments or central banks	Government (row 380)
Regional governments or local authorities	Government (row 380)
Public sector entities	Government (row 380)
Multilateral development banks	Government (row 380)
International organisations	Government (row 380)
Institutions	Institutions (row 390)
Corporates	Corporates (row 400)
Retail	NA <sup>9</sup>
Secured by mortgages on immovable property	NA <sup>9</sup>
Exposures in default	NA <sup>9</sup>
Items associated with particularly high risk	NA <sup>9</sup>
Covered bonds	Institutions (row 390)
Claims on institutions and corporates with a short-term credit assessment	NA <sup>9</sup>
Claims in the form of CIU	NA <sup>9</sup>
Equity exposures	NA <sup>9</sup>
Other items	NA <sup>9</sup>

Columns	Instructions
0010	<b><u>IMM or Standardised methods</u></b> Drop-down menu to indicate if the Counterparty Credit Risk exposure values are predominantly computed using Internal method or standardised approach
0020	<b><u>Counterparty Credit Risk exposure Values calculated according to CRR Part 3, Title II Chapter 6.</u></b> Refer to Counterparty Credit Risk Exposure values calculated as per CRR Part 3, Title II, Chapter 6 (Counterparty Credit Risk)
0030	<b><u>Of Which: Trades centrally cleared through a CCP</u></b> Refer to Counterparty Credit Risk exposure value of those trades cleared through a CCP as described in CRR Part 3, Title II, Chapter 6, Section 9: 'Own funds requirements for

<sup>8</sup> This category contributes to total but not to any of the categories.

	exposures to a central counterparty'
0040	<b><u>Of Which: Margined trades not centrally cleared through a CCP</u></b> Refer to Counterparty Credit Risk exposure value of those margined trades (e.g. OTC transaction, exchange traded derivatives, SFT,...) that are not cleared through a CCP
0050	<b><u>Of Which: Non collateralised/margined trades</u></b> Refer to Counterparty Credit Risk exposure value of those OTC trades that are neither subject to bilateral margining nor are cleared through a CCP
0060	<b><u>Counterparty Credit Risk exposure values calculated according to CRR Part 3, Title II Chapter 6.</u></b> Refer to Counterparty Credit Risk exposure values (calculated according to CRR Part 3, Title II Chapter 6) for Counterparty under default/restructuring management, pre default management, watchlist.
0070	<b><u>Number of Counterparties (Month end)</u></b> Refer to the count of counterparties under any default/restructuring management, pre default management or watch list

Rows	Instructions
0360	<b><u>Indicate if Cpty Credit Risk exposure value is predominantly computed using Internal method or standardised approaches</u></b> Indicate using the drop-down menu if the Counterparty Credit Risk exposure values are predominantly computed using Internal method or standardised approach
0370	<b><u>Total</u></b> Refer to Counterparty Credit Risk exposure values calculated according to CRR Part 3, Title II Chapter 6, or total count of "Counterparty under default/restructuring management, pre default management, or watchlist"
0380	<b><u>Government</u></b> Refer to values of the Counterparty Credit Risk exposure to counterparty assigned to "Government" exposure class as per CRR definition
0390	<b><u>Institutions</u></b> Refer to values of the Counterparty Credit Risk exposure to counterparty assigned to "Institutions" exposure class as per CRR definition
0400	<b><u>Corporate</u></b> Refer to values of the Counterparty Credit Risk exposure to counterparty assigned to "Corporate" exposure class as per CRR definition

**Table 6.6: Counterparty –Credit Risk - Stress test exposure value: Worst case scenario**

This template requests information on the effect of the institution's internal market stress scenarios on the Counterparty Credit Risk exposure as computed in CRR Part 3, Title II Chapter 6 (Counterparty Credit Risk). This Table is only required for banks using the Internal Model Method.

Columns	Instructions
0010	<b><u>Name</u></b> Indicate the name of the institution's internal market stress scenarios on the Counterparty Credit Risk exposure
0020	<b><u>Stress scenario description</u></b> Free field to describe the main features of the stress scenario in terms of either the scenario's impact on market risk factors (e.g. interest rates, exchange rates, equity prices); or if the scenario is based on an historic event, the description, date and duration of the stress event.
0030	<b><u>Total Counterparty Credit Risk exposure value</u></b> Refer to stress test Counterparty Credit Risk exposure value
0040	<b><u>Of Which: Trades centrally cleared through CCP</u></b> Refer to the stress test Counterparty Credit Risk exposure value for those trades cleared through a CCP as described in CRR Part 3, Title II, Chapter 6, Section 9: 'Own funds requirements for exposures to a central counterparty'.
0050	<b><u>Of Which: Margined trades not-centrally cleared through CCP</u></b> Refer to the stress test Counterparty Credit Risk exposure value for margined trades (e.g. OTC transaction, exchange traded derivatives, SFT,...) that are not cleared through a CCP
0060	<b><u>Of Which: Non collateralised/margined trades</u></b> Refer to the stress test Counterparty Credit Risk exposure value for trades that are neither cleared through a CCP nor are margined
0070	<b><u>Internal Limit</u></b> Refer to the institution's global stress test Counterparty Credit Risk exposure limit to , if any available

Rows	Instructions
0410	<b><u>Stress Scenario</u></b> Include information related to the institution's internal market stress scenarios on the Counterparty Credit Risk exposure as computed in CRR Part 3, Title II Chapter 6 (Counterparty Credit Risk)

**Table 6.7: CCP cleared and OTC bilateral margined SFTs, Derivatives & Long Settlement Transactions**

This data collection is to provide information in relation to derivative and securities financing transactions (SFTs) subject to margining.

For CCP it refers to cleared ETD – Exchange Traded Derivatives, cleared OTC – Cleared Over-the-Counter derivatives, cleared Securities Financing transaction and Long Settlement Transactions.

For bilaterally margined it refers to transactions not cleared through CCP but subject to bilateral margining agreement.

In column 0080 Institutions should report the output from their own liquidity stress test process in relation to all margined transactions and describe related scenario assumptions. Where no liquidity stress process exists internally, or when no meaningful aggregated result can be computed based on a set of individual stress test scenarios (e.g. portfolio, CCP, non CCP cleared,...), Institutions shall leave the relevant section in the table 6.7. blank.

Columns	Instructions
0010	<p><b><u>Initial Margin</u></b></p> <p>Refer to the balance of posted initial margin account at the reporting date</p> <p>Sign convention: This amount is expected to be positive.</p>
0020	<p><b><u>Variation margin</u></b></p> <p>Refer to the balance of variation margin account at the reporting date</p> <p>Sign convention: Positive for net cash paid out, negative for net cash received.</p>
0030	<p><b><u>Default fund</u></b></p> <p>Refer to the balance of default fund at the reporting date</p> <p>Sign convention: This amount is expected to be positive.</p>
0040	<p><b><u>Cumulated outflows during the reporting month</u></b></p> <p>Refer to the cumulative margin call posted net of margin call received over the reporting month. The posted initial margin should be considered but not the received initial margin.</p> <p>Sign convention: Positive for net cash paid out, negative for net cash received.</p>
0050	<p><b><u>Cumulated outflows net of cumulated inflows during the reporting month</u></b></p> <p>Refer to the cumulative variation margin call paid out net of paid in over the reporting month.</p> <p>Sign convention: positive for net cash paid out, negative for net cash received.</p>
0060	<p><b><u>Weekly Average amount over the reporting month</u></b></p> <p>Refer to the weekly average cumulative variation margin call paid out net of paid in over the reporting month.</p> <p>Sign convention: positive for net cash paid out, negative for net cash received.</p>
0070	<p><b><u>Highest Daily peak over the reporting month</u></b></p> <p>Refer to the Highest Daily net variation margin amount paid out over the reporting month.</p>
0080	<p><b><u>Margin call requirements - Liquidity stress test</u></b></p> <p>Refer to the liquidity stress test related information:</p> <ul style="list-style-type: none"> <li>- Margin call requirement: paid out net of paid in;</li> <li>- Time Horizon;</li> <li>- Confidence level.</li> </ul>

Rows	Instructions
0420	<b><u>Total</u></b>



	Refer to the amount requested for the corresponding fields indicated in columns 0010 to 0080 of the table 7 for CCP and OTC cleared SFTs, Derivatives & Long Settlement Transactions
0430	<b><u>Derivatives &amp; Long Settlement Transactions</u></b> Refer to the amount requested for the corresponding fields indicated in columns 0010 to 0080 of the table for margined Derivatives & Long Settlement Transactions
0440	<b><u>Time horizon (days)</u></b> Refer to the time horizon assumption used under the margin call liquidity stress test
0450	<b><u>Confidence level (%)</u></b> Refer to the confidence level of the modelling approach

#### **Part IV: Structure of the Forecasts BS, P&L and solvency template**

The following sheets are included in this part of the COVID-19 reporting: (7.a) February 2021 (7.b) August 2021.

##### *General remarks*

Where relevant, the definitions used in the template above are based on definitions and concepts defined in Commission Implementing Regulation (EU) No 680/2014 (hereinafter, ITS on Supervisory Reporting). More specifically, tables 7.1-7.8 are mainly based on the information included in Annex I ('COREP') and Annex III and Annex IV ('FINREP'), and should be filled in by the reporting institutions according to the instructions in Annex II and Annex V of the ITS on Supervisory Reporting respectively.

Reporting institutions should fill in the template according to the mapping with the ITS on Supervisory Reporting as provided in the reporting template. Where a mapping with the ITS on Supervisory reporting does not exist, specific instructions for row and columns are provided in the paragraphs below and should be applied by reporting institutions when filling-in the templates.

Tabs should be filled in during the month specified in the tab's name (February or August).

For financial information, the instructions should be applied by both institutions that use national accounting standards (national GAAP) and institutions that use IFRS in their public financial statements respectively, unless stated otherwise.

In the August's submission items for which projections are requested should be updated only if the reporting institution has updated the internal assumptions underlying its budget or financial projections, capital or liquidity/funding plans. If no update to the projection figures has occurred with respect to the previous submission in February, the same figures as in the February's submission should be reported. Changes to assumptions underlying the projection figures should be explained in the comment section.

*Instructions concerning specific columns:*

Table	Column	Legal references and instructions
Tables 7.1, 7.2, 7.3, 7.4, 7.5, 7.6, 7.7, 7.8	0010	Best effort estimate for the year-end projection based on the most recent projections made by the reporting institution considering the effects of the COVID-19 outbreak and available at the corresponding reporting date.
	0020	Best effort estimate for the year-end projection based on the most recent projections ( <b>adverse scenario</b> ) made by the reporting institution considering the effects of the COVID-19 outbreak and available at the corresponding reporting date.
	0030	Best effort estimate for the next year-end projection (i.e. 31.12.2022) based on the most recent projections made by the reporting institution considering the effects of the COVID-19 outbreak and available at the corresponding reporting date.
	0040	Best effort estimate for the year after next-end projection (i.e. 31.12.2023) based on the most recent projections made by the reporting institution considering the effects of the COVID-19 outbreak and available at the corresponding reporting date.

*Instructions concerning specific rows:*

Table	Row	Legal references and instructions
Table 7.8	0010	Forecasted GDP increase or decrease in main market should be reported here. Figures for the ratios in row 0010 have to be reported according to the COREP format (e.g. a ratio of 12.678% has to be reported as 0.12678).

In the very exceptional case that the accounting year-end of the bank doesn't match with the end of the year, please use the closest available date to the year end. In such cases please use the comment box to explain the approach taken.