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COMMISSION IMPLEMENTING REGULATION (EU) 2024/3117

of 29 November 2024

laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Commission Implementing Regulation (EU) 2021/451

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

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

Having regard to Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012 [1] and in particular Article 415(3), third subparagraph, Article 415(3a), third subparagraph, Article 430(7), third subparagraph, and Article 430(9), fifth subparagraph thereof,

Whereas:

(1) Commission Implementing Regulation (EU) 2021/451 [2] lays down, on the basis of Articles 415 and 430 of Regulation (EU) No 575/2013, a coherent reporting framework, including requirements concerning the provision of information on own funds and own funds requirements, financial information that needs to be provided in line with International Financial Reporting Standards (IFRS) and generally accepted accounting principles (GAAP), on losses stemming from lending collateralised by immovable property, on large exposures, on the leverage ratio, on stable funding, on additional liquidity monitoring metrics, on asset encumbrance, information to identify global systemically important institutions (G-SIIs) and assigning G-SII buffer rates, and information on interest rate risk in the banking book. Implementing Regulation (EU) 2021/451 has been amended several times following the amendments to Regulation (EU) No 575/2013 that were adopted to introduce, further develop, or adapt prudential elements.

(2) Regulation (EU) No 575/2013 was amended by Regulation (EU) 2024/1623 of the European Parliament and of the Council [3] to implement the final set of international standards of the Basel Committee on Banking Supervision (Basel III). Those amendments should be reflected in the reporting framework which is currently set out in Implementing Regulation (EU) 2021/451.

(3) Given the amendments to Regulation (EU) No 575/2013, it is necessary to revise the requirements for reporting of own funds and own funds requirements (output floor, credit risk and counterparty credit risk, credit valuation adjustments, market risk, operational risk, loss coverage of non-performing exposures and crypto assets), for reporting information on losses stemming from lending collateralised by immovable property, and for reporting information on the leverage ratio.

(4) Given the large number of changes that are required to give effect to the new rules on reporting obligations, it is preferable to repeal and replace Implementing Regulation (EU) 2021/451, rather than merely amend that Implementing Regulation, as such an amendment would make it extremely cumbersome for the economic operators concerned to find out which reporting requirements apply to them.

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[1] OJ L 176, 27.6.2013, p. 1, ELI: http://data.europa.eu/eli/reg/2013/575/oj.

[2] Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014 (OJ L 97, 19.3.2021, p. 1, ELI: http://data.europa.eu/eli/reg_impl/2021/451/oj).

[3] Regulation (EU) 2024/1623 of the European Parliament and of the Council of 31 May 2024 amending Regulation (EU) No 575/2013 as regards requirements for credit risk, credit valuation adjustment risk, operational risk, market risk and the output floor (OJ L, 19.6.2024, ELI: http://data.europa.eu/eli/reg/2024/1623/oj).

(5) The new capital adequacy templates should provide for the reporting of information on the output floor in the own funds requirements and capital ratios, and in particular for the reporting of information on the impact of the transitional provisions for the output floor laid down in Article 465 of Regulation (EU) No 575/2013. Reporting data should provide for the reporting of information on impact of the output floor and of transitional provisions laid down in Article 465 of Regulation (EU) No 575/2013. The group solvency templates should contain a new column to report information on the floor adjustment for entities subject to own funds requirements.

(6) Credit risk templates for the Standardised Approach ('SA') should reflect the amendments to the classification of exposure classes and new risk weights. In addition, they should reflect the more granular approach applied to exposures secured by mortgages on immovable property, and should reflect some changes in the calculation of the exposure value of off-balance sheet items, all of which were introduced in Regulation (EU) No 575/2013 by Regulation (EU) 2024/1623.

(7) Credit risk templates for the IRB should reflect amendments to the classification of exposure classes, namely to limit the use of Institutions and Large Corporates exposures under Foundation-IRB ('FIRB'), and should provide for the reporting of information on new exposure classes, including public sector entities (PSEs) and regional governments or local authorities (RGLAs). Finally, the new templates should provide for the reporting of both standard and own computation credit conversion factors.

(8) The new templates for the reporting of information on non-performing exposures loss coverage should reflect the changes to the scope of the exposures that are subject to the loss coverage requirements and changes to the provisioning calendar.

(9) A new reporting template should provide for the reporting of information on exposures to crypto assets to reflect the total risk exposure amounts for those exposures.

(10) The reporting of aggregate data for each national immovable property market ('IP Losses') should reflect the new specific reporting obligations set out in Article 430a(1) of Regulation (EU) No 575/2013.

(11) The reporting of credit valuation adjustments ('CVA') should reflect the standardised, basic, and simplified approaches and should capture some specific reporting requirements on CVA risk, all of which were introduced in Title VI of Regulation (EU) No 575/2013.

(12) Regulation (EU) 2024/1623 revised the framework for the boundary between the trading and the non-trading book. The reporting templates should therefore also provide for the reporting of information on the composition of the trading book with regard to new criteria set out in Article 104 of Regulation (EU) No 575/2013.

(13) It is necessary to align the reporting reference dates concerning own funds, own funds requirements, and additional reporting requirements on individual and consolidated basis, to the financial year-end dates.

(14) To enable institutions to set up the reporting systems necessary to comply with the reporting obligations, entities that engage in activities of a credit institution for the first time should be given more time to submit the templates.

(15) Regulation (EU) 2024/1623 amended Article 430(7), first subparagraph, of Regulation (EU) No 575/2013 and introduced a requirement for the EBA to develop IT solutions, including reporting templates and instructions, to be used by institutions for complying with the reporting obligations laid down in paragraphs 1 to 4 of that Article. Accordingly, the data points and the information that institutions have to report and that the EBA should include in the IT solutions concerned should be specified with sufficient clarity. In order to allow the EBA to develop appropriate IT solutions, those uniform reporting formats should not be binding as concerns their structure and their representation, as the EBA should not be bound to replicate the graphical representation and tabular structure laid down in the annex. In particular, the EBA should be able to depart from the graphical representation and tabular structure of the reporting templates as long as all the data points and information required are included in the IT solution.

(16) To provide institutions with sufficient time to adapt their own internal system and to comply with the revised reporting requirements, it is necessary to lay down transitional provisions that defer the remittance date of the first quarterly reporting obligation.

(17) To align the timeline of the reporting requirement relating to the composition of the trading book to the timeline of application of the market risk requirements laid down in Part Three, Title IV, Chapters 1a and 1b, of Regulation (EU) No 575/2013, it is necessary to lay down a transitional provision to allow for a later first reference date of that reporting requirement.

(18) The provisions in this Regulation are closely linked, since they deal with institutions' reporting requirements. To ensure coherence between those provisions, and to facilitate a comprehensive view and compact access to them by persons subject to those obligations, it is appropriate to include all related implementing technical standards required by Regulation (EU) No 575/2013 in a single Regulation.

(19) This Regulation is based on the draft implementing technical standards submitted to the Commission by the European Banking Authority.

(20) The European Banking Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits, and requested the advice of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council ([4]).

(21) To provide institutions with sufficient time to prepare for reporting in accordance with this Regulation and in accordance with Article 430(7) of Regulation (EU) No 575/2013 the first date of application should be set six months after the date of entry into force;

(22) In order to have the revised reporting framework in place as soon as possible, this Regulation should enter into force on the day following the date of its publication in *the Official Journal of the European Union*

HAS ADOPTED THIS REGULATION:

Article 1

Submission of the information

This Regulation lays down uniform reporting formats, the frequency and dates of reporting for the reporting by institutions to their competent authorities in accordance with Article 415, paragraphs 3 and 3a, of Regulation (EU) No 575/2013, and Article 430, paragraphs 1 to 4, 7 and 9 of that Regulation.

Article 2

Reporting reference dates

1. Institutions shall submit the information referred to in Annex I to competent authorities as that information stands on the following reporting reference dates:

(a) monthly reporting: on the last day of each month;

(b) quarterly reporting: 31 March, 30 June, 30 September and 31 December;

(c) semi-annual reporting: 30 June and 31 December;

(d) annual reporting: 31 December.

([4]) Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12, ELI: http://data.europa.eu/eli/reg/2010/1093/oj).

2. Institutions shall report the financial information referred to in Annex I in accordance with the IFRS and with national accounting frameworks and referring to a certain period cumulatively from the first day of the accounting year to the reference date.

3. Institutions that are permitted by national law to report their financial information based on their accounting year-end and where that accounting year-end deviates from the calendar year, may adjust reporting reference dates to bring those dates in line with the accounting year-end, so that the financial information, the information reported in accordance with Article 8, and the information for the identification of global systemically important institutions (G-SIIs) and the assignment of G-SII buffer rates is reported every 3, 6 or 12 months from their accounting year-end, respectively.

Article 3

Reporting remittance dates

1. Institutions shall submit the information referred to in Annex I to the competent authorities by close of business on the following remittance dates:

(a) monthly reporting: 15th calendar day after the reporting reference date;

(b) quarterly reporting: 12 May, 11 August, 11 November and 11 February;

(c) semi-annual reporting: 11 August and 11 February;

(d) annual reporting: 11 February.

2. Where the remittance day is a public holiday in the Member State of the competent authority to which the report is to be provided, or a Saturday or a Sunday, the institutions concerned shall submit data on the following working day.

3. Institutions that report the financial information referred to in Annex I, or the information reported in accordance with Article 8, or information for the identification of G-SIIs and assignment of G-SII buffer rates using adjusted reporting reference dates based on their accounting year-end as set out in Article 2(3), may adjust the remittance dates so that the same remittance period from the adjusted reporting reference date is maintained.

4. Institutions may submit unaudited figures. Where audited figures deviate from submitted unaudited figures, institutions shall submit the revised, audited figures without undue delay. Unaudited figures are figures that have not received an external auditor's opinion whereas audited figures are figures audited by an external auditor expressing an audit opinion.

5. Institutions shall submit to the competent authorities other corrections to the submitted reports than the corrections referred to in paragraph 4 without undue delay.

Article 4

Reporting thresholds – entry and exit criteria

1. Small and non-complex institutions shall start reporting the information referred to in Annex I on the first reporting reference date following the date on which those institutions have met the criteria laid down in Article 4(1), point (145), of Regulation (EU) No 575/2013. Institutions that no longer meet those criteria shall stop reporting that information on the first reporting reference date following the date on which they no longer meet those criteria.

2. Large institutions shall start reporting the information referred to in Annex I on the first reporting reference date following the date on which institutions have met the criteria laid down in Article 4(1), point (146) of Regulation (EU) No 575/2013. Institutions that no longer meet those criteria shall stop reporting that information subject on the first reporting reference date on which they no longer meet those criteria.

3. Institutions shall start reporting the information referred to in Annex I subject to the thresholds set out in Article 5(2) and (3), Article 6(2) and (3), Articles 11 and 12, Article 15(2) to (5), and Articles 17 to 20 of this Regulation on the reporting reference date following the date on which those thresholds have been exceeded on two consecutive reporting reference dates. Institutions may stop reporting information subject to the thresholds set out in those Articles on the reporting reference date following the date on which they have fallen below the relevant thresholds on three consecutive reporting reference dates.

4. By way of derogation from paragraph 3, institutions shall start reporting where they meet any of the following conditions in the 6 months preceding the reference date:

(a) the institution concerned has been authorised to commence its activities as a credit institution pursuant to Article 8 of Directive 2013/36/EU of the European Parliament and of the Council [5];

(b) the institution is an investment firm that is subject to Regulation (EU) No 575/2013 by virtue of exceeding the threshold set out in Article 4(1), point (1)(b), of that Regulation or by virtue of a decision of the competent authority in accordance with Article 5 of Directive (EU) 2019/2034 of the European Parliament and of the Council [6];

(c) the institution is an entity that results from either the merger of at least two institutions or the split of an institution into at least two institutions.

5. For the institutions referred to in paragraph 4, the following shall apply in relation to their reporting that is subject to the thresholds set out in Article 4 for the first two reference dates:

(a) institutions that exceed the relevant threshold already on the first reference date shall report the information that is subject to that threshold both for the first and for the second reference dates;

(b) institutions that exceed the relevant threshold only on the second reference date, institutions shall report the information that is subject to that threshold on the second reference date.

Institutions that have fallen below the relevant thresholds referred to in points (a) and (b) on three consecutive reporting reference dates may stop reporting information subject to the threshold on the next reporting reference date.

Article 5

Reporting on own funds and own funds requirements on an individual basis – quarterly reporting

1. Institutions that report information on own funds and on own funds requirements as required by Article 430(1), point (a), of Regulation (EU) No 575/2013 on an individual basis shall submit that information as specified in Section 1 – 'Reporting on own funds and own funds requirements' of Annex I to this Regulation with a quarterly frequency.

2. Institutions shall submit the information specified in templates C09.01 and C 09.02, and in particular the information on the geographical distribution of exposures by country, where non-domestic original exposures in all non-domestic countries in all exposure classes, as reported in accordance with template C 04.00, row 0850, are equal to or higher than 10 % of total domestic and non-domestic original exposures as reported in accordance with template C 04.00, row 0860. Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is established.

[5] 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, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6.2013, p. 338, ELI: http://data.europa.eu/eli/dir/2013/36/oj).

[6] Directive (EU) 2019/2034 of the European Parliament and of the Council of 27 November 2019 on the prudential supervision of investment firms and amending Directives 2002/87/EC, 2009/65/EC, 2011/61/EU, 2013/36/EU, 2014/59/EU and 2014/65/EU (OJ L 314, 5.12.2019, p. 64, ELI: http://data.europa.eu/eli/dir/2019/2034/oj).

3. Institutions that apply the core approach in accordance with Commission Delegated Regulation (EU) 2016/101 ([7]) and which exceed the threshold referred to in Article 4(1) of that Regulation shall report the information specified in templates C 32.03 and C 32.04.

4. For the calculation of the own funds requirements referred to in Article 92(4), points (b)(i) and (c), and Article 92(5), points (b) and (c), of Regulation (EU) No 575/2013, institutions shall, until 31 December 2025, submit the information on own funds requirements relating to market risk in accordance with Article 5(12) of Implementing Regulation (EU) 2021/451.

Article 6

Reporting on own funds and own funds requirements on an individual basis – semi-annual reporting

1. Institutions that report information on own funds and on own funds requirements as required by Article 430(1), point (a), of Regulation (EU) No 575/2013 on an individual basis shall submit that information as specified in Section 1 – ‘Reporting on own funds and own funds requirements’ of the Annex I with a semi-annual frequency.

2. Institutions shall submit information on all securitisation exposures as specified in Section 1 – ‘Reporting on own funds and own funds requirements’ of the Annex I, templates C 14.00 and C 14.01; except where they are part of a group in the same country in which they are subject to own funds requirements.

3. Institutions shall submit information on sovereign exposures as follows:

(a) where the aggregate carrying amount of financial assets from the counterparty sector ‘General governments’ is equal to or higher than 1 % of the sum of total carrying amount for ‘Debt securities’ and ‘Loans and advances’, institutions shall submit the information as specified in template C 33.00;

(b) where the value reported for domestic exposures of non-derivative financial assets as specified in row 0010, column 0010 in template C 33.00 is less than 90 % of the value reported for domestic and non-domestic exposures for the same data point, institutions that meet the condition referred to in point (a) shall submit the information as specified in template C 33.00, with a full country breakdown;

(c) institutions that meet the conditions referred to in point (a) and do not meet the condition referred in point (b) shall submit the information specified in template C 33.00, with exposures aggregated at:

(i) total level; and

(ii) domestic level.

4. Institutions shall submit information on material losses relating to operational risk as follows:

(a) institutions that calculate in December 2024 own funds requirements relating to operational risk in accordance with Part Three, Title III, Chapter 4, of Regulation (EU) No 575/2013 shall continue to report that information as specified in templates C 17.01 and C 17.02;

(b) large institutions that calculate in December 2024 own funds requirements relating to operational risk in accordance with Part Three, Title III, Chapter 3, of Regulation (EU) No 575/2013 shall continue to report that information as specified in templates C 17.01 and C 17.02;

([7]) Commission Delegated Regulation (EU) 2016/101 of 26 October 2015 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for prudent valuation under Article 105(14) (OJ L 21, 28.1.2016, p. 54, ELI: http://data.europa.eu/eli/reg_del/2016/101/oj).

(c) institutions other than large institutions that calculate in December 2024 own funds requirements relating to operational risk in accordance with Part Three, Title III, Chapter 3, of Regulation (EU) No 575/2013 shall continue to report the following information:

(i) the information specified in template C 17.01, column 0080 for the following rows:

(1) number of events (new events) (row 0910);

(2) gross loss amount (new events) (row 0920);

(3) number of events subject to loss adjustments (row 0930);

(4) loss adjustments relating to previous reporting periods (row 0940);

(5) maximum single loss (row 0950);

(6) sum of the five largest losses (row 0960);

(7) total direct loss recovery (except insurance and other risk transfer mechanisms) (row 0970);

(8) total recoveries from insurance and other risk transfer mechanisms (row 0980);

(ii) the information specified in template C 17.02;

(d) institutions as referred to in point (c) may report the complete set of information specified in templates C 17.01 and C 17.02;

(e) large institutions that calculate in December 2024 own funds requirements relating to operational risk in accordance with Part Three, Title III, Chapter 2, of Regulation (EU) No 575/2013 shall continue to report the information as specified in templates C 17.01 and C 17.02;

(f) institutions other than large institutions that calculate in December 2024 own funds requirements relating to operational risk in accordance with Part Three, Title III, Chapter 2, of Regulation (EU) No 575/2013 may continue to report the information as specified in templates C 17.01 and C 17.02.

Article 7

Reporting on own funds and own funds requirements on a consolidated basis

Institutions that report information on own funds and on own funds requirements as required by Article 430(1), point (a), of Regulation (EU) No 575/2013 on a consolidated basis shall submit that information as specified in Section 1 – 'Reporting on own funds and own funds requirements' of Annex I to this Regulation as follows:

(a) the information requirement laid down in Annex I that further specifies the reporting required pursuant to Articles 5 and 6 of this Regulation with the frequency specified therein;

(b) the information requirement laid down in Annex I that further specifies the reporting relating the group solvency regarding entities included in the scope of consolidation, with a semi-annual frequency.

Article 8

Reporting on own funds and own funds requirements – additional reporting requirements on individual and consolidated basis

1. Institutions that are to disclose the information referred to in Article 438, points (e) or (h), or Article 452, points (b), (g) or (h), of Regulation (EU) No 575/2013 with the frequency set out in Article 433a or Article 433c of that Regulation, on an individual basis in accordance with Article 6 of that Regulation, or on a consolidated basis in accordance with Article 13 of that Regulation, as applicable, shall submit the information as specified in templates C 08.03, C 08.04, C08.05, C 08.05.01, C 08.06, C 08.07 and C 34.11 of Section 1 – 'Reporting on own funds and own funds requirements' of Annex I to this Regulation.

2. Institutions that are to disclose the information referred to in Article 439, point (l), of Regulation (EU) No 575/2013 with the frequency set out in Article 433a or Article 433c of that Regulation, as applicable, on an individual basis in accordance with Article 6 of that Regulation or on a consolidated basis in accordance with Article 13 of that Regulation, as applicable, shall submit the information as specified in template C 34.07 of section 1 – 'Reporting on own funds and own funds' of Annex I to this Regulation.

Article 9

Reporting on own funds and own funds requirements for investment firms that are subject to Articles 95 and 96 of Regulation (EU) No 575/2013 on an individual basis

1. Investment firms that are subject to Article 95 of Regulation (EU) No 575/2013 and that apply the transitional provisions set out in Article 57(3) of Regulation (EU) 2019/2033 shall, when they report information on own funds requirements, as required by Article 430(1), point (a), of Regulation (EU) No 575/2013, on an individual basis, with the exception of information on the leverage ratio, submit the information as specified in the templates C 01.00 to C 05.02 of Section 1 – 'Reporting on own funds and own funds requirements' of Annex I to this Regulation with a quarterly frequency.

2. Investment firms that are subject to Article 96 of Regulation (EU) No 575/2013 and that apply the transitional provisions set out in Article 57(3) of Regulation (EU) 2019/2033 shall, when they report information on own funds requirements, as required by Article 430(1), point (a), of Regulation (EU) No 575/2013, on an individual basis, submit the information referred to in Article 5, paragraphs 1 to 4, and Article 6(2) of this Regulation with the frequency laid down in those Articles as specified in Section 1 – 'Reporting on own funds and own funds requirements' of Annex I to this Regulation.

Article 10

Reporting on own funds and own funds requirements for groups that consist only of investment firms that are subject to Articles 95 and 96 of Regulation (EU) No 575/2013 on a consolidated basis

1. Investment firms of groups that consist only of investment firms that apply the transitional provisions set out in Article 57(3) of Regulation (EU) 2019/2033 with reference to Article 95 of Regulation (EU) No 575/2013 shall, when they report information on own funds requirements as required by Article 430(1), point (a), of Regulation (EU) No 575/2013, on a consolidated basis, with the exception of information on the leverage ratio, submit the information as specified in Section 1 – 'Reporting on own funds and own funds requirements' of Annex I to this Regulation as follows:

(a) the information on own funds and on own funds requirements as specified in templates C 01.00 to C 05.02 of Section 1 of Annex I to this Regulation with a quarterly frequency;

(b) the information on own funds and on own funds requirements regarding entities included in the scope of consolidation, as specified in templates C 06.01 and C 06.02 of Section 1 of Annex I to this Regulation, with a semi-annual frequency.

2. Investment firms of groups that consist only of investment firms that apply the transitional provisions set out in Article 57(3) of Regulation (EU) 2019/2033 with reference to Article 96 of Regulation (EU) No 575/2013, shall, when they report information on own funds requirements, as required by Article 430(1), point (a), of Regulation (EU) No 575/2013, on a consolidated basis, submit the information as specified in section 1- 'Reporting on own funds and own funds requirements' of Annex I to this Regulation as follows:

(a) the information specified in Article 5, paragraphs (1) to (4) and Article 6(2) of this Regulation with the frequency laid down in those Articles;

(b) the information regarding entities included in the scope of consolidation as specified in templates C 06.01 and C 06.02 of Section 1 of Annex I to this Regulation with a semi-annual frequency.

Article 11

Reporting on financial information on a consolidated basis for institutions subject to Regulation (EC) No 1606/2002 of the European Parliament and of the Council [8]

Institutions that submit financial information on a consolidated basis in accordance with Article 430(3) or (4) of Regulation (EU) No 575/2013 shall submit that information as specified in Section 2 – 'Reporting on Financial information according to IFRS' of Annex I to this Regulation with the following frequency:

(a) the information specified in templates F 01.01 to F 19.00 of Section 2 in Annex I to this Regulation with a quarterly frequency;

(b) the information specified in templates F 30.01 to F 31.02 of Section 2 of Annex I to this Regulation with a semi-annual frequency;

(c) the information specified in templates F 40.01 to F 46.00 of Section 2 of Annex I to this Regulation with an annual frequency;

(d) the information specified in templates F 20.01 to F 20.07.1 of Section 2 of Annex I to this Regulation with a quarterly frequency where the institution exceeds the threshold laid down in Article 5(2), second subparagraph, of this Regulation;

(e) the information specified in template F 21.00 of Section 2 of Annex I to this Regulation with a quarterly frequency where tangible assets subject to operating leases are equal to or higher than 10 % of total tangible assets as reported in accordance with template F 01.01 of Section 2 of Annex I to this Regulation;

(f) the information specified in template F 22.01 and F 22.02 of Section 2 of Annex Ito this Regulation with a quarterly frequency where net fee and commission income is equal to or higher than 10 % of the sum of net fee and commission income and net interest income as reported in accordance with template F 02.00 of Section 2 of Annex I to this Regulation;

(g) the information specified in templates F 23.01 to 26.00 of Section 2 of Annex I to this Regulation, with a quarterly frequency where both of the following conditions are fulfilled:

 (i) the institution is not a small and non-complex institution;

 (ii) the ratio between the institution's gross carrying amount of loans and advances that fall under Article 47a(3) of Regulation (EU) No 575/2013 and the total gross carrying amount of loans and advances that fall under Article 47a(1) of that Regulation is equal to or higher than 5 %;

(h) the information specified in template F 47.00 of Section 2 of Annex I to this Regulation with an annual frequency where both of the conditions set out in point (g) of this paragraph are fulfilled.

For the purposes of point (g)(ii), the ratio shall not include loans and advances classified as held for sale, cash balances at central banks, and other demand deposits in either the denominator or the numerator.

Article 12

Reporting on financial information on a consolidated basis for institutions applying national accounting frameworks

Where a competent authority has extended the reporting requirements on financial information to institutions established in a Member State in accordance with Article 430(4) of Regulation (EU) No 575/2013, institutions shall submit the financial information on a consolidated basis as specified in Section 3 – 'Reporting on Financial information according to GAAP' of Annex I to this Regulation with the following frequency:

(a) the information specified in templates F 01.01 to F 19.00 of Section 3 of Annex I to this Regulation with a quarterly frequency;

[8] 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, ELI: http://data.europa.eu/eli/reg/2002/1606/oj).

(b) the information specified in F 30.01 to F 31.02 of Section 3 of Annex I to this Regulation with a semi-annual frequency;

(c) the information specified in F 40.01 to F 46.00 of Section 3 of Annex I to this Regulation with an annual frequency;

(d) the information specified in templates F 20.01 to F 20.07.1 of Section 3 of Annex I to this Regulation with a quarterly frequency where the institution exceeds the threshold laid down in Article 5(2), second subparagraph, of this Regulation;

(e) the information specified in template F 21.00 of Section 3 of Annex I to this Regulation with a quarterly frequency where tangible assets subject to operating leases are equal to or higher than 10 % of total tangible assets as reported in accordance with template F 01.01 of Section 3 of Annex I to this Regulation;

(f) the information specified in template F 22.01 and F 22.02 of Section 3 of Annex I to this Regulation with a quarterly frequency where net fee and commission income is equal to or higher than 10 % of the sum of net fee and commission income and net interest income as reported in accordance with template F 02.00 of Section 3 of Annex I to this Regulation;

(g) the information specified in templates F 23.01 to 26.00 of Section 3 of Annex I to this Regulation with a quarterly frequency where both of the following conditions are fulfilled:

 (i) the institution is not a small or non-complex;

 (ii) the institution's ratio as specified in Article 11(2), point (g)(ii), of this Regulation is equal to or higher than 5 %;

(h) the information specified in template F 47.00 of Section 3 of Annex I to this Regulation with an annual frequency where both of the conditions set out in point (g) of this paragraph are fulfilled.

Article 13

Reporting, in accordance with Article 430a(1) of Regulation (EU) No 575/2013, on an individual and a consolidated basis, on losses stemming from lending collateralised by immovable property

1. Institutions shall submit the aggregate data referred to in Article 430a(1) of Regulation (EU) No 575/2013 on a consolidated basis as specified in Section 4 – 'Reporting on information on losses stemming from lending collateralised by immovable property' of Annex I to this Regulation with an annual frequency.

2. Institutions shall submit the aggregate data referred to in Article 430a(1) of Regulation (EU) No 575/2013 on an individual basis as specified in Section 4 – 'Reporting on information on losses stemming from lending collateralised by immovable property' of Annex I to this Regulation with an annual frequency.

3. Where an institution has a branch in another Member State, that branch shall submit to the competent authority of the host Member State the aggregate data referred to in Article 430a(1) of Regulation (EU) No 575/2013 as specified in Section 4 – 'Reporting on information on losses stemming from lending collateralised by immovable property' of Annex I to this Regulation with an annual frequency.

Article 14

Reporting on large exposures on both an individual and a consolidated basis

Institutions that report the information referred to in Article 394 of Regulation (EU) No 575/2013 on both an individual and a consolidated basis shall submit that information as specified in Section 5 – 'Reporting on large exposures and concentration risk' of Annex I to this Regulation with a quarterly frequency.

Article 15

Reporting on leverage ratio on both an individual and a consolidated basis

1. Institutions that report their leverage ratio as referred to in Article 430(1), point (a), of Regulation (EU) No 575/2013 on both an individual and a consolidated basis shall submit that information as specified in Section 6 – 'Reporting on the leverage' of Annex I to this Regulation with a quarterly frequency. Only large institutions shall submit template C 48.00 on information on leverage ratio volatility.

2. The information specified in template C 40.00, cell {r0410;c0010}on the total assets shall be reported only by:

(a) large institutions that either are G-SIIs or have issued securities that are admitted to trading on a regulated market with a semi-annual frequency;

(b) large institutions other than G-SIIs that are not listed institutions with an annual frequency;

(c) institutions other than large institutions and small and non-complex institutions that have issued securities that are admitted to trading on a regulated market with an annual frequency.

3. Institutions shall report the additional information on leverage ratio as specified in template C 40.00, cells {r0010; c0010}, {r0010;c0020}, {r0020;c0010}, {r0020;c0020}, {r0030;c0070}, {r0040;c0070}, {r0050;c0010}, {r0050;c0020}, {r0060;c0010}, {r0060;c0020}, and {r0060;c0070}, where at least one of the following conditions is met:

(a) the derivative share specified as the derivative exposure measure divided by the total exposure measure, is more than 1,5 %;

(b) the derivative share specified as the derivative exposure measure divided by the total exposure measure, exceeds 2 %.

Where an institution meets only the condition laid down in point (a) of the first subparagraph, the entry and exit criteria of Article 4(3) of this Regulation shall apply. An institution that meets the conditions laid down in both point (a) and point (b) of the first subparagraph shall start reporting information on leverage ratiofor the reference date following the reporting reference date on which it exceeded the threshold.

4. Institutions for which the total notional value of derivatives as specified in template C 40.00, cell {r0010;c0070}, exceeds EUR 10 000 million shall report the information referred to in template 40.00, cells {r0010;c0010}, {r0010; c0020}, {r0020;c0010}, {r0020;c0020}, {r0030;c0070}, {r0040;c0070}, {r0050;c0010}, {r0050;c0020}, {r0060;c0010}, {r0060;c0020}, and {r0060;c0070}, even if their derivatives share does not fulfil the conditions set out in paragraph 3.

For the purposes of the first subparagraph paragraph, the entry criteria of Article 4(3) of this Regulation shall not apply. Institutions shall start reporting information from the next reporting reference date where they have exceeded the threshold on one reporting reference date.

5. Institutions shall report the information referred to in template C 40.00, cells {r0020;c0075}, {r0050;c0075} and {r0050;c0085}, where one of the following conditions is met:

(a) the credit derivatives volume specified in template C 40.00 as {r0020;c0070} + {r0050;c0070}, exceeds EUR 300 million;

(b) the credit derivatives volume specified in template C 40.00 as {r0020;c0070} + {r0050;c0070}, exceeds EUR 500 million.

Where an institution meets only the condition laid down in point (a) of the first subparagraph, the entry and exit criteria of Article 4(3) of this Regulation shall apply. An institution that meets the conditions laid down in both point (a) and point (b) of the first subparagraph shall start reporting that information for the reference date following the reporting reference date on which it exceeded the threshold.

Article 16

Reporting on the liquidity coverage on both an individual and a consolidated basis

1. Institutions that report their liquidity coverage as referred to in Article 412 of Regulation (EU) No 575/2013 and as required by Article 430(1), point (d), of that Regulation on both an individual and a consolidated basis shall submit that information as specified in Section 10 – 'Reporting on the liquidity' on Annex I to this Regulation with a monthly frequency.

2. For the purposes of reporting the information set out in Section 10 – 'Reporting on liquidity coverage' of Annex I to this Regulation, institutions shall take into account the information submitted for the reference date and the information on the cash-flows over the 30 calendar days following the reference date.

Article 17

Reporting on stable funding on both an individual and a consolidated basis

Institutions that report their stable funding requirement as referred to in Article 413 of Regulation (EU) No 575/2013 and as required by Article 430(1), point (d), of that Regulation on both an individual and a consolidated basis shall submit that information as specified in Section 7 – 'Reporting on stable funding' of Annex I to this Regulation with a quarterly frequency as follows:

(a) small and non-complex institutions that have chosen to calculate their net stable funding ratio (NSFR) using the methodology set out in Part Six, Title IV, Chapters 6 and 7 of Regulation (EU) No 575/2013, with the prior permission of their competent authority in accordance with Article 428ai of that Regulation, shall submit templates C 82 and C 83;

(b) institutions other than those referred to in point (a) shall submit templates C 80 and C 81;

(c) all institutions shall submit template C 84.

Article 18

Reporting on additional liquidity monitoring metrics on both an individual and a consolidated basis

Institutions that report information on additional liquidity monitoring metrics as referred to in Article 415(3), point (b), of Regulation (EU) No 575/2013 and as required by Article 430(1), point (d), of that Regulation on both an individual and a consolidated basis shall submit that information as specified in Section 9 – 'Reporting on additional liquidity monitoring metrics' of Annex I to this Regulation with the following frequency:

(a) large institutions shall submit the information specified in templates C 66.01 and C 67.00 to C 71.00 of Section 9 of Annex I to this Regulation with a monthly frequency;

(b) small and non-complex institutions shall submit the information specified in templates C 66.0, C 67.00 and C 71.00 of Section 9 of Annex I to this Regulation with a quarterly frequency;

(c) institutions that are neither large institutions, nor small and non-complex institutions, shall submit the information specified in templates C 66.01 to C 69.00 and C 71.00 of Section 9 of Annex I to this Regulation with a monthly frequency.

Article 19

Reporting on asset encumbrance on both an individual and a consolidated basis

1. Institutions that report on the level of asset encumbrance as referred to in Article 430(1), point (g), of Regulation (EU) No 575/2013 on both individual and consolidated basis shall submit that information as specified in Section 8 – 'Reporting on asset encumbrance' of Annex I with the following frequency:

(a) the information specified in templates F 32.01 to F 33.00 and F35.00 of Section 8 of Annex I to this Regulation with a quarterly frequency;

(b) the information specified in template F34.00 of Section 8 of Annex I to this Regulation with an annual frequency;

(c) the information specified in templates F 36.01 and F 36.02 of Section 8 of Annex I to this Regulation with a semi-annual frequency.

2. Institutions shall submit the information referred to in paragraph 1as follows:

(a) institutions shall submit the information specified in Part A of Section 8 – 'Reporting on asset encumbrance';

(b) large institutions shall submit the information specified in Parts B, C and E of Section 8 – 'Reporting on asset encumbrance';

(c) institutions that are neither large institutions nor small and non-complex institutions shall submit the information specified in Parts B, C and E of Section 8 – 'Reporting on asset encumbrance' where the asset encumbrance level of the institution, specified as (Carrying amount of encumbered assets and collateral)/(Total assets and collateral), is equal to or above 15 %;

(d) institutions shall report the information specified in Part D of Section 8 – 'Reporting on asset encumbrance', only where they issue bonds referred to in Article 52(4), first subparagraph, of Directive 2009/65/EC of the European Parliament and of the Council ([9]).

Article 20

Supplementary reporting for the purposes of identifying G-SIIs and assigning G-SII buffer rates

1. When reporting supplementary information for the identification of G-SIIs and assigning G-SII buffer rates under Article 131 of Directive 2013/36/EU, EU parent institutions, EU parent financial holdings and EU parent mixed financial holdings shall submit the information specified in Section 11 – 'Supplementary reporting for the purposes of identifying G-SIIs and assigning G-SII buffer rates' of Annex I to this Regulation, on a consolidated basis with a quarterly frequency, where both of the following conditions are met:

(a) the total exposure measure of the group, including insurance subsidiaries, is equal to or exceeds EUR 125 000 000 000;

(b) the EU parent or any of its subsidiaries or any branch operated by the parent or by a subsidiary is located in a participating Member State as referred to in Article 4 of Regulation (EU) No 806/2014 of the European Parliament and of the Council ([10]).

([9]) Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS) (recast) (OJ L 302, 17.11.2009, p. 32, ELI: http://data.europa.eu/eli/dir/2009/65/oj).

([10]) Regulation (EU) No 806/2014 of the European Parliament and of the Council of 15 July 2014 establishing uniform rules and a uniform procedure for the resolution of credit institutions and certain investment firms in the framework of a Single Resolution Mechanism and a Single Resolution Fund and amending Regulation (EU) No 1093/2010 (OJ L 225, 30.7.2014, p. 1, ELI: http://data.europa.eu/eli/reg/2014/806/oj).

2. When reporting supplementary information for the identification of G-SIIs and assigning G-SII buffer rates under Article 131 of Directive 2013/36/EU, institutions shall submit the information specified in Section 11 – 'Supplementary reporting for the purposes of identifying G-SIIs and assigning G-SII buffer rates' of Annex I to this Regulation on an individual basis with a quarterly frequency, where all of the following conditions are met:

(a) the total exposure measure of the institution is equal to or exceeds EUR 125 000 000 000;

(b) the institution is located in a participating Member State as referred to in Article 4 of Regulation (EU) No 806/2014;

(c) the institution is not part of a group that is subject to consolidated supervision ('standalone institution').

3. By way of derogation from Article 3(1), point (b), institutions shall submit the information referred to in paragraphs 1 and 2 of this Article by close of business on the following remittance dates: 1 July, 1 October, 2 January and 1 April.

4. By way of derogation from Article 4, the following shall apply with regard to the thresholds specified in paragraph 1, point (a), and paragraph 2, point (a), of this Article:

(a) the EU parent institution, EU parent financial holding, EU parent mixed financial holding or standalone institution, as applicable, shall immediately start reporting the information referred to in paragraphs 1 and 2 in accordance with this Article where its leverage ratio exposure measure exceeds the specified threshold as of the end of the accounting year, and shall report that information for the end of that accounting year and the subsequent three quarterly reference dates;

(b) the EU parent institution, EU parent financial holding, EU parent mixed financial holding or standalone institution, as applicable, shall immediately stop reporting the information referred to in paragraphs 1 and 2 in accordance with this Article where its leverage ratio exposure measure falls below the specified threshold as of the end of their accounting year.

Article 21

Reporting on interest rate risk in the banking book on both an individual and a consolidated basis

Institutions that report information on interest rate risk in the banking book in accordance with Article 84(5), Article 84(6) and Article 98(5a) of Directive 2013/36/EU on both an individual and a consolidated basis shall submit the information referred to in those Articles as specified in Section 12 – 'Reporting on interest rate risk in the banking book' of Annex I to this Regulation with the following frequency:

(a) by all institutions: template J 01.00 of section 12 of Annex I with a quarterly frequency;

(b) by large institutions: templates J 02.00, J 05.00 and J 08.00 of section 12 of Annex I with a quarterly frequency;

(c) by institutions that are neither large institutions nor small and non-complex institutions: templates J 03.00 and J 06.00 of section 12 of Annex I with a quarterly frequency;

(d) by small and non-complex institutions: templates J 04.00 and J 07.00 of section 12 of Annex I with a quarterly frequency;

(e) by institutions that are neither large institutions nor small and non-complex institutions and by small and non-complex institutions: template J 09.00 of section 12 of Annex I with quarterly frequency;

(f) by large institutions: templates J 10.01 and J 10.02 of section 12 of Annex I with an annual frequency;

(g) by institutions that are neither large institutions nor small and non-complex institutions and by small and non-complex institutions: templates J 11.01 and J 11.02 of section 12 of Annex I with an annual frequency.

Article 22

IT solutions, reporting templates and instructions

1. The EBA shall ensure that the IT solutions, including reporting templates and instructions, developed pursuant to Article 430(7) of Regulation (EU) No 575/2013 comply with the uniform reporting formats laid down in this Regulation at all times and include all the data points and information listed in Annex I to this Regulation.

2. The EBA shall make available on its website the IT solutions, reporting templates and instructions referred to in paragraph 1. The EBA shall keep those IT solutions up-to-date and available in all official languages.

Article 23

Data exchange formats and information accompanying submissions

1. Institutions shall submit the information to be submitted under this Regulation in the data exchange formats and representations specified by the competent authorities, respect the data point definition of the data point model and the validation formulae referred to in the IT solutions made available on the EBA website, and comply with the following specifications:

(a) they shall not include information in the data submission that is not required or not applicable;

(b) they shall submit numerical values as follows:

(i) they shall report data points with the data type 'Monetary' using a minimum precision equivalent to ten thousands of units;

(ii) they shall express data points with the data type 'Percentage' as per unit with a minimum precision equivalent to four decimals;

(iii) they shall not use decimals when reporting data points with the data type 'Integer' and shall use a precision equivalent to units;

(c) they shall identify institutions and insurance undertakings solely by their Legal Entity Identifier (LEI);

(d) they shall identify legal entities and counterparties other than institutions and insurance undertakings by their LEI, where available.

2. Institutions shall, together with the submitted information, submit the following information:

(a) the reporting reference date and reference period;

(b) the reporting currency;

(c) the accounting standard;

(d) the Legal Entity Identifier (LEI) of the reporting institution;

(e) the scope of consolidation.

Article 24

Transitional provisions

1. The remittance date for information with a quarterly reporting frequency relating to the reference date 31 March 2025, for the information to be reported pursuant to Articles 5, 7 to 10 and Article 15 of this Regulation, shall be 30 June 2025 at the latest.

2. The first reference date for information to be reported on the composition of the trading book and the reclassifications between books pursuant to Article 5 of this Regulation shall be the last business day of the quarter in which the alternative approaches set out in Part Three, Title IV, Chapters 1a and 1b of Regulation (EU) No 575/2013 become applicable for the calculation of the own funds requirements referred to in Article 92(4), points (b)(i) and (c), and Article 92(5), points (b) and (c), of that Regulation.

Article 25

Repeal of Implementing Regulation (EU) 2021/451

1. Implementing Regulation (EU) 2021/451 shall cease to apply from 1 January 2025, except for Article 5(12) and Annex I, templates 18 to 24, and Annex II, Part II, points 5.1 to 5.7. Article 15 of Implementing Regulation (EU) 2021/451 shall continue to apply until 31 December 2025 only for the purposes of Article 5(4) of this Regulation.

2. Implementing Regulation (EU) 2021/451 is repealed with effect from 31 December 2025.

3. References to the repealed Regulation shall be construed as references to this Regulation and be read in accordance with the correlation table in Annex II.'

Article 26

Entry into force and application

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

It shall apply from 28 June 2025.

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

Done at Brussels, 29 November 2024.

For the Commission
The President
Ursula VON DER LEYEN

Annex I

Section 1 'REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS'

COREP TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		CAPITAL ADEQUACY	**CA**
1	C 01.00	OWN FUNDS	CA1
2	C 02.00	OWN FUNDS REQUIREMENTS	CA2
3	C 03.00	CAPITAL RATIOS	CA3
4	C 04.00	MEMORANDUM ITEMS	CA4
		TRANSITIONAL PROVISIONS	**CA5**
5,1	C 05.01	*TRANSITIONAL PROVISIONS*	CA5.1
VE methodolog	C 05.02	*GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUING STATE AID*	CA5.2
		GROUP SOLVENCY	**GS**
6,1	C 06.01	GROUP SOLVENCY: INFORMATION ON AFFILIATES - TOTAL	GS Total
6,2	C 06.02	GROUP SOLVENCY: INFORMATION ON AFFILIATES	GS
		CREDIT RISK	**CR**
7	C 07.00	CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS	CR SA
		CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS	CR IRB
8,1	C 08.01	*CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS*	CR IRB 1
8,2	C 08.02	*CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (Breakdown by obligor grades or pools)*	CR IRB 2
8,3	C 08.03	*CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BREAKDOWN BY PD RANGES*	CR IRB 3
8,4	C 08.04	*CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: RWEA FLOW STATEMENTS*	CR IRB 4
8,5	C 08.05	*CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BACK-TESTING OF PD*	CR IRB 5
8.5.1	C 08.05.1	*CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BACK-TESTING OF PD IN ACCORDANCE WITH ARTICLE 180(1), POINT (f) OF REGULATION (EU) NO 575/2013 (CR IRB 5B)*	CR IRB 5B
8,6	C 08.06	*CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: SPECIALISED LENDING SLOTTING APPROACH*	CR IRB 6
8,7	C 08.07	*CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: SCOPE OF USE OF IRB AND SA APPROACHES*	CR IRB 7
		GEOGRAPHICAL BREAKDOWN	CR GB
9,1	C 09.01	*Table 9.1 - Geographical breakdown of exposures by residence of the obligor (SA exposures)*	CR GB 1
9,2	C 09.02	*Table 9.2 - Geographical breakdown of exposures by residence of the obligor (IRB exposures)*	CR GB 2
9,4	C 09.04	*Table 9.4 - Breakdown of credit exposures relevant for the calculation of the countercyclical buffer by country and institution-specific countercyclical buffer rate*	CCB
		CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS	CR EQU IRB
10	C 10.00	CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB EXPOSURES SUBJECT TO OUTPUT FLOOR	CR IRB OF
10,1	C 10.01	*CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS*	CR EQU IRB 1
10,2	C 10.02	*CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS. BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APRROACH BY OBLIGOR GRADES:*	CR EQU IRB 2
11	C 11.00	SETTLEMENT/DELIVERY RISK	CR SETT
13,1	C 13.01	CREDIT RISK: SECURITISATIONS	CR SEC
14	C 14.00	DETAILED INFORMATION ON SECURITISATIONS	CR SEC Details
14,1	C 14.01	DETAILED INFORMATION ON SECURITISATIONS BY APPROACH	CR SEC Details 2
		COUNTERPARTY CREDIT RISK	CCR
34,01	C 34.01	*COUNTERPARTY CREDIT RISK: SIZE OF THE DERIVATIVE BUSINESS*	CCR 1
34,02	C 34.02	*COUNTERPARTY CREDIT RISK: CCR EXPOSURES BY APPROACH*	CCR 2
34,03	C 34.03	*COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH STANDARDISED APPROACHES: SA-CCR or SIMPLIFIED SA-CCR*	CCR 3
34,04	C 34.04	*COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH THE THE ORIGINAL EXPOSURE METHOD (OEM)*	CCR 4
34,05	C 34.05	*COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH THE INTERNAL MODEL METHOD (IMM)*	CCR 5
34,06	C 34.06	*COUNTERPARTY CREDIT RISK: TOP TWENTY COUNTERPARTIES*	CCR 6
34,07	C 34.07	*COUNTERPARTY CREDIT RISK: IRB APPROACH – CCR EXPOSURES BY EXPOSURE CLASS AND PD SCALE*	CCR 7
34,08	C 34.08	*COUNTERPARTY CREDIT RISK: COMPOSITION OF COLLATERAL FOR CCR EXPOSURES*	CCR 8
34,09	C 34.09	*COUNTERPARTY CREDIT RISK: CREDIT DERIVATIVES EXPOSURES*	CCR 9
34.10	C 34.10	*COUNTERPARTY CREDIT RISK: EXPOSURES TO CCPs*	CCR 10
34,11	C 34.11	*COUNTERPARTY CREDIT RISK: RWEA FLOW STATEMENTS OF CCR EXPOSURES UNDER THE IMM*	CCR 11
		OPERATIONAL RISK	**OPR**
16	C 16.01	OPERATIONAL RISK - OWN FUNDS REQUIREMENTS	OPR OF
17,1	C 17.01	*OPERATIONAL RISK: LOSSES AND RECOVERIES BY BUSINESS LINES AND EVENT TYPES IN THE LAST YEAR*	OPR DETAILS 1
17,2	C 17.02	*OPERATIONAL RISK: LARGE LOSS EVENTS*	OPR DETAILS 2
		MARKET RISK	**MKR**
18.1	C 18.01	MARKET RISK: SIMPLIFIED STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS	MKR SSA TDI
19.1	C 19.01	MARKET RISK: SIMPLIFIED STANDARDISED APPROACH FOR SPECIFIC RISK IN SECURITISATIONS	MKR SSA SEC
20.1	C 20.01	MARKET RISK: SIMPLIFIED STANDARDISED APPROACH FOR SPECIFIC RISK IN THE CORRELATION TRADING PORTFOLIO	MKR SSA CTP
21.1	C 21.01	MARKET RISK: SIMPLIFIED STANDARDISED APPROACH FOR POSITION RISK IN EQUITIES	MKR SSA EQU
22.1	C 22.01	MARKET RISK: STANDARDISED APPROACH FOR FOREIGN EXCHANGE RISK	MKR SSA FX
23.1	C 23.01	MARKET RISK: STANDARDISED APPROACH FOR COMMODITIES RISK	MKR SSA COM
24	C 24.00	MARKET RISK INTERNAL MODELS	MKR IM
25,01	C 25.01	CREDIT VALUE ADJUSTMENT RISK	CVA
		PRUDENT VALUATION	**MKR**
32,1	C 32.01	PRUDENT VALUATION: FAIR-VALUED ASSETS AND LIABILITIES	PRUVAL 1
32,2	C 32.02	PRUDENT VALUATION: CORE APPROACH	PRUVAL 2
32,3	C 32.03	PRUDENT VALUATION: MODEL RISK AVA	PRUVAL 3
32,4	C 32.04	PRUDENT VALUATION: CONCENTRATED POSITIONS AVA	PRUVAL 4
		GENERAL GOVERNMENTS EXPOSURES	**GOV**
33	C 33.00	GENERAL GOVERNMENTS EXPOSURES BY COUNTRY OF THE COUNTERPARTY	GOV
		NPE LOSS COVERAGE	**NPE LC**
35,1	C 35.01	NPE LOSS COVERAGE: THE CALCULATION OF DEDUCTIONS FOR NON-PERFORMING EXPOSURES	NPE LC1
35,2	C 35.02	NPE LOSS COVERAGE: MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING EXPOSURES EXCLUDING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) OF REGULATION (EU) NO 575/2013	NPE LC2
35,3	C 35.03	NPE LOSS COVERAGE: MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) OF REGULATION (EU) NO 575/2013	NPE LC3
		TRADING BOOK AND MARKET RISK THRESHOLDS, THE BOUNDARY BETWEEN TRADING BOOK AND NON-TRADING BOOK AND RECLASSIFICATIONS	
90	C 90.00	TRADING BOOK THRESHOLDS	TBT
90,5	C 90.5	BOUNDARY : TRADING BOOK	BOU1
24,1	C 24.1	TRADING BOOK-BANKING BOOK BOUNDARY: RECLASSIFICATIONS BETWEEN BOOKS	MKR MOV
		CRYPTO ASSETS	
36	C 36.00	EXPOSURES TO CRYPTO ASSETS	CRYPTO

Section 2 'REPORTING FINANCIAL INFORMATION ACCORDING TO IFRS'

FINREP TEMPLATES FOR IFRS			
TEMPLATE NUMBER	**TEMPLATE CODE**	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**	**Short name**
		PART 1 [QUARTERLY FREQUENCY]	
		Balance Sheet Statement [Statement of Financial Position]	
1,1	F 01.01	Balance Sheet Statement: assets	1,1
1,2	F 01.02	Balance Sheet Statement: liabilities	1,2
1,3	F 01.03	Balance Sheet Statement: equity	1,3
2	F 02.00	**Statement of profit or loss**	2
3	F 03.00	**Statement of comprehensive income**	3
		Breakdown of financial assets by instrument and by counterparty sector	4
4,1	F 04.01	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading	4,1
4.2.1	F 04.02.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss	4.2.1
4.2.2	F 04.02.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss	4.2.2
4.3.1	F 04.03.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income	4.3.1
4.4.1	F 04.04.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost	4.4.1
4,5	F 04.05	Subordinated financial assets	4,5
5,1	F 05.01	**Loans and advances other than held for trading, trading or held for sale assets by product**	5,1
6,1	F 06.01	**Breakdown of loans and advances other than held for trading, trading or held for sale assets to non-financial corporations by NACE codes**	6,1
		Financial assets subject to impairment that are past due	
7,1	F 07.01	Financial assets subject to impairment that are past due	7,1
		Breakdown of financial liabilities	8
8.1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector	8.1
8,2	F 08.02	Subordinated financial liabilities	8,2
		Loan commitments, financial guarantees and other commitments	9
9.1.1	F 09.01.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given	9.1.1
9.2	F 09.02	Loan commitments, financial guarantees and other commitments received	9.2
10	F 10.00	**Derivatives - Trading and economic hedges**	10
		Hedge accounting	11
11.1	F 11.01	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge	11.1
11.3	F 11.03	Non-derivative hedging instruments: Breakdown by accounting portfolio and type of hedge	11.3
11,4	F 11.04	Hedged items in fair value hedges	11,4
		Movements in allowances and provisions for credit losses	12
12.1	F 12.01	Movements in allowances and provisions for credit losses	12.1
12,2	F 12.02	Transfers between impairment stages (gross basis presentation)	12,2
		Collateral and guarantees received	13
13.1	F 13.01	Breakdown of collateral and guarantees by loans and advances other than held for trading	13.1

13.2.1	F 13.02.1	Collateral obtained by taking possession during the period [held at the reference date]	13.2.1
13.3.1	F 13.03.1	Collateral obtained by taking possession accumulated	13.3.1
14	F 14.00	**Fair value hierarchy: financial instruments at fair value**	14
15	F 15.00	**Derecognition and financial liabilities associated with transferred financial assets**	15
		Breakdown of selected statement of profit or loss items	16
16,1	F 16.01	Interest income and expenses by instrument and counterparty sector	16,1
16,2	F 16.02	Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument	16,2
16.3	F 16.03	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument	16.3
16.4	F 16.04	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk	16.4
16.4.1	F 16.04.1	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument	16.4.1
16.5	F 16.05	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument	16.5
16.6	F 16.06	Gains or losses from hedge accounting	16.6
16,7	F 16.07	Impairment on non-financial assets	16,7
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		Reconciliation between accounting and CRR scope of consolidation: Balance Sheet	17
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		Information on performing and non-performing exposures	
18	F 18.00	Information on performing and non-performing exposures	18
18,1	F 18.01	Inflows and outflows of non-performing exposures - loans and advances by counterparty sector	18,1
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19	F 19.00	**Forborne exposures**	19
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20.1	F 20.01	Geographical breakdown of assets by location of the activities	20.1
20.2	F 20.02	Geographical breakdown of liabilities by location of the activities	20.2
20,3	F 20.03	Geographical breakdown of main statement of profit or loss items by location of the activities	20,3
20.4	F 20.04	Geographical breakdown of assets by residence of the counterparty	20.4
20.5	F 20.05	Geographical breakdown of off-balance sheet exposures by residence of the counterparty	20.5
20,6	F 20.06	Geographical breakdown of liabilities by residence of the counterparty	20,6
20.7.1	F 20.07.1	Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes	20.7.1
21	F 21.00	**Tangible and intangible assets: assets subject to operating lease**	21
		Asset management, custody and other service functions	22
22,1	F 22.01	Fee and commission income and expenses by activity	22,1
22,2	F 22.02	Assets involved in the services provided	22,2
		Loans and advances: additional information	23
23.1	F 23.01	Loans and advances: Number of instruments	23.1
23,2	F 23.02	Loans and advances: Additional information on gross carrying amounts	23,2
23.3	F 23.03	Loans and advances collateralised by immovable property: Breakdown by LTV ratios	23.3
23.4	F 23.04	Loans and advances: Additional information on accumulated impairments and accumulated negative changes in fair value due to credit risk	23.4
23,5	F 23.05	Loans and advances: Collateral received and financial guarantees received	23,5
23,6	F 23.06	Loans and advances: Accumulated partial write-offs	23,6
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24.1	F 24.01	Loans and advances: Inflows and outflows of non-performing exposures	24.1
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24.3	F 24.03	Loans and advances: Inflow of write-offs of non-performing exposures	24.3
		Collateral obtained by taking possession and execution processes	25
25,1	F 25.01	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Inflows and Outflows	25,1
25,2	F 25.02	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Type of collateral obtained	25,2
25.3	F 25.03	Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)	25.3
26	F 26.00	**Forbearance management and quality of forbearance**	26
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		Off-balance sheet activities: interests in unconsolidated structured entities	30
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30.2	F 30.02	Breakdown of interests in unconsolidated structured entities by nature of the activities	30.2
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41.2	F 41.02	Use of the Fair Value Option	41.2
42	F 42.00	**Tangible and intangible assets: carrying amount by measurement method**	42
43	F 43.00	**Provisions**	43
		Defined benefit plans and employee benefits	44
44.1	F 44.01	Components of net defined benefit plan assets and liabilities	44.1
44,2	F 44.02	Movements in defined benefit plan obligations	44,2
44,3	F 44.03	Staff expenses by type of benefits	44,3
44.4	F 44.04	Staff expenses by structure and category of staff	44.4
		Breakdown of selected items of statement of profit or loss	45
45,1	F 45.01	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio	45,1
45,2	F 45.02	Gains or losses on derecognition of non-financial assets other than held for sale and investments in subsidiaries, joint ventures and associates	45,2
45.3	F 45.03	Other operating income and expenses	45.3
46	F 46.00	**Statement of changes in equity**	46
47	F 47.00	**Average duration and recovery periods**	47

Section 3 'REPORTING FINANCIAL INFORMATION ACCORDING TO NATIONAL ACCOUNTING FRAMEWORKS'

		FINREP TEMPLATES FOR GAAP	
TEMPLATE NUMBER	**TEMPLATE CODE**	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**	**Short name**
		PART 1 [QUARTERLY FREQUENCY]	
		Balance Sheet Statement [Statement of Financial Position]	
1,1	F 01.01	Balance Sheet Statement: assets	GAAP 1.1
1,2	F 01.02	Balance Sheet Statement: liabilities	GAAP 1.2
1,3	F 01.03	Balance Sheet Statement: equity	GAAP 1.3
2	F 02.00	**Statement of profit or loss**	GAAP 2
3	F 03.00	**Statement of comprehensive income**	GAAP 3
		Breakdown of financial assets by instrument and by counterparty sector	
4,1	F 04.01	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading	
4.2.1	F 04.02.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss	
4.2.2	F 04.02.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss	
4.3.1	F 04.03.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income	
4.4.1	F 04.04.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost	GAAP 4
4,5	F 04.05	Subordinated financial assets	
4,6	F 04.06	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets	
4,7	F 04.07	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	F 04.08	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity	
4,9	F 04.09	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at a cost-based method	
4.10	F 04.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets	
5,1	F 05.01	**Loans and advances other than held for trading, trading or held for sale assets by product**	GAAP 5
6,1	F 06.01	**Breakdown of loans and advances other than held for trading, trading or held for sale assets to non-financial corporations by NACE codes**	GAAP 6
		Financial assets subject to impairment that are past due	
7.1	F 07.01	Financial assets subject to impairment that are past due	GAAP 7
7.2	F 07.02	Financial assets subject to impairment that are past due under national GAAP	
		Breakdown of financial liabilities	
8.1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector	GAAP 8
8.2	F 08.02	Subordinated financial liabilities	
		Loan commitments, financial guarantees and other commitments	
9,1	F 09.01	Off-balance sheet exposures under national GAAP: loan commitments, financial guarantees and other commitments given	
9.1.1	F 09.01.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given	GAAP 9
9,2	F 09.02	Loan commitments, financial guarantees and other commitments received	
10	F 10.00	**Derivatives - Trading and economic hedges**	GAAP 10
		Hedge accounting	
11.1	F 11.01	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge	
11,2	F 11.02	Derivatives - Hedge accounting under national GAAP: Breakdown by type of risk	
11.3	F 11.03	Non-derivative hedging instruments: Breakdown by accounting portfolio and type of hedge	GAAP 11
11.3.1	F 11.03.1	Non-derivative hedging instruments under national GAAP: breakdown by accounting portfolio	
11,4	F 11.04	Hedged items in fair value hedges	
		Movements in allowances and provisions for credit losses	
12	F 12.00	Movements in allowances for credit losses and impairment of equity instruments under national GAAP	
12,1	F 12.01	Movements in allowances and provisions for credit losses	GAAP 12
12,2	F 12.02	Transfers between impairment stages (gross basis presentation)	
		Collateral and guarantees received	
13.1	F 13.01	Breakdown of collateral and guarantees by loans and advances other than held for trading	
13.2.1	F 13.02.1	Collateral obtained by taking possession during the period [held at the reference date]	GAAP 13
13.3.1	F 13.03.1	Collateral obtained by taking possession accumulated	
14	F 14.00	**Fair value hierarchy: financial instruments at fair value**	GAAP 14
15	F 15.00	**Derecognition and financial liabilities associated with transferred financial assets**	GAAP 15
		Breakdown of selected statement of profit or loss items	
16.1	F 16.01	Interest income and expenses by instrument and counterparty sector	
16.2	F 16.02	Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument	
16,3	F 16.03	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument	
16.4	F 16.04	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk	GAAP 16
16.4.1	F 16.04.1	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument	
16,5	F 16.05	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument	
16,6	F 16.06	Gains or losses from hedge accounting	
16.7	F 16.07	Impairment on non-financial assets	
16,8	F 16.08	Other administrative expenses	
		Reconciliation between accounting and CRR scope of consolidation: Balance Sheet	
17.1	F 17.01	Reconciliation between accounting and CRR scope of consolidation: Assets	
17.2	F 17.02	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures - loan commitments, financial guarantees and other commitments given	GAAP 17
17,3	F 17.03	Reconciliation between accounting and CRR scope of consolidation: Liabilities	

		Information on performing and non-performing exposures	
18	F 18.00	Information on performing and non-performing exposures	GAAP 18
18,1	F 18.01	Inflows and outflows of non-performing exposures - loans and advances by counterparty sector	GAAP 18.1
18.2	F 18.02	Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property	
19	F 19.00	**Forborne exposures**	GAAP 18.2
		PART 2 [QUATERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]	
		Geographical breakdown	
20.1	F 20.01	Geographical breakdown of assets by location of the activities	
20,2	F 20.02	Geographical breakdown of liabilities by location of the activities	
20,3	F 20.03	Geographical breakdown of main statement of profit or loss items by location of the activities	
20.4	F 20.04	Geographical breakdown of assets by residence of the counterparty	GAAP 20
20.5	F 20.05	Geographical breakdown of off-balance sheet exposures by residence of the counterparty	
20,6	F 20.06	Geographical breakdown of liabilities by residence of the counterparty	
20.7.1	F 20.07.1	Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes	
21	F 21.00	**Tangible and intangible assets: assets subject to operating lease**	GAAP 21
		Asset management, custody and other service functions	
22,1	F 22.01	Fee and commission income and expenses by activity	GAAP 22
22.2	F 22.02	Assets involved in the services provided	
		Loans and advances: additional information	
23,1	F 23.01	Loans and advances: Number of instruments	
23.2	F 23.02	Loans and advances: Additional information on gross carrying amounts	
23.3	F 23.03	Loans and advances collateralised by immovable property: Breakdown by LTV ratios	GAAP 23
23,4	F 23.04	Loans and advances: Additional information on accumulated impairments and accumulated negative changes in fair value due to credit risk	
23,5	F 23.05	Loans and advances: Collateral received and financial guarantees received	
23.6	F 23.06	Loans and advances: Accumulated partial write-offs	
		Loans and advances: Flows of non performing exposures, impairment & write offs since the end of the last financial year	
24,1	F 24.01	Loans and advances: Inflows and outflows of non-performing exposures	
24.2	F 24.02	Loans and advances: Flow of impairments and accumulated negative changes in fair value due to credit risk on non-performing exposures	GAAP 24
24,3	F 24.03	Loans and advances: Inflow of write-offs of non-performing exposures	
		Collateral obtained by taking possession and execution processes	
25.1	F 25.01	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Inflows and Outflows	
25,2	F 25.02	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Type of collateral obtained	GAAP 25
25,3	F 25.03	Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)	
26	F 26.00	**Forbearance management and quality of forbearance**	GAAP 26
		PART 3 [SEMI-ANNUAL]	
		Off-balance sheet activities: interests in unconsolidated structured entities	
30,1	F 30.01	Interests in unconsolidated structured entities	GAAP 30
30.2	F 30.02	Breakdown of interests in unconsolidated structured entities by nature of the activities	
		Related parties	
31,1	F 31.01	Related parties: amounts payable to and amounts receivable from	GAAP 31
31,2	F 31.02	Related parties: expenses and income generated by transactions with	
		PART 4 [ANNUAL]	
		Group structure	
40.1	F 40.01	Group structure: "entity-by-entity"	GAAP 40
40.2	F 40.02	Group structure: "instrument-by-instrument"	
		Fair value	
41.1	F 41.01	Fair value hierarchy: financial instruments at amortised cost	GAAP 41
41.2	F 41.02	Use of the Fair Value Option	
42	F 42.00	**Tangible and intangible assets: carrying amount by measurement method**	GAAP 42
43	F 43.00	**Provisions**	GAAP 43
		Defined benefit plans and employee benefits	
44.1	F 44.01	Components of net defined benefit plan assets and liabilities	
44,2	F 44.02	Movements in defined benefit plan obligations	GAAP 44
44,3	F 44.03	Staff expenses by type of benefits	
44.4	F 44.04	Staff expenses by structure and category of staff	
		Breakdown of selected items of statement of profit or loss	
45,1	F 45.01	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio	
45.2	F 45.02	Gains or losses on derecognition of non-financial assets other than held for sale and investments in subsidiaries, joint ventures and associates	GAAP 45
45.3	F 45.03	Other operating income and expenses	
46	F 46.00	**Statement of changes in equity**	GAAP 46
47	F 47.00	**Average duration and recovery periods**	GAAP 47

Section 4 'REPORTING ON LOSSES STEMMING FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY'

IP LOSSES TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		IP LOSSES	**LE**
15	C 15.00	Exposures and losses from lending collateralised by immovable property	CR IP LOSSES

Section 5 'REPORTING ON LARGE EXPOSURES AND CONCENTRATION RISK'

LARGE EXPOSURES TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		LARGE EXPOSURES	**LE**
26	C 26.00	Large Exposures limits	LE LIMITS
27	C 27.00	Identification of the counterparty	LE 1
28	C 28.00	Exposures in the non-trading and trading book	LE 2
29	C 29.00	Detail of the exposures to individual clients within groups of connected clients	LE 3

Section 6 'REPORTING ON LEVERAGE'

LEVERAGE RATIO REPORTING TEMPLATES			
Template code	**Template code**	**Name of the template**	**Short name**
47	C 47.00	Leverage ratio calculation	LRCalc
40	C 40.00	Alternative treatment of the exposure measure	LR1
43	C 43.00	Alternative breakdown of leverage ratio exposure measure components	LR4
44	C 44.00	General information	LR5
	C 48.00	Leverage ratio volatility	LR6
48,01	C 48.01	Leverage ratio volatility: Mean value for the reporting period	LR6.1
48,02	C 48.02	Leverage ratio volatility: Leverage ratio volatility: daily values for the reporting period	LR6.2

Section 7 'REPORTING ON NET STABLE FUNDING RATIO'

LIQUIDITY TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		NSFR	
80	C 80.00	REQUIRED STABLE FUNDING	NSFR -RSF
81	C 81.00	AVAILABLE STABLE FUNDING	NSFR -ASF
		SIMPLIFIED NSFR	
82	C 82.00	SIMPLIFIED REQUIRED STABLE FUNDING	NSFR - SRSF
83	C 83.00	SIMPLIFIED AVAILABLE STABLE FUNDING	NSFR - SASF
		SUMMARY NSFR	
84	C 84.00	SUMMARY NSFR	NSFR Sum

Section 8 'REPORTING ON ASSET ENCUMBRANCE'

ASSET ENCUMBRANCE TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		PART A - ENCUMBRANCE OVERVIEW	
32,1	F 32.01	ASSETS OF THE REPORTING INSTITUTION	AE-ASS
32,2	F 32.02	COLLATERAL RECEIVED	AE-COL
32,3	F 32.03	OWN COVERED BONDS AND SECURITISATIONS ISSUED AND NOT YET PLEDGED	AE-NPL
32,4	F 32.04	SOURCES OF ENCUMBRANCE	AE-SOU
		PART B - MATURITY DATA	
33	F 33.00	*MATURITY DATA*	AE-MAT
		PART C - CONTINGENT ENCUMBRANCE	
34	F 34.00	CONTINGENT ENCUMBRANCE	AE-CONT
		PART D - COVERED BONDS	
35	F 35.00	COVERED BONDS ISSUANCE	AE-CB
		PART E - ADVANCED DATA	
36,1	F 36.01	ADVANCED DATA. PART I	AE-ADV1
36,2	F 36.02	ADVANCED DATA. PART II	AE-ADV2

Section 9 'REPORTING ON ADDITIONAL LIQUIDITY MONITORING METRICS'

AMM TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		ADDITIONAL MONITORING TOOLS TEMPLATES	
66	C 66.01	MATURITY LADDER TEMPLATE	66
67	C 67.00	CONCENTRATION OF FUNDING BY COUNTERPARTY	67
68	C 68.00	CONCENTRATION OF FUNDING BY PRODUCT TYPE	68

69	C 69.00	PRICES FOR VARIOUS LENGTHS OF FUNDING	69
70	C 70.00	ROLL-OVER OF FUNDING	70
71	C 71.00	CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER	71

Section 10 'REPORTING ON LIQUIDITY COVERAGE'

LIQUIDITY TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		LIQUIDITY COVERAGE TEMPLATES	
72	C 72.00	LIQUIDITY COVERAGE - LIQUID ASSETS	72
73	C 73.00	LIQUIDITY COVERAGE - OUTFLOWS	73
74	C 74.00	LIQUIDITY COVERAGE - INFLOWS	74
75	C 75.01	LIQUIDITY COVERAGE - COLLATERAL SWAPS	75
76	C 76.00	LIQUIDITY COVERAGE - CALCULATIONS	76
77	C 77.00	LIQUIDITY COVERAGE - PERIMETER	77

Section 11 'SUPPLEMENTARY REPORTING FOR THE PURPOSE OF IDENTIFYING AND ASSIGNING G-SII BUFFER RATES'

TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		G-SII INDICATORS AND EBU ITEMS	
1	G 01.00	G-SII INDICATORS AND EBU ITEMS	GSII

Section 12 'REPORTING ON INTEREST RATE RISK IN THE BANKING BOOK'

IRRBB TEMPLATES				
Template number	**Template code**	**Name of the template /group of templates**	**Short name**	**Adressees**
EVALUATION OF THE IRRBB: EVE/NII SOT AND MV CHANGES [QUARTERLY]				
1	J 01.00	EVALUATION OF THE IRRBB: EVE/NII SOT AND MV CHANGES	IRRBB.1	All institutions
BREAKDOWN OF SENSITIVITY ESTIMATES [QUARTERLY]				
2	J 02.00	BREAKDOWN OF SENSITIVITY ESTIMATES	IRRBB.2	Large institutions
3	J 03.00	BREAKDOWN OF SENSITIVITY ESTIMATES (SIMPLIFIED FOR 'OTHER' INSTITUTIONS)	IRRBB.3	'Other' institutions
4	J 04.00	BREAKDOWN OF SENSITIVITY ESTIMATES (SIMPLIFIED FOR SNCIS)	IRRBB.4	SNCIs
REPRICING CASH FLOWS [QUARTERLY]				
5	J 05.00	REPRICING CASH FLOWS	IRRBB.5	Large institutions
6	J 06.00	REPRICING CASH FLOWS (SIMPLIFIED FOR 'OTHER' INSTITUTIONS)	IRRBB.6	'Other' institutions
7	J 07.00	REPRICING CASH FLOWS (SIMPLIFIED FOR SNCIS)	IRRBB.7	SNCIs
RELEVANT PARAMETERS [QUARTERLY]				
8	J 08.00	RELEVANT PARAMETERS	IRRBB.8	Large institutions
9	J 09.00	RELEVANT PARAMETERS (SIMPLIFIED FOR SNCIS AND 'OTHER' INSTITUTIONS)	IRRBB.9	'Other' institutions and SNCIs
QUALITATIVE INFORMATION [ANNUALLY]				
10,1	J 10.01	GENERAL QUALITATIVE INFORMATION	IRRBB.10	Large institutions
10,2	J 10.02	QUALITATIVE INFORMATION "CURRENCY BY CURRENCY"		
11,1	J 11.01	GENERAL QUALITATIVE INFORMATION (SIMPLIFIED FOR SNCIS AND 'OTHER' INSTITUTIONS)	IRRBB.11	'Other' institutions and SNCIs
11,2	J 11.02	QUALITATIVE INFORMATION "CURRENCY BY CURRENCY" (SIMPLIFIED FOR SNCIS AND 'OTHER' INSTITUTIONS)		

C 01.00 - OWN FUNDS (CA1)			
Rows	**ID**	**Item**	**Amount**
0010	**1**	**OWN FUNDS**	
0015	**1.1**	**TIER 1 CAPITAL**	
0020	**1.1.1**	**COMMON EQUITY TIER 1 CAPITAL**	
0030	**1.1.1.1**	**Capital instruments eligible as CET1 Capital**	
0040	1.1.1.1.1	Fully paid up capital instruments	
0045	1.1.1.1.1*	Of which: Capital instruments subscribed by public authorities in emergency situations	
0050	1.1.1.1.2*	Memorandum item: Capital instruments not eligible	
0060	1.1.1.1.3	Share premium	
0070	1.1.1.1.4	(-) Own CET1 instruments	
methodo	1.1.1.1.4.1	(-) Direct holdings of CET1 instruments	
0090	1.1.1.1.4.2	(-) Indirect holdings of CET1 instruments	
0091	1.1.1.1.4.3	(-) Synthetic holdings of CET1 instruments	
0092	1.1.1.1.5	(-) Actual or contingent obligations to purchase own CET1 instruments	
0130	**1.1.1.2**	**Retained earnings**	
0140	1.1.1.2.1	Previous years retained earnings	
0150	1.1.1.2.2	Profit or loss eligible	
0160	1.1.1.2.2.1	Profit or loss attributable to owners of the parent	
0170	1.1.1.2.2.2	(-) Part of interim or year-end profit not eligible	
0180	**1.1.1.3**	**Accumulated other comprehensive income**	
0200	**1.1.1.4**	**Other reserves**	
0210	**1.1.1.5**	**Funds for general banking risk**	
0220	**1.1.1.6**	**Transitional adjustments due to grandfathered CET1 Capital instruments**	
0230	**1.1.1.7**	**Minority interest given recognition in CET1 capital**	
0240	**1.1.1.8**	**Transitional adjustments due to additional minority interests**	
0250	**1.1.1.9**	**Adjustments to CET1 due to prudential filters**	
0260	1.1.1.9.1	(-) Increases in equity resulting from securitised assets	
0270	1.1.1.9.2	Cash flow hedge reserve	
0280	1.1.1.9.3	Cumulative gains and losses due to changes in own credit risk on fair valued liabilities	
0285	1.1.1.9.4	Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	
0290	1.1.1.9.5	(-) Value adjustments due to the requirements for prudent valuation	
0300	**1.1.1.10**	**(-) Goodwill**	
0310	1.1.1.10.1	(-) Goodwill accounted for as intangible asset	
0320	1.1.1.10.2	(-) Goodwill included in the valuation of significant investments	
0330	1.1.1.10.3	Deferred tax liabilities associated to goodwill	
0335	1.1.1.10.4	Accounting revaluation of subsidiaries' goodwill derived from the consolidation of subsidiaries attributable to third persons	
0340	**1.1.1.11**	**(-) Other intangible assets**	
0350	1.1.1.11.1	(-) Other intangible assets before deduction of deferred tax liabilities	
0352	1.1.1.11.1.	(-) Of which: Software assets accounted for as intangible assets before deduction of deferred tax liabilities	
0360	1.1.1.11.2	Deferred tax liabilities associated to other intangible assets	
0362	1.1.1.11.2.	Of which: Deferred tax liabilities associated with software assets accounted for as intangible assets	
0365	1.1.1.11.3	Accounting revaluation of subsidiaries' other intangible assets derived from the consolidation of subsidiaries attributable to third persons	
0370	**1.1.1.12**	**(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities**	
0380	**1.1.1.13**	**(-) IRB shortfall of credit risk adjustments to expected losses**	
0390	**1.1.1.14**	**(-) Defined benefit pension fund assets**	
0400	1.1.1.14.1	(-)Defined benefit pension fund assets	
0410	1.1.1.14.2	Deferred tax liabilities associated to defined benefit pension fund assets	
0420	1.1.1.14.3	Defined benefit pension fund assets which the institution has an unrestricted ability to use	
0430	**1.1.1.15**	**(-) Reciprocal cross holdings in CET1 Capital**	
0440	**1.1.1.16**	**(-) Excess of deduction from AT1 items over AT1 Capital**	
0450	**1.1.1.17**	**(-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1250% risk weight**	
0460	**1.1.1.18**	**(-) Securitisation positions which can alternatively be subject to a 1250% risk weight**	
0470	**1.1.1.19**	**(-) Free deliveries which can alternatively be subject to a 1250% risk weight**	
0471	**1.1.1.20**	**(-) Positions in a basket for which an institution cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1250% risk weight**	
0472	**1.1.1.21**	**(-) Equity exposures under an internal models approach which can alternatively be subject to a 1250% risk weight**	
0480	**1.1.1.22**	**(-) CET1 instruments of financial sector entites where the institution does not have a significant investment**	
0490	**1.1.1.23**	**(-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences**	
0500	**1.1.1.24**	**(-) CET1 instruments of financial sector entities where the institution has a significant investment**	
0510	**1.1.1.25**	**(-) Amount exceeding the 17.65% threshold**	
0511	**1.1.1.25.1**	(-) Amount exceeding the 17.65% threshold related to CET1 instruments of financial sector entities where the institution has a significant investment	
0512	**1.1.1.25.2**	(-) Amount exceeding the 17.65% threshold related to deferred tax assets arising from temporary differences	
0513	**1.1.1.25A**	**(-) Insufficient coverage for non-performing exposures**	
0514	**1.1.1.25B**	**(-) Minimum value commitment shortfalls**	
0515	**1.1.1.25C**	**(-) Other foreseeable tax charges**	
0520	**1.1.1.26**	**Other transitional adjustments to CET1 Capital**	
0524	**1.1.1.27**	**(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013**	
0529	**1.1.1.28**	**CET1 capital elements or deductions - other**	
0530	**1.1.2**	**ADDITIONAL TIER 1 CAPITAL**	
0540	**1.1.2.1**	**Capital instruments eligible as AT1 Capital**	
0551	1.1.2.1.1	Fully paid up, directly issued capital instruments	
0560	1.1.2.1.2*	Memorandum item: Capital instruments not eligible	
0571	1.1.2.1.3	Share premium	
0580	1.1.2.1.4	(-) Own AT1 instruments	
0590	1.1.2.1.4.1	(-) Direct holdings of AT1 instruments	
0620	1.1.2.1.4.2	(-) Indirect holdings of AT1 instruments	
0621	1.1.2.1.4.3	(-) Synthetic holdings of AT1 instruments	
0622	1.1.2.1.5	(-) Actual or contingent obligations to purchase own AT1 instruments	
0660	**1.1.2.2**	**Transitional adjustments due to grandfathered AT1 Capital instruments**	
0670	**1.1.2.3**	**Instruments issued by subsidiaries that are given recognition in AT1 Capital**	
0680	**1.1.2.4**	**Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries**	
0690	**1.1.2.5**	**(-) Reciprocal cross holdings in AT1 Capital**	
0700	**1.1.2.6**	**(-) AT1 instruments of financial sector entities where the institution does not have a significant investment**	
0710	**1.1.2.7**	**(-) AT1 instruments of financial sector entities where the institution has a significant investment**	
0720	**1.1.2.8**	**(-) Excess of deduction from T2 items over T2 Capital**	
0730	**1.1.2.9**	**Other transitional adjustments to AT1 Capital**	
0740	**1.1.2.10**	**Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)**	
0744	**1.1.2.11**	**(-) Additional deductions of AT1 Capital due to Article 3 of Regulation (EU) No 575/2013**	
0748	**1.1.2.12**	**AT1 capital elements or deductions - other**	
0750	**1.2**	**TIER 2 CAPITAL**	
0760	**1.2.1**	**Capital instruments eligible as T2 Capital**	
0771	1.2.1.1	Fully paid up, directly issued capital instruments	
0780	1.2.1.2*	Memorandum item: Capital instruments not eligible	
0791	1.2.1.3	Share premium	
0800	1.2.1.4	(-) Own T2 instruments	
0810	1.2.1.4.1	(-) Direct holdings of T2 instruments	
0840	1.2.1.4.2	(-) Indirect holdings of T2 instruments	
0841	1.2.1.4.3	(-) Synthetic holdings of T2 instruments	
0842	1.2.1.5	(-) Actual or contingent obligations to purchase own T2 instruments	
0880	**1.2.2**	**Transitional adjustments due to grandfathered T2 Capital instruments**	
0890	**1.2.3**	**Instruments issued by subsidiaries that are given recognition in T2 Capital**	
0900	**1.2.4**	**Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries**	
0910	**1.2.5**	**IRB Excess of provisions over expected losses eligible**	
0920	**1.2.6**	**SA General credit risk adjustments**	
0930	**1.2.7**	**(-) Reciprocal cross holdings in T2 Capital**	
0940	**1.2.8**	**(-) T2 instruments of financial sector entities where the institution does not have a significant investment**	
0950	**1.2.9**	**(-) T2 instruments of financial sector entities where the institution has a significant investment**	
0955	**1.2.9A**	**(-) Excess of deductions from eligible liabilities over eligible liabilities**	
0960	**1.2.10**	**Other transitional adjustments to T2 Capital**	
0970	**1.2.11**	**Excess of deduction from T2 items over T2 Capital (deducted in AT1)**	
0974	**1.2.12**	**(-) Additional deductions of T2 Capital due to Article 3 of Regulation (EU) No 575/2013**	
0978	**1.2.13**	**T2 capital elements or deductions - other**	

C 02.00 - OWN FUNDS REQUIREMENTS (CA2)

Rows	Item	Label	TREA
			0010
0010	**1**	**TOTAL RISK EXPOSURE AMOUNT**	
0020	1*	*Of which: Investment firms under Article 95, paragraph 2 and Article 98 of Regulation (EU) No 575/2013*	
0030	1**	*Of which : Investment firms under Article 96, paragraph 2 and Article 97 of Regulation (EU) No 575/2013*	
0035	1***	***Of which: Floor adjustment***	
0036	1a	**TOTAL RISK EXPOSURE AMOUNT PRE-FLOOR**	
0040	**1.1**	**RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES**	
0050	**1.1.1**	**Standardised approach (SA)**	
0051	1.1.1*	Of which: Additional stricter prudential requirements based on Article 124 of Regulation (EU) No 575/2013	
EVE methodology	1.1.1.1	SA exposure classes excluding securitisation positions	
0070	1.1.1.1.01	Central governments or central banks	
0080	1.1.1.1.02	Regional governments or local authorities	
0090	1.1.1.1.03	Public sector entities	
0100	1.1.1.1.04	Multilateral Development Banks	
0110	1.1.1.1.05	International Organisations	
0120	1.1.1.1.06	Institutions	
0125	1.1.1.1.07a	Corporates - Other	
0131	1.1.1.1.07b	Corporates - Specialised Lending	
0140	1.1.1.1.08	Retail	
0150	1.1.1.1.09	Secured by mortgages on immovable property and ADC exposures	
0151	1.1.1.1.09.1	Secured by mortgages on residential immovable property - non-IPRE (secured)	
0152	1.1.1.1.09.2	Secured by mortgages on residential immovable property - non-IPRE (unsecured)	
0153	1.1.1.1.09.3	Secured by mortgages on residential immovable property - Other - non-IPRE	
0154	1.1.1.1.09.4	Secured by mortgages on residential immovable property - IPRE	
0155	1.1.1.1.09.5	Secured by mortgages on residential immovable property - Other - IPRE	
0156	1.1.1.1.09.6	Secured by mortgages on commercial immovable property - non-IPRE (secured)	
0157	1.1.1.1.09.7	Secured by mortgages on commercial immovable property - non-IPRE (unsecured)	
0158	1.1.1.1.09.8	Secured by mortgages on commercial immovable property - Other - non-IPRE	
0159	1.1.1.1.09.9	Secured by mortgages on commercial immovable property - IPRE	
0900	1.1.1.1.09.9a	Secured by mortgages on commercial immovable property - Other - IPRE	
0910	1.1.1.1.09.9b	Acquisition, development and construction (ADC)	
0160	1.1.1.1.10	Exposures in default	
0171	1.1.1.1.11a	Subordinated debt exposures	
0180	1.1.1.1.12	Covered bonds	
0190	1.1.1.1.13	Claims on institutions and corporates with a short-term credit assessment	
0200	1.1.1.1.14	Collective investments undertakings (CIU)	
0210	1.1.1.1.15	Equity	
0211	1.1.1.1.16	Other items	
0212	1.1.1.1.16.1	Of which: software assets accounted for as intangible assets	
0240	**1.1.2**	**Internal ratings based Approach (IRB)**	
0241	1.1.2*	Of which: Additional stricter prudential requirements based on Article 164 of Regulation (EU) No 575/2013	
0242	1.1.2**	Of which: Additional stricter prudential requirements based on Article 124 of Regulation (EU) No 575/2013	
0250	1.1.2.1	IRB approaches when neither own estimates of LGD nor Conversion Factors are used	
0260	1.1.2.1.01	Central governments and central banks	
0261	1.1.2.1.01a	Regional governments or local authorities	
0262	1.1.2.1.01b	Public sector entities	
0270	1.1.2.1.02	Institutions	
0290	1.1.2.1.04	Corporates - Specialised Lending	
0295	1.1.2.1.04a	Corporates - Purchased receivables	
0300	1.1.2.1.05	Corporates - Other	
0305	1.1.2.1.06*	Memo item: Corporates - Large corporates	
0306	1.1.2.1.06**	Memo item: Corporates - SME	
0310	1.1.2.2	IRB approaches when own estimates of LGD and/or Conversion Factors are used	
0320	1.1.2.2.01	Central governments and central banks	
0325	1.1.2.2.01a	Regional governments or local authorities	
0326	1.1.2.2.01b	Public sector entities	
0350	1.1.2.2.04	Corporates - Specialised Lending	
0355	1.1.2.2.04a	Corporates - Purchased receivables	
0360	1.1.2.2.05	Corporates - Other	
0415	1.1.2.2.05a*	Memo item: Corporates - Large corporates	
0416	1.1.2.2.05a**	Memo item: Corporates - SME	
0371	1.1.2.2.06	Retail - Secured by residential real estate	
0390	1.1.2.2.08	Retail - Qualifying revolving	
0395	1.1.2.2.08a	Retail - Purchased receivables	
0401	1.1.2.2.09	Retail - Other	
0411	1.1.2.2.11*	Memo item: Retail – Secured by immovable property SME	
0412	1.1.2.2.11**	Memo item: Retail – Secured by immovable property non-SME	
0413	1.1.2.2.11***	Memo item: Retail – Other SME	
0414	1.1.2.2.11****	Memo item: Retail – Other non-SME	
0420	1.1.2.3	Equity IRB	
0425	1.1.2.4	Collective investments undertakings (CIU)	
0450	1.1.2.5	Other non credit-obligation assets	
0455	1.1.2.5.1	Of which: software assets accounted for as intangible assets	
0460	**1.1.3**	**Risk exposure amount for contributions to the default fund of a CCP**	
0470	**1.1.4**	**Securitisation positions**	
0490	**1.2**	**TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY**	
0500	**1.2.1**	**Settlement/delivery risk in the non-Trading book**	
0510	**1.2.2**	**Settlement/delivery risk in the Trading book**	
0520	**1.3**	**TOTAL RISK EXPOSURE AMOUNT FOR THE BUSINESS SUBJECT TO MARKET RISK**	
0530	**1.3.1**	**Risk exposure amount for business subject to market risk calculated by entities exclusively applying the simplified standardised approach (SSA)**	
0540	1.3.1.1	Traded debt instruments	
0550	1.3.1.2	Equity	
0555	1.3.1.3	Particular approach for position risk in CIUs	
0556	1.3.1.3*	Memo item: CIUs exclusively invested in traded debt instruments	
0557	1.3.1.3**	Memo item: CIUs invested exclusively in equity instruments or in mixed instruments	
0560	1.3.1.4	Foreign Exchange	
0570	1.3.1.5	Commodities	
0580	**1.3.2**	**Risk exposure amount for position, foreign exchange and commodities risks under internal models (IM)**	
0581	**1.3.3**	**Risk exposure amount for on- and off-balance sheet subject to market risk of entities applying exclusively the Alternative standardised approach (ASA)**	
0585	**1.3.4**	**Risk exposure amount for on- and off-balance sheet subject to market risk of entities applying only the Alternative Internal Models Approach (AIMA) or a combination of AIMA and ASA**	
0589	**1.3***	**RISK EXPOSURE AMOUNT FOR RECLASSIFICATIONS BETWEEN NON-TRADING BOOK AND TRADING BOOK**	
0590	**1.4**	**TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)**	
0630	**1.5**	**ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS**	
0640	**1.6**	**TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT**	
0655	**1.6.4**	**Standardised approach (SA)**	
0665	**1.6.5**	**Full Basic approach (F-BA)**	
0666	**1.6.6**	**Reduced Basic approach (R-BA)**	
0675	**1.6.7**	**Simplified approach**	
0676	**1.6.8**	**Simplified treatment for derivative positions in CIUs**	
0680	**1.7**	**TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK**	
0690	**1.8**	**OTHER RISK EXPOSURE AMOUNTS**	
0710	**1.8.2**	**Of which: Additional stricter prudential requirements based on Article 458 of Regulation (EU) No 575/2013**	
0720	1.8.2*	Of which: requirements for large exposures	
0730	1.8.2**	Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property	
0740	1.8.2***	Of which: due to intra financial sector exposures	
0750	**1.8.3**	**Of which: Additional stricter prudential requirements based on Article 459 of Regulation (EU) No 575/2013**	
0755	**1.8.3a**	**Of which: additional RWEA for market risk imposed by supervisor based on Article 110 of Directive 2013/36/EU**	
0760	**1.8.4**	**Of which: Additional risk exposure amount due to Article 3 of Regulation (EU) No 575/2013**	

C 03.00 - CAPITAL RATIOS AND CAPITAL LEVELS (CA3)			
Rows	**ID**	**Item**	**Amount**
0010	1	**CET1 Capital ratio**	
0020	2	**Surplus(+)/Deficit(-) of CET1 capital**	
0030	3	**T1 Capital ratio**	
0040	4	**Surplus(+)/Deficit(-) of T1 capital**	
0050	5	**Total capital ratio**	
0060	6	**Surplus(+)/Deficit(-) of total capital**	
Memorandum Items: Capital ratios considering unfloored TREA			
0070	7	**CET1 Capital ratio considering unfloored TREA**	
0080	8	**T1 Capital ratio considering unfloored TREA**	
VE methodo	9	**Total capital ratio considering unfloored TREA**	
Memorandum Items: Total SREP Capital Requirement (TSCR), Overall Capital Requirement (OCR) and Pillar 2 Guidance (P2G)			
0130	13	**Total SREP capital requirement (TSCR) ratio**	
0140	13	**TSCR: to be made up of CET1 capital**	
0150	13	**TSCR: to be made up of Tier 1 capital**	
0151	13a	**Total SREP capital requirement (TSCR) ratio without cap of Article 104a(6), point (a), of Directive 2013/36/EU**	
0152	13a*	**TSCR: to be made up of CET1 capital**	
0153	13a*	**TSCR: to be made up of Tier 1 capital**	
0160	14	**Overall capital requirement (OCR) ratio**	
0170	14*	**OCR: to be made up of CET1 capital**	
0180	14**	**OCR: to be made up of Tier 1 capital**	
0190	15	**OCR and Pillar 2 Guidance (P2G)**	
0200	15*	**OCR and P2G: to be made up of CET1 capital**	
0210	15**	**OCR and P2G: to be made up of Tier 1 capital**	
0220	16	**Surplus(+)/Deficit(-) of CET1 capital considering the requirements of Article 92 of Regulation (EU) No 575/2013 and Article 104a of Directive 2013/36/EU**	
Memorandum Items: Capital ratios without application of transitional provisions for the output floor			
0330	20	**Fully loaded CET1 Capital ratio**	
0340	21	**Fully loaded T1 Capital ratio**	
0350	22	**Fully loaded Total capital ratio**	
0360	23	**CET1 Capital ratio without application of the transitional provisions on the output floor S-TREA (Article 465 (3), (4), (5) and 7 of Regulation (EU) No 575/2013**	
0370	24	**T1 Capital ratio without application of the transitional provisions on the output floor S-TREA (Article 465 (3), (4, (5) and 7 of Regulation (EU) No 575/2013**	
0380	25	**Total capital ratio without application of the transitional provisions on the output floor S-TREA (Article 465 (3), (4), (5) and 7 of Regulation (EU) No 575/2013**	

C 04.00 - MEMORANDUM ITEMS (CA4)

Row	ID	Item	Column
Deferred tax assest and liabilities			0010
0010	1	**Total deferred tax assets**	
0020	1.1	Deferred tax assets that do not rely on future profitability	
0030	1.2	Deferred tax assets that rely on future profitability and do not arise from temporary differences	
0040	1.3	Deferred tax assets that rely on future profitability and arise from temporary differences	
0050	2	**Total deferred tax liabilities**	
0060	2.1	Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability	
0070	2.2	Deferred tax liabilities deductible from deferred tax assets that rely on future profitability	
0080	2.2.1	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	
method	2.2.2	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences	
0093	2A	**Tax overpayments and tax loss carry backs**	
0096	2B	**Deferred Tax Assets subject to a risk weight of 250%**	
0097	2C	**Deferred Tax Assets subject to a risk weight of 0%**	
Exception from deductions from CET1			
0901	2W	**Software assets accounted for as intangible assets exempted from the deduction from CET1**	
Accounting classification of AT1 instruments			
0905	2Y	**Capital instruments and the related share premium accounts classified as equity under applicable accounting standards**	
0906	2Z	**Capital instruments and the related share premium accounts classified as liabilities under applicable accounting standards**	
Credit risk adjustments and expected losses			
0100	3	**IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures**	
0110	3.1	Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount	
0120	3.1.1	General credit risk adjustments	
0130	3.1.2	Specific credit risk adjustments	
0131	3.1.3	Additional value adjustments and other own funds reductions	
0140	3.2	Total expected losses eligible	
0145	4	**IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures**	
0150	4.1	Specific credit risk adjustments and positions treated similarily	
0155	4.2	Total expected losses eligible	
0160	5	**Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2**	
0170	6	**Total gross provisions eligible for inclusion in T2 capital**	
0180	7	**Risk weighted exposure amounts for calculating the cap to the provision eligible as T2**	
Thresholds for Common Equity Tier 1 deductions			
0190	8	**Threshold non deductible of holdings in financial sector entities where an institution does not have a significant investment**	
0200	9	**10% CET1 threshold**	
0210	10	**17.65% CET1 threshold**	
0225	11	**Eligible capital for the purposes of qualifying holdings outside the financial sector**	
Investments in the capital of financial sector entities where the institution does not have a significant investment			
0230	12	**Holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, net of short positions**	
0240	12.1	Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
0250	12.1.1	Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
0260	12.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0270	12.2	Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
0280	12.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
0290	12.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0291	12.3	Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
0292	12.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
0293	12.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
0300	13	**Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions**	
0310	13.1	Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
0320	13.1.1	Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
0330	13.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0340	13.2	Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
0350	13.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
0360	13.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0361	13.3	Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
0362	13.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
0363	13.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
0370	14	**Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions**	
0380	14.1	Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
0390	14.1.1	Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
0400	14.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0410	14.2	Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
0420	14.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
0430	14.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0431	14.3	Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
0432	14.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
0433	14.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
Investments in the capital of financial sector entities where the institution has a significant investment			
0440	15	**Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions**	
0450	15.1	Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment	
0460	15.1.1	Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment	
0470	15.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0480	15.2	Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment	
0490	15.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment	
0500	15.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0501	15.3	Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment	
0502	15.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment	
0503	15.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
0504	15A	Investments in CET1 capital of financial sector entities where the institution has a significant investment - subject to a risk weight of 250%	
0510	16	**Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions**	
0520	16.1	Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment	
0530	16.1.1	Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment	
0540	16.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0550	16.2	Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment	
0560	16.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment	
0570	16.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0571	16.3	Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment	
0572	16.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment	
0573	16.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
0580	17	**Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions**	
0590	17.1	Direct holdings of T2 capital of financial sector entities where the institution has a significant investment	
0600	17.1.1	Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment	
0610	17.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0620	17.2	Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment	
0630	17.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment	
0640	17.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0641	17.3	Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment	
0642	17.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment	
0643	17.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
Total risk exposure amounts of holdings-not deducted from the corresponding capital category:			
0650	18	**Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital**	
0660	19	**Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institution's AT1 capital**	
0670	20	**Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institution's T2 capital**	
Temporary waiver from deduction from own funds			
0680	21	**Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived**	
0690	22	**Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived**	
0700	23	**Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived**	
0710	24	**Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived**	
0720	25	**Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived**	
0730	26	**Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived**	
Capital buffers			
0740	27	**Combined buffer requirement**	
0750		**Capital conservation buffer**	
0760		**Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State**	
0770		**Institution specific countercyclical capital buffer**	
0780		**Systemic risk buffer**	
0800		**Global Systemically Important Institution buffer**	
0810		**Other Systemically Important Institution buffer**	
Pillar II requirements			
0820	28	**Own funds requirements related to Pillar II adjustments**	
Additional information for investment firms			
0830	29	**Initial capital**	
0840	30	**Own funds based on Fixed Overheads**	
Additional information for calculation of reporting thresholds			
0850	31	**Non-domestic original exposures**	
0860	32	**Total original exposures**	
Output floor			
0870	33	**FLOOR ADJUSTMENT BEFORE APPLICATION OF TRANSITIONAL CAP**	
0880	34	**FLOOR ADJUSTMENT AFTER APPLICATION OF TRANSITIONAL CAP**	
0890	35	**FULLY LOADED FLOOR ADJUSTMENT**	
0900	36	**Output floor applied (%)**	

C 05.01 - TRANSITIONAL PROVISIONS (CA5.1)

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transitional provisions
Code	ID	Item	0010	0020	0030	0040	0050	0060
0010	1	TOTAL ADJUSTMENTS						
0020	1.1	**GRANDFATHERED INSTRUMENTS**	link to {CA1;r0220}	link to {CA1;r0660}	link to {CA1;r0880}			
0060	1.1.2	**Instruments not constituting state aid**						
0061	1.1.3	**Instruments issued through special purpose vehicles**						
0062	1.1.4	**Instruments issued before 27 June 2019 that do not meet the eligibility criteria related to write-down and conversion powers pursuant to Article 59 BRRD or are subject to set-off or netting arrangements**						
0063	1.1.4.1*	of which: Instruments without legally or contractually mandatory write-down or conversion upon exercise of powers in accordance with Article 59 of Directive 2014/59/EU						
0064	1.1.4.2*	of which: Instruments governed by third-country law without effective and enforceable exercise of powers in accordance with Article 59 of Directive 2014/59/EU						
EVE methodol	1.1.4.3*	of which: Instruments subject to set-off or netting arrangements						
0070	1.2	**MINORITY INTERESTS AND EQUIVALENTS**	link to {CA1;r0240}	link to {CA1;r0680}	link to {CA1;r0900}			
0080	1.2.1	**Capital instruments and items that do not qualify as minority interests**						
0090	1.2.2	**Transitional recognition in consolidated own funds of minority interests**						
0091	1.2.3	Transitional recognition in consolidated own funds of qualifying Additional Tier 1 capital						
0092	1.2.4	Transitional recognition in consolidated own funds of qualifying Tier 2 capital						
0100	1.3	**OTHER TRANSITIONAL ADJUSTMENTS**	link to {CA1;r0520}	link to {CA1;r0730}	link to {CA1;r0960}			
0111	1.3.1.6	**Unrealised gains and losses from certain debt exposures to central governments, regional governments, local authorities and PSEs**						
0112	1.3.1.6.1	of which: amount A						
0140	1.3.2	**Deductions**						
0170	1.3.2.3	Deferred tax assets that rely on future profitability and do not arise from temporary differences						
0380	1.3.2.9	Deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment						
0385	1.3.2.9a	Deferred tax assets that are dependent on future profitability and arise from temporary differences						
0425	1.3.2.11	Exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items						
0430	1.3.3	**Additional filters and deductions**						

C 05.02 - GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUING STATE AID (CA5.2)

			Amount of instruments plus related share premium	Base for calculating the limit	Applicable percentage	Limit	(-) Amount that exceeds the limits for grandfathering	Total grandfathered amount
Code	ID	Item	0010	0020	0030	0040	0050	0060
0010	1.	**Instruments that qualified for Article 57, point (a) of Directive 2006/48/EC**						link to {CA5.1;r060;c010)
0020	2.	**Instruments that qualified for Article 57, point (ca) and Article 154(8) and (9) of Directive 2006/48/EC, subject to the limit of Article 489 of Regulation (EU) No 575/2013**						link to {CA5.1;r060;c020)
0030	2.1	Total instruments without a call or an incentive to redeem						
0040	2.2.	Grandfathered instruments with a call and incentive to redeem						
0050	2.2.1	Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 52 of Regulation (EU) No 575/2013 after the date of effective maturity						
0060	2.2.2	Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 52 of Regulation (EU) No 575/2013 after the date of effective maturity						
0070	2.2.3	Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 52 of Regulation (EU) No 575/2013 after the date of effective maturity						
0080	2.3	Excess on the limit of CET1 grandfathered instruments						
0090	3	**Items that qualified for Article 57, points (e), (f), (g) or (h) of Directive 2006/48/EC, subject to the limit of Article 490 of Regulation (EU) No 575/2013**						link to {CA5.1;r060;c030)
EVE method	3.1	Total items without an incentive to redeem						
0110	3.2	Grandfathered items with an incentive to redeem						
0120	3.2.1	Items with a call exercisable after the reporting date, and which meet the conditions in Article 63 of Regulation (EU) No 575/2013 after the date of effective maturity						
0130	3.2.2	Items with a call exercisable after the reporting date, and which do not meet the conditions in Article 63 of Regulation (EU) No 575/2013 after the date of effective maturity						
0140	3.2.3	Items with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 63 of Regulation (EU) No 575/2013 after the date of effective maturity						
0150	3.3	Excess on the limit of AT1 grandfathered instruments						

C 06.01 - GROUP SOLVENCY: INFORMATION ON AFFILIATES - TOTAL (GS TOTAL)

		INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP																CAPITAL BUFFERS						
		TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK	MARKET RISKS	OPERATIONAL RISK	OTHER RISK EXPOSURE AMOUNTS	QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL	MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED ADDITIONAL TIER 1 CAPITAL	QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL	MEMORANDUM ITEM: GOODWILL (-) / (+) NEGATIVE GOODWILL	CONSOLIDATED OWN FUNDS	OF WHICH: COMMON EQUITY TIER 1	OF WHICH: ADDITIONAL TIER 1	OF WHICH: CONRIBUTIONS TO CONSOLIDATED RESULT	OF WHICH: (-) GOODWILL / (+) NEGATIVE GOODWILL	COMBINED BUFFER REQUIREMENTS	CAPITAL CONSERVATION BUFFER	INSTITUTION SPECIFIC COUNTER-CYCLICAL CAPITAL BUFFER	CONSERVATION BUFFER DUE TO MACRO-PRUDENTIAL OR SYSTEMIC RISK IDENTIFIED AT THE LEVEL OF A MEMBER STATE	SYSTEMIC RISK BUFFER	GLOBAL SYSTEMICALLY IMPORTANT INSTITUTION BUFFER	OTHER SYSTEMICALLY IMPORTANT INSTITUTION BUFFER
		0250	0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0470	0480
0010	TOTAL																							

C 06.02 - GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)															
ENTITIES WITHIN SCOPE OF CONSOLIDATION										INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENTS					
NAME	CODE	TYPE OF CODE	NATIONAL CODE	INSTITUTION OR EQUIVALENT (YES / NO)	TYPE OF ENTITY	SCOPE OF DATA: SOLO FULLY CONSOLIDATED (SF) OR SOLO PARTIALLY CONSOLIDATED (SP)	COUNTRY CODE	SHARE OF HOLDING (%)	Offsetting group	TOTAL RISK EXPOSURE AMOUNT	*OF WHICH: FLOOR ADJUSTMENT (OUTPUT FLOOR TREA)*	CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK	MARKET RISKS	OPERATIONAL RISK	OTHER RISK EXPOSURE AMOUNTS
0011	0021	0026	0027	0030	0035	0040	0050	0060	0065	0070	0075	0080	0090	0100	0110

C 06.02 - GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)											
INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENTS											
OWN FUNDS	*OF WHICH: QUALIFYING OWN FUNDS*	*RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS AND SHARE PREMIUM ACCOUNTS*	TOTAL TIER 1 CAPITAL	*OF WHICH: QUALIFYING TIER 1 CAPITAL*	*RELATED T1 INSTRUMENTS, RELATED RETAINED EARNINGS AND SHARE PREMIUM ACCOUNTS*	COMMON EQUITY TIER 1 CAPITAL	*OF WHICH: MINORITY INTERESTS*	*RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES*	ADDITIONAL TIER 1 CAPITAL	*OF WHICH: QUALIFYING ADDITIONAL TIER 1 CAPITAL*	TIER 2 CAPITAL
0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230

C 06.02 - GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)																
INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENTS	INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP															
OF WHICH: QUALIFYING TIER 2 CAPITAL	TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK	MARKET RISKS	OPERATIONAL RISK	OTHER RISK EXPOSURE AMOUNTS	QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL	MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED ADDITIONAL TIER 1 CAPITAL	QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL	MEMORANDUM ITEM: GOODWILL (-) / (+) NEGATIVE GOODWILL	CONSOLIDATED OWN FUNDS	OF WHICH: COMMON EQUITY TIER 1	OF WHICH: ADDITIONAL TIER 1	OF WHICH: CONRIBUTIONS TO CONSOLIDATED RESULT	OF WHICH: (-) GOODWILL / (+) NEGATIVE GOODWILL
0240	0250	0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390	0400

C 06.02 - GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)						
CAPITAL BUFFERS						
COMBINED BUFFER REQUIREMENT	CAPITAL CONSERVATION BUFFER	INSTITUTION SPECIFIC COUNTER-CYCLICAL CAPITAL BUFFER	CONSERVATION BUFFER DUE TO MACRO-PRUDENTIAL OR SYSTEMIC RISK IDENTIFIED AT THE LEVEL OF A MEMBER STATE	SYSTEMIC RISK BUFFER	GLOBAL SYSTEMICALLY IMPORTANT INSTITUTION BUFFER	OTHER SYSTEMICALLY IMPORTANT INSTITUTION BUFFER
0410	0420	0430	0440	0450	0470	0480

C 07.00 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS (CR SA)

C 07.00 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS (CR SA)

SA Exposure class

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS	(-) VALUE ADJUSTMENTS AND PROVISIONS ASSOCIATED WITH THE ORIGINAL EXPOSURE	EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE						NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT: FUNDED CREDIT PROTECTION. FINANCIAL COLLATERAL COMPREHENSIVE METHOD		
					UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)		FUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM			VOLATILITY ADJUSTMENT TO THE EXPOSURE	(-) FINANCIAL COLLATERAL: ADJUSTED VALUE (Cvam)	
					(-) GUARANTEES	(-) CREDIT DERIVATIVES	(-) FINANCIAL COLLATERAL: SIMPLE METHOD	(-) OTHER FUNDED CREDIT PROTECTION	(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)				(-) OF WHICH: VOLATILITY AND MATURITY ADJUSTMENTS
		0010	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140
0010	TOTAL EXPOSURES													
0011	of which: Exposures to central banks													
0015	of which: Defaulted exposures in exposure class 'CIUs' and ‘equity exposures’													
methodc	of which: SME													
0030	of which: Exposures subject to SME-supporting factor													
0035	of which: Exposures subject to the Infrastructure supporting factor													
0050	of which: Exposures under the permanent partial use of the standardised approach													
0060	of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation													
0061	of which: IPRE exposures meeting any of the conditions laid down in Article 124(2), point (a)(ii), points (1) to (4) of Regulation (EU) No 575/2013													
0062	of which: IPRE exposures where the derogation set out in Article 125(2) of Regulation (EU) No 575/2013, subparagraph 3 is applied													
0063	of which: IPRE exposures where the derogation set out in Article 126(2) of Regulation (EU) No 575/2013, subparagraph 3 is applied													
0064	of which: Equity exposures under the IRB approach													
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:													
0070	On balance sheet exposures subject to credit risk													
0080	Off balance sheet exposures subject to credit risk													
	Exposures / Transactions subject to counterparty credit risk													
0090	Securities Financing Transactions netting sets													
0100	*of which: centrally cleared through a QCCP*													
0110	Derivatives & Long Settlement Transactions netting sets													
0120	*of which: centrally cleared through a QCCP*													
0130	From Contractual Cross Product netting sets													
	BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:													
0140	0%													
0150	2%													
0160	4%													
0170	10%													
0180	20%													
0185	30%													
0190	35%													
0195	40%													
0196	45%													
0200	50%													
0205	60%													
0210	70%													
0220	75%													
0225	80%													
0226	90%													
0230	100%													
0231	105%													
0232	110%													
0235	130%													
0240	150%													
0250	250%													
0260	370%													
0265	400%													
0270	1 250%													
0280	Other risk weights													
	BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU):													
0281	Look-through approach													
0282	Mandate-based approach													
0283	Fall-back approach													
	MEMORANDUM ITEMS													
0290	Exposures secured by mortgages on commercial immovable property													
0300	Exposures in default subject to a risk weight of 100%													
0310	Exposures secured by mortgages on residential immovable property													
0320	Exposures in default subject to a risk weight of 150%													

		FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS							EXPOSURE VALUE	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK		RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS AND PRE FX-MISMATCH	(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRASTRUCTURE SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS AND AFTER FX-MISMATCH	
			0%	10%	20%	40%	50%	100%	Transitional arrangements for UCCs			OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK EXCLUDING EXPOSURES CLEARED THROUGH A CCP					OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI
		0150	0160	0165	0170	0175	0180	0190	0195	0200	0210	0211	0215	0216	0217	0220	0230
0010	TOTAL EXPOSURES															Cell linked to CA	
0011	of which: Exposures to central banks																
0015	of which: Defaulted exposures in exposure class 'CIUs' and ‘equity exposures’																
methodc	of which: SME																
0030	of which: Exposures subject to SME-supporting factor																
0035	of which: Exposures subject to the Infrastructure supporting factor																
0050	of which: Exposures under the permanent partial use of the standardised approach																
0060	of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation																
0061	of which: IPRE exposures meeting any of the conditions laid down in Article 124(2), point (a)(ii), points (1) to (4) of Regulation (EU) No 575/2013																
0062	of which: IPRE exposures where the derogation set out in Article 125(2) of Regulation (EU) No 575/2013, subparagraph 3 is applied																
0063	of which: IPRE exposures where the derogation set out in Article 126(2) of Regulation (EU) No 575/2013, subparagraph 3 is applied																
0064	of which: Equity exposures under the IRB approach																
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:																
0070	On balance sheet exposures subject to credit risk																
0080	Off balance sheet exposures subject to credit risk																
	Exposures / Transactions subject to counterparty credit risk																
0090	Securities Financing Transactions netting sets																
0100	*of which: centrally cleared through a QCCP*																
0110	Derivatives & Long Settlement Transactions netting sets																
0120	*of which: centrally cleared through a QCCP*																
0130	From Contractual Cross Product netting sets																
	BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:																
0140	0%																
0150	2%																
0160	4%																
0170	10%																
0180	20%																
0185	30%																
0190	35%																
0195	40%																
0196	45%																
0200	50%																
0205	60%																
0210	70%																
0220	75%																
0225	80%																
0226	90%																
0230	100%																
0231	105%																
0232	110%																
0235	130%																
0240	150%																
0250	250%																
0260	370%																
0265	400%																
0270	1 250%																
0280	Other risk weights																
	BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU):																
0281	Look-through approach																
0282	Mandate-based approach																
0283	Fall-back approach																
	MEMORANDUM ITEMS																
0290	Exposures secured by mortgages on commercial immovable property																
0300	Exposures in default subject to a risk weight of 100%																
0310	Exposures secured by mortgages on residential immovable property																
0320	Exposures in default subject to a risk weight of 150%																

C 08.01 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (CR IRB 1)

C 08.01 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (CR IRB 1)

C 08.01 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH

IRB Exposure class:

Own estimates of LGD and/or conversion factors:

		INTERNAL RATING SCALE / PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	ORIGINAL EXPOSURE PRE CONVERSION FACTORS / OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE / UNFUNDED CREDIT PROTECTION / (-) GUARANTEES	(-) CREDIT DERIVATIVES	(-) OTHER FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM / (-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)	EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	OF WHICH: OFF BALANCE SHEET ITEMS	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS / MODELLED CONVERSION FACTORS	STANDARD CONVERSION FACTORS / 0%	10%	20%	40%	50%	100%
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0101	0102	0103	0104	0105	0106	0107
0010	TOTAL EXPOSURES																	
methodc	of which: Exposures subject to SME-supporting factor																	
0016	of which: Exposures subject to the Infrastructure supporting factor																	
0017	of which: Secured by mortgages on residential immovable property - non-IPRE																	
0018	of which: Secured by mortgages on residential immovable property – IPRE																	
0019	of which: Secured by mortgages on commercial immovable property - non-IPRE																	
0900	of which: Secured by mortgages on commercial immovable property – IPRE																	
0910	of which: Acquisition, development and construction (ADC)																	
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:																	
0020	On balance sheet items subject to credit risk																	
0030	Off balance sheet items subject to credit risk																	
	Exposures / Transactions subject to counterparty credit risk																	
0040	Securities Financing Transactions netting sets																	
0050	Derivatives & Long Settlement Transactions netting sets																	
0060	From Contractual Cross Product netting sets																	
0070	EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL																	
0080	SPECIALIZED LENDING SLOTTING APPROACH: TOTAL																	
0160	ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE																	
0170	EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100% AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS																	
0180	DILUTION RISK: TOTAL PURCHASED RECEIVABLES																	
	BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU):																	
0190	Look-through approach																	
0200	Mandate-based approach																	
0210	Fall-back approach																	

		EXPOSURE VALUE	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES / OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION / GUARANTEES	CREDIT DERIVATIVES	FUNDED CREDIT PROTECTION / OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION	CASH ON DEPOSIT	LIFE INSURANCE POLICIES	INSTRUMENTS HELD BY A THIRD PARTY	ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL / REAL ESTATE	OTHER PHYSICAL COLLATERAL	RECEIVABLES
		0110	0120	0130	0140	0150	0160	0170	0171	0172	0173	0180	0190	0200	0210
0010	TOTAL EXPOSURES														
methodc	of which: Exposures subject to SME-supporting factor														
0016	of which: Exposures subject to the Infrastructure supporting factor														
0017	of which: Secured by mortgages on residential immovable property - non-IPRE														
0018	of which: Secured by mortgages on residential immovable property – IPRE														
0019	of which: Secured by mortgages on commercial immovable property - non-IPRE														
0900	of which: Secured by mortgages on commercial immovable property – IPRE														
0910	of which: Acquisition, development and construction (ADC)														
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:														
0020	On balance sheet items subject to credit risk														
0030	Off balance sheet items subject to credit risk														
	Exposures / Transactions subject to counterparty credit risk														
0040	Securities Financing Transactions netting sets														
0050	Derivatives & Long Settlement Transactions netting sets														
0060	From Contractual Cross Product netting sets														
0070	EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL														
0080	SPECIALIZED LENDING SLOTTING APPROACH: TOTAL														
0160	ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE														
0170	EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100% AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS														
0180	DILUTION RISK: TOTAL PURCHASED RECEIVABLES														
	BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU):														
0190	Look-through approach														
0200	Mandate-based approach														
0210	Fall-back approach														

		SUBJECT TO DOUBLE DEFAULT TREATMENT / UNFUNDED CREDIT PROTECTION	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS	(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRASTRUCTURE SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	MEMORANDUM ITEMS: / EXPECTED LOSS AMOUNT	(-) VALUE ADJUSTMENTS AND PROVISIONS	NUMBER OF OBLIGORS	PRE-CREDIT DERIVATIVES RISK WEIGHTED EXPOSURE AMOUNT
		0220	0230	0240	0250	0255	0256	0257	0260	0270	0280	0290	0300	0310
0010	TOTAL EXPOSURES								Cell linked to CA					
methodc	of which: Exposures subject to SME-supporting factor													
0016	of which: Exposures subject to the Infrastructure supporting factor													
0017	of which: Secured by mortgages on residential immovable property - non-IPRE													
0018	of which: Secured by mortgages on residential immovable property – IPRE													
0019	of which: Secured by mortgages on commercial immovable property - non-IPRE													
0900	of which: Secured by mortgages on commercial immovable property – IPRE													
0910	of which: Acquisition, development and construction (ADC)													
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:													
0020	On balance sheet items subject to credit risk													
0030	Off balance sheet items subject to credit risk													
	Exposures / Transactions subject to counterparty credit risk													
0040	Securities Financing Transactions netting sets													
0050	Derivatives & Long Settlement Transactions netting sets													
0060	From Contractual Cross Product netting sets													
0070	EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL													
0080	SPECIALIZED LENDING SLOTTING APPROACH: TOTAL													
0160	ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE													
0170	EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100% AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS													
0180	DILUTION RISK: TOTAL PURCHASED RECEIVABLES													
	BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU):													
0190	Look-through approach													
0200	Mandate-based approach													
0210	Fall-back approach													

C 08.02 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BREAKDOWN BY OBLIGOR GRADES OR POOLS (CR IRB 2)

IRB Exposure class:

Own estimates of LGD and/or conversion factors:

OBLIGOR GRADE (ROW IDENTIFIER)	INTERNAL RATING SCALE – PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	ORIGINAL EXPOSURE PRE CONVERSION FACTORS – OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE – UNFUNDED CREDIT PROTECTION – (-) GUARANTEES	CRM WITH SUBSTITUTION EFFECTS – UNFUNDED CREDIT PROTECTION – (-) CREDIT DERIVATIVES	CRM WITH SUBSTITUTION EFFECTS – (-) OTHER FUNDED CREDIT PROTECTION	CRM WITH SUBSTITUTION EFFECTS – SUBSTITUTION OF THE EXPOSURE DUE TO CRM – (-) TOTAL OUTFLOWS	CRM WITH SUBSTITUTION EFFECTS – SUBSTITUTION OF THE EXPOSURE DUE TO CRM – TOTAL INFLOWS (+)	EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS – OF WHICH: OFF BALANCE SHEET ITEMS	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS – MODELLED CONVERSION FACTORS	BREAKDOWN – STANDARD CONVERSION FACTORS – 0%	STANDARD CONVERSION FACTORS – 10%	STANDARD CONVERSION FACTORS – 20%	STANDARD CONVERSION FACTORS – 40%	STANDARD CONVERSION FACTORS – 50%	STANDARD CONVERSION FACTORS – 100%	EXPOSURE VALUE
0005	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0101	0102	0103	0104	0105	0106	0107	0110

OBLIGOR GRADE (ROW IDENTIFIER)	EXPOSURE VALUE – OF WHICH: OFF BALANCE SHEET ITEMS	EXPOSURE VALUE – OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	EXPOSURE VALUE – OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES – OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION – GUARANTEES	OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION – CREDIT DERIVATIVES	FUNDED CREDIT PROTECTION – OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION	FUNDED CREDIT PROTECTION – CASH ON DEPOSIT	FUNDED CREDIT PROTECTION – LIFE INSURANCE POLICIES	FUNDED CREDIT PROTECTION – INSTRUMENTS HELD BY A THIRD PARTY	FUNDED CREDIT PROTECTION – ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL – REAL ESTATE	OTHER ELIGIBLE COLLATERAL – OTHER PHYSICAL COLLATERAL	OTHER ELIGIBLE COLLATERAL – RECEIVABLES	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS	(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRASTRUCTURE SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS – OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	MEMORANDUM ITEMS: – EXPECTED LOSS AMOUNT	MEMORANDUM ITEMS: – (-) VALUE ADJUSTMENTS AND PROVISIONS	MEMORANDUM ITEMS: – NUMBER OF OBLIGORS	MEMORANDUM ITEMS: – PRE-CREDIT DERIVATIVES RISK WEIGHTED EXPOSURE AMOUNT
0005	0120	0130	0140	0150	0160	0170	0171	0172	0173	0180	0190	0200	0210	0230	0240	0250	0255	0256	0257	0260	0270	0280	0290	0300	0310

EVE methodology

C 08.03 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BREAKDOWN BY PD RANGES (CR IRB 3)

IRB Exposure class:
Own estimates of LGD and/or conversion factors:

	PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	(-) VALUE ADJUST-MENTS AND PROVISIONS
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
0010	**0.00 to <0.15**											
0020	**0.00 to <0.10**											
0030	**0.10 to <0.15**											
0040	**0.15 to <0.25**											
0050	**0.25 to <0.50**											
0060	**0.50 to <0.75**											
0070	**0.75 to <2.5**											
0080	**0.75 to <1.75**											
0090	**1.75 to <2.5**											
0100	**2.5 to <10**											
0110	**2.5 to <5**											
0120	**5 to <10**											
0130	**10 to <100**											
0140	**10 to <20**											
0150	**20 to <30**											
0160	**30 to <100**											
0170	**100 (Default)**											

C 08.04 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: RWEA FLOW STATEMENTS (CR IRB 4)

		RISK WEIGHTED EXPOSURE AMOUNT
		0010
0010	RISK WEIGHTED EXPOSURE AMOUNT AT THE END OF THE PREVIOUS REPORTING PERIOD	
0020	ASSET SIZE (+/-)	
0030	ASSET QUALITY (+/-)	
0040	MODEL UPDATES (+/-)	
0050	METHODOLOGY AND POLICY (+/-)	
0060	ACQUISITIONS AND DISPOSALS (+/-)	
0070	FOREIGN EXCHANGE MOVEMENTS (+/-)	
0080	OTHER (+/-)	
0090	RISK WEIGHTED EXPOSURE AMOUNT AT THE END OF THE REPORTING PERIOD	

C 08.05 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BACK-TESTING OF PD (CR IRB 5)

IRB Exposure class:
Own estimates of LGD and/or conversion factors:

	PD RANGE	ARITHMETIC AVERAGE PD (%)	NUMBER OF OBLIGORS AT THE END OF THE PREVIOUS YEAR	OF WHICH: DEFAULTED DURING THE YEAR	OBSERVED AVERAGE DEFAULT RATE (%)	AVERAGE HISTORICAL ANNUAL DEFAULT RATE (%)
		0010	0020	0030	0040	0050
0010	**0.00 to <0.15**					
0020	**0.00 to <0.10**					
0030	**0.10 to <0.15**					
0040	**0.15 to <0.25**					
0050	**0.25 to <0.50**					
0060	**0.50 to <0.75**					
0070	**0.75 to <2.5**					
0080	**0.75 to <1.75**					
0090	**1.75 to <2.5**					
0100	**2.5 to <10**					
0110	**2.5 to <5**					
0120	**5 to <10**					
0130	**10 to <100**					
0140	**10 to <20**					
0150	**20 to <30**					
0160	**30 to <100**					
0170	**100 (Default)**					

C 08.05.1 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BACK-TESTING OF PD IN ACCORDANCE WITH ARTICLE 180(1), POINT (f) OF REGULATION (EU) NO 575/2013 (CR IRB 5B)

IRB Exposure class:
Own estimates of LGD and/or conversion factors:

PD RANGE	EXTERNAL RATING EQUIVALENT	ARITHMETIC AVERAGE PD (%)	NUMBER OF OBLIGORS AT THE END OF THE PREVIOUS YEAR		OBSERVED AVERAGE DEFAULT RATE (%)	AVERAGE HISTORICAL ANNUAL DEFAULT RATE (%)
				OF WHICH: DEFAULTED DURING THE YEAR		
0005	0006	0010	0020	0030	0040	0050

C 08.06 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: SPECIALISED LENDING SLOTTING APPROACH (CR IRB 6)

Type of specialised lending:

			ORIGINAL EXPOSURE PRE CONVERSION FACTORS	EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS		EXPOSURE VALUE			RISK WEIGHT	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	MEMORANDUM ITEMS	
					OF WHICH: OFF BALANCE SHEET ITEMS		OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK			EXPECTED LOSS AMOUNT	(-) VALUE ADJUSTMENTS AND PROVISIONS
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	CATEGORY 1	LESS THAN 2.5 YEARS							50%			
0020		EQUAL TO OR MORE THAN 2.5 YEARS							70%			
0030	CATEGORY 2	LESS THAN 2.5 YEARS							70%			
0040		EQUAL TO OR MORE THAN 2.5 YEARS							90%			
0050	CATEGORY 3	LESS THAN 2.5 YEARS							115%			
0060		EQUAL TO OR MORE THAN 2.5 YEARS							115%			
0070	CATEGORY 4	LESS THAN 2.5 YEARS							250%			
0080		EQUAL TO OR MORE THAN 2.5 YEARS							250%			
0090	CATEGORY 5	LESS THAN 2.5 YEARS							-			
0100		EQUAL TO OR MORE THAN 2.5 YEARS							-			
0110	TOTAL	LESS THAN 2.5 YEARS										
0120		EQUAL TO OR MORE THAN 2.5 YEARS										

C 08.07 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: SCOPE OF USE OF IRB AND SA APPROACHES (CR IRB 7)

		TOTAL EXPOSURE VALUE AS DEFINED IN ARTICLE 166 OF REGULATION (EU) NO 575/2013	TOTAL EXPOSURE VALUE SUBJECT TO SA AND IRB	PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO PERMANENT PARTIAL USE OF SA (%)	PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO A ROLL-OUT PLAN (%)	PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO IRB APPROACH (%)
		0010	0020	0030	0040	0050
0010	CENTRAL GOVERNMENTS OR CENTRAL BANKS					
0020	REGIONAL GOVERNMENTS OR LOCAL AUTHORITIES					
0030	PUBLIC SECTOR ENTITIES					
0040	INSTITUTIONS					
0050	CORPORATES					
0060	OF WHICH: CORPORATES - SPECIALISED LENDING, EXCLUDING SLOTTING APPROACH					
EVE methodo	OF WHICH: CORPORATES - SPECIALISED LENDING, INCLUDING SLOTTING APPROACH					
0080	OF WHICH: CORPORATES - SMES					
0085	OF WHICH: CORPORATES - PURCHASED RECEIVABLES					
0090	RETAIL					
0100	OF WHICH RETAIL – SECURED BY RESIDENTAL REAL ESTATE SMES					
0110	OF WHICH RETAIL – SECURED BY RESIDENTIAL REAL ESTATE NON-SMES					
0120	OF WHICH RETAIL – QUALIFYING REVOLVING					
0125	OF WHICH: RETAIL – PURCHASED RECEIVABLES					
0130	OF WHICH RETAIL – OTHER SMES					
0131	OF WHICH RETAIL – OTHER SMES - SECURED BY COMMERCIAL REAL ESTATE					
0140	OF WHICH RETAIL – OTHER NON-SMES					
0141	OF WHICH RETAIL – OTHER NON-SMES - SECURED BY COMMERCIAL REAL ESTATE					
0150	EQUITY					
0155	COLLECTIVE INVESTMENT UNDERTAKINGS (CIUs)					
0160	OTHER NON-CREDIT OBLIGATION ASSETS					
0170	TOTAL					

C 09.01 - GEOGRAPHICAL BREAKDOWN OF EXPOSURES BY RESIDENCE OF THE OBLIGOR: SA EXPOSURES (CR GB 1)

Country:

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS		Observed new defaults for the period	General credit risk adjustments	Specific credit risk adjustments	Write offs	Additional value adjustments and other own funds reductions	Credit risk adjustments/write-offs for observed new defaults	EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS AND PRE FX-MISMATCH	(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRASTRUCTURE SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS AND AFTER FX-MISMATCH
			Defaulted exposures											
		0010	0020	0040	0050	0055	0060	0061	0070	0075	0080	0081	0082	0090
0010	Central governments or central banks													
0020	Regional governments or local authorities													
0030	Public sector entities													
0040	Multilateral Development Banks													
0050	International Organisations													
EVE methodology	Institutions													
0070	Corporates													
0075	of which: SME													
0076	of which: Specialised lending													
0080	Retail													
0085	of which: SME													
0090	Secured by mortgages on immovable property and ADC exposures													
0091	Secured by mortgages on residential immovable property - non-IPRE (secured)													
0092	Secured by mortgages on residential immovable property - non-IPRE (unsecured)													
0093	Secured by mortgages on residential immovable property - Other - non-IPRE													
0094	Secured by mortgages on residential immovable property - IPRE													
0900	Secured by mortgages on residential immovable property - Other - IPRE													
0901	Secured by mortgages on commercial immovable property - non-IPRE (secured)													
0902	Secured by mortgages on commercial immovable property - non-IPRE (unsecured)													
0903	Secured by mortgages on commercial immovable property - Other - non-IPRE													
0904	Secured by mortgages on commercial immovable property - IPRE													
0905	Secured by mortgages on commercial immovable property - Other - IPRE													
0906	Acquisition, development and construction (ADC)													
0095	of which: SME													
0100	Exposures in default													
0115	Subordinated debt exposures													
0120	Covered bonds													
0130	Claims on institutions and corporates with a short-term credit assessment													
0140	Collective investments undertakings (CIU)													
0141	Look-through approach													
0142	Mandate-based approach													
0143	Fall-back approach													
0150	Equity exposures													
0160	Other exposures													
0170	**Total exposures**													

C 09.02 - GEOGRAPHICAL BREAKDOWN OF EXPOSURES BY RESIDENCE OF THE OBLIGOR: IRB EXPOSURES (CR GB 2)

Country:

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS		Observed new defaults for the period	General credit risk adjustments	Specific credit risk adjustments	Write off	Credit risk adjustments/write-offs for observed new defaults	PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)	EXPOSURE WEIGHTED AVERAGE LGD (%)		EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS		(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRASTRUCTURE SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT
			Of which: defaulted								Of which: defaulted			Of which: defaulted				
		0010	0030	0040	0050	0055	0060	0070	0080	0090	0100	0105	0110	0120	0121	0122	0125	0130
0010	Central governments or central banks																	
0011	Of which: Regional governments or local authorities																	
0012	Regional governments or local authorities																	
0013	Public sector entities																	
0020	Institutions																	
	Corporates																	
0050	Of Which: SME																	
0051	Of Which: Large Corporates																	
0052	Specialised lending																	
0053	Of Which: Specialised Lending - Project Finance																	
0054	Of Which: Specialised Lending - Object Finance																	
0055	Of Which: Specialised Lending - Commodities Finance																	
0056	Of Which: Specialised Lending - IPRE																	
0057	Purchased receivables																	
0058	Other																	
0060	Retail																	
0070	Of which: Secured byimmovable property																	
0080	Of which: SME																	
0090	Of which: Non-SME																	
0095	Secured by residential real estate																	
0100	Qualifying Revolving																	
0105	Purchased receivables																	
0110	Other Retail																	
0120	Of which: SME																	
0130	Of which Non-SME																	
0132	Collective investments undertakings (CIU)																	
0133	Look-through approach																	
0134	Mandate-based approach																	
0135	Fall-back approach																	
0140	Equity																	
0150	**Total exposures**																	

C 09.04 - BREAKDOWN OF CREDIT EXPOSURES RELEVANT FOR THE CALCULATION OF THE COUNTERCYCLICAL BUFFER BY COUNTRY AND INSTITUTION-SPECIFIC COUNTERCYCLICAL BUFFER RATE (CCB)

Country:

		Amount	Percentage	Qualitative information
		0010	0020	0030
Relevant credit exposures - Credit Risk				
0010	Exposure value under the Standardised Approach			
0020	Exposure value under the IRB Approach			
Relevant credit exposures – Market risk				
0030	Sum of long and short positions of trading book exposures for standardised approaches			
0040	Value of trading book exposures for internal models			
EVE methodology				
0055	Exposure value of securitisation positions in the banking book			
Own funds requirements and weights				
0070	Total own funds requirements for CCB			
0080	Own funds requirements for relevant credit exposures – Credit risk			
0090	Own funds requirements for relevant credit exposures – Market risk			
0100	Own funds requirements for relevant credit exposures – Securitisation positions in the banking book			
0110	Own funds requirements weights			
Countercyclical capital buffer rates				
0120	Countercyclical capital buffer rate set by the Designated Authority			
0130	Countercyclical capital buffer rate applicable for the country of the institution			
0140	Institution-specific countercyclical capital buffer rate			
Use of 2 % threshold				
0150	Use of 2 % threshold for general credit exposure			
0160	Use of 2 % threshold for trading book exposure			

C 10.00 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB EXPOSURES SUBJECT TO OUTPUT FLOOR

							OUTPUT FLOOR			MEMORANDUM ITEMS: RWEA RELATED TO THE IMPACT OF APPLICATION OF CERTAIN TRANSITIONAL PROVISIONS			
		ORIGINAL EXPOSURE PRE CONVERSION FACTORS	(-) VALUE ADJUSTMENTS AND PROVISIONS ASSOCIATED WITH THE ORIGINAL EXPOSURE	EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS	EXPOSURE VALUE	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	S-TREA	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI	EXPOSURES SECURED BY MORTGAGES ON RESIDENTIAL PROPERTY UP TO 55% OF THE PROPERTY VALUE	EXPOSURES SECURED BY MORTGAGES ON RESIDENTIAL PROPERTY BETWEEN 55% AND 80% OF THE PROPERTY VALUE	EXPOSURES TO UNRATED CORPORATES WITH A PD ESTIMATE	IRB EXPOSURES SUBJECT TO COUNTERPARTY CREDIT RISK UNDER THE IMM
		0010	0020	0030	0040	0050	0060	0070	0080	090	0100	0110	120
0010	**TOTAL EXPOSURES**												
0020	Of which: Additional stricter prudential requirements based on Article 124 of Regulation (EU) No 575/2013												
0030	SA exposure classes excluding securitisation positions												
0040	Central governments or central banks												
EVE methodo	Regional governments or local authorities												
0060	Public sector entities												
0070	Multilateral Development Banks												
0080	International Organisations												
0090	Institutions												
0100	Corporates - Other												
0101	Of which: Exposures to unrated corporates with a PD estimate												
0110	Of which: Purchased receivables												
0120	Corporates - Specialised Lending												
0130	Retail												
0131	Of which: Qualifying revolving												
0132	Of which: Purchased receivables												
0150	Secured by mortgages on immovable property and ADC exposures												
0151	Of which: Exposures secured by mortgages on residential property up to 55% of the property value												
0152	Of which: Exposures secured by mortgages on residential property between 55% and 80% of the property value												
0153	Of which: Secured by mortgages on residential immovable property - non-IPRE (secured)												
0154	Of which: Secured by mortgages on residential immovable property - non-IPRE (unsecured)												
01055	Of which: Secured by mortgages on residential immovable property - Other - non-IPRE												
0156	Of which: Secured by mortgages on residential immovable property - IPRE												
0157	Of which: Secured by mortgages on residential immovable property - Other - IPRE												
0158	Of which: Secured by mortgages on commercial immovable property - non-IPRE (secured)												
0159	Of which: Secured by mortgages on commercial immovable property - non-IPRE (unsecured)												
0160	Of which: Secured by mortgages on commercial immovable property - Other - non-IPRE												
0161	Of which: Secured by mortgages on commercial immovable property - IPRE												
0162	Of which: Secured by mortgages on commercial immovable property - Other - IPRE												
0163	Of which: Acquisition, development and construction (ADC)												
0170	Of which: Categorised as Retail - secured by residential real estate in IRB												
0180	Exposures in default												
0190	Subordinated debt exposures												
0200	Covered bonds												
0210	Claims on institutions and corporates with a short-term credit assessment												
0220	Collective investments undertakings (CIU)												
0230	Equity												
0240	Other items												
MEMORANDUM ITEMS													
0250	Corporates - F-IRB												
0260	Corporates - A-IRB												
0270	SA exposures subject to counterparty credit risk under the IMM												

C 10.01 - CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS (CR EQU IRB 1)

		INTERNAL RATING SCALE	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			EXPOSURE VALUE		EXPOSURE WEIGHTED AVERAGE LGD (%)	RISK WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM:
				UNFUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM		OF WHICH: OFF BALANCE SHEET ITEMS			EXPECTED LOSS AMOUNT
		PD ASSIGNED TO THE OBLIGOR GRADE (%)		(-) GUARANTEES	(-) CREDIT DERIVATIVES	(-) TOTAL OUTFLOWS					
		0010	0020	0030	0040	0050	0060	0061	0070	0080	0090
0010	TOTAL IRB EQUITY EXPOSURES									Cell linked to CA	
0020	PD/LGD APRROACH: TOTAL										
0050	SIMPLE RISK WEIGHT APPROACH: TOTAL										
0060	BREAKDOWN OF TOTAL EXPOSURES UNDER THE SIMPLE RISK WEIGHT APRROACH BY RISK WEIGHTS:										
0070	RISK WEIGHT: 190%										
'E methodo	290%										
0090	370%										
0100	INTERNAL MODELS APPROACH										
0110	EQUITY EXPOSURES SUBJECT TO RISK WEIGHTS										

C 10.02 - CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS. BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APRROACH BY OBLIGOR GRADES (CR EQU IRB 2)

OBLIGOR GRADE (ROW IDENTIFIER)	INTERNAL RATING SCALE	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			EXPOSURE VALUE	EXPOSURE WEIGHTED AVERAGE LGD (%)	RISK WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM:
			UNFUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM				
	PD ASSIGNED TO THE OBLIGOR GRADE (%)		(-) GUARANTEES	(-) CREDIT DERIVATIVES	(-) TOTAL OUTFLOWS				EXPECTED LOSS AMOUNT
0005	0010	0020	0030	0040	0050	0060	0070	0080	0090

EVE methodology

C 11.00 - SETTLEMENT/DELIVERY RISK (CR SETT)

		UNSETTLED TRANSACTIONS AT SETTLEMENT PRICE	PRICE DIFFERENCE EXPOSURE DUE TO UNSETTLED TRANSACTIONS	OWN FUNDS REQUIREMENTS	TOTAL SETTLEMENT RISK EXPOSURE AMOUNT
		0010	0020	0030	0040
0010	**Total unsettled transactions in the Non-trading Book**				Cell linked to CA
0020	Transactions unsettled up to 4 days (Factor 0%)				
0030	Transactions unsettled between 5 and 15 days (Factor 8%)				
0040	Transactions unsettled between 16 and 30 days (Factor 50%)				
0050	Transactions unsettled between 31 and 45 days (Factor 75%)				
0060	Transactions unsettled for 46 days or more (Factor 100%)				
0070	**Total unsettled transactions in the Trading Book**				Cell linked to CA
0080	Transactions unsettled up to 4 days (Factor 0%)				
methodolc	Transactions unsettled between 5 and 15 days (Factor 8%)				
0100	Transactions unsettled between 16 and 30 days (Factor 50%)				
0110	Transactions unsettled between 31 and 45 days (Factor 75%)				
0120	Transactions unsettled for 46 days or more (Factor 100%)				

C 13.01 - CREDIT RISK: SECURITISATIONS (CR SEC)

C 13.01 - CREDIT RISK: SECURITISATIONS (CR SEC)

		TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITISATION POSITIONS	(-) VALUE ADJUSTMENTS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)	FULLY ADJUSTED EXPOSURE VALUE (E*)		(-) NON REFUNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJUSTMENTS ON UNDERLYING EXPOSURES	EXPOSURE VALUE			BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS																																				
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS	NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS			(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM					OF WHICH: SUBJECT TO A CCF OF 0%				(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS	SEC-IRBA							SEC-SA							SEC-ERBA																							
				(-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)							(-) TOTAL OUTFLOWS	TOTAL INFLOWS											BREAKDOWN BY RW BANDS					OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)		BREAKDOWN BY RW BANDS							BREAKDOWN BY CREDIT QUALITY STEPS																						AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES
																							=< 20% RW	>20% TO 50% RW	>50% TO 100% RW	>100% TO < 1250% RW	1250% RW			=< 20% RW	>20% TO 50% RW	>50% TO 100% RW	>100% TO < 1250% RW	1250% RW (W UNKNOWN)	1250% RW (OTHER)		SHORT TERM CREDIT QUALITY STEPS				LONG TERM CREDIT QUALITY STEPS																		
																																					CQS 1	CQS 2	CQS 3	ALL OTHER CQS	CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7	CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460	0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570	0580
0010	**TOTAL EXPOSURES**																																																									
0020	SECURITISATIONS																																																								
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0040	EXPOSURES IN STS ABCP AND NON-ABCP TRADITIONAL SECURITISATIONS																																																								
EVE methodology	GRANDFATHERED SENIOR POSITION IN SME SYNTHETIC SECURITISATIONS																																																								
0051	SENIOR POSITIONS IN STS ON-BALANCE SHEET SECURITISATIONS																																																								
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																																																								
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0080	**ORIGINATOR: TOTAL EXPOSURES**																																																								
0090	SECURITISATIONS: ON-BALANCE SHEET ITEMS																																																								
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																																																								
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0190	RE-SECURITISATIONS																																																								
0200	**INVESTOR: TOTAL EXPOSURES**																																																								
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0256	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS																																																								
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0440	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Short term**																																																								
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0460	CQS 2																																																								
0470	CQS 3																																																								
0480	ALL OTHER CQS AND UNRATED																																																								
0490	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Long term**																																																								
0500	CQS 1																																																								
0510	CQS 2																																																								
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C 13.01 - CREDIT RISK: SECURITISATION — **C 13.01 - CREDIT RISK: SECURITISATIONS (CR SEC)**

															RISK-WEIGHTED EXPOSURE AMOUNT																			TOTAL RISK-WEIGHTED EXPOSURE AMOUNT				OUTPUT FLOOR S-TREA				MEMORANDUM ITEMS			
							INTERNAL ASSESSMENT APPROACH									SEC-IRBA		SEC-SA		SEC-ERBA							INTERNAL ASSESSMENT APPROACH																		OUTPUT FLOOR; RWEA RELATED TO THE IMPACT OF APPLICATION OF ARTICLE 465(13) OF REGULATION (EU) NO 575/2013		
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA						BREAKDOWN BY RW BANDS																																					
		SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) NO 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) NO 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) NO 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES		=< 20% RW	>20% TO 50% RW	>50% TO 100% RW	>100% TO < 1250% RW	1250% RW	SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS	OTHER (RW=1250%)			OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)		OF WHICH: RW=1250% (W UNKNOWN)		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) NO 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) NO 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) NO 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES		AVERAGE RISK WEIGHT (%)	SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS	OTHER (RW=1250%)	OF WHICH: SYNTHETIC SECURITISATIONS	ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES	OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	AFTER CAP	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	AFTER CAP	RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES	SEC-IRBA	INTERNAL ASSESSMENT APPROACH	Specific treatment of senior tranches in qualifying NPE securitisations
		0590	0600	0610	0620	0630	0640	0650	0660	0670	0680	0690	0695	0700	0710	0720	0730	0740	0750	0760	0770	0780	0790	0800	0810	0820	0830	0840	0845	0850	0860	0870	0880	0890	0900	0910	0920	0921	0922	0923	0924	0930	0940	0950	0960
0010	**TOTAL EXPOSURES**																																				Cell linked to CA								
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0440	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS A**																																												
0450	CQS 1																																												
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0630	CQS 14																																												
0640	CQS 15																																												
0650	CQS 16																																												
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C 14.00 - DETAILED INFORMATION ON SECURITISATIONS (SEC Details)										C 14.00 - DETAILED INFORMATION ON SECURITISATIONS (SEC Details)															C 14.00 - DETAILED INFORMATION ON SECUR					
																RETENTION			NON ABCP PROGRAMMES								
INTERNAL CODE	UNIQUE IDENTIFIER	IDENTIFIER OF THE SECURITISATION	INTRA-GROUP, PRIVATE OR PUBLIC SECURITISA-TION?	ROLE OF THE INSTITUTION (ORIGINATOR / SPONSOR / ORIGINAL LENDER / INVESTOR)	IDENTIFIER OF THE ORIGINATOR	SECURITISATION TYPE	ACCOUNTING TREATMENT: SECURITISED EXPOSURES ARE KEPT OR REMOVED FROM THE BALANCE SHEET?	SOLVENCY TREATMENT: Securitisation positions subject to own funds requirements?	SIGNIFICANT RISK TRANSFER	SECURITISATION OR RE-SECURITISATION?	STS SECURITISATION	SECURITISATION QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT	TYPE OF EXCESS SPREAD	AMORTISATION SYSTEM	COLLATERALISATION OPTIONS	TYPE OF RETENTION APPLIED	% OF RETENTION AT REPORTING DATE	COMPLIANCE WITH THE RETENTION REQUIREMENT?	ORIGINATION DATE (yyyy-mm-dd)	DATE OF LATEST ISSUANCE (yyyy-mm-dd)	TOTAL AMOUNT OF SECURITISED EXPOSURES AT ORIGINATION DATE	TOTAL AMOUNT	INSTITUTION'S SHARE (%)	TYPE	% of IRB IN APPROACH APPLIED	NUMBER OF EXPOSURES	EXPOSURES IN DEFAULT W (%)
0010	0015	0020	0021	0110	0030	0040	0051	0060	0061	0070	0075	0446	0076	0077	0078	0080	0090	0100	0120	0121	0130	0140	0150	0160	0171	0180	0181

ITISATIONS (SEC Details) | C 14.00 - DETAILED INFORMATION ON SECURITISATIONS (SEC Details) | C 14.00 - DETAILED INFORMATION ON SECURITISATIONS (SEC Details)

SECURITISED EXPOSURES										SECURITISATION STRUCTURE																							
									MEMORANDUM ITEMS	ON-BALANCE SHEET ITEMS											OFF-BALANCE SHEET ITEMS AND DERIVATIVES							MATURITY			MEMORANDUM ITEMS		
										SENIOR			MEZZANINE			FIRST LOSS			OVERCOLLATERALISA-TION AND FUNDED RESERVE ACCOUNTS		SENIOR		MEZZANINE		FIRST LOSS								
COUNTRY	LGD (%)	EL (%)	UL (%)	EXPOSURE-WEIGHTED AVERAGE MATURITY OF ASSETS	(-) VALUE ADJUSTMENTS AND PROVISIONS	OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%) Kirb	% OF RETAIL EXPOSURES IN IRB POOLS	OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%) Ksa	CREDIT RISK ADJUSTMENTS DURING THE CURRENT PERIOD	AMOUNT	ATTACH MENT POINT (%)	CQS	AMOUNT	NUMBER OF TRANCHES	CQS OF THE MOST SUBORDINAT ED TRANCHE	AMOUNT	DETACH MENT POINT (%)	CQS	AMOUNT	OF WHICH: NON-REFUN DABLE PUR-CHASE PRICE DISCOUNT	AMOUNT	ATTACHMENT POINT (%)	AMOUNT	NUMBER OF TRANCHES	AMOUNT	DETACHMENT POINT (%)	SYNTHETIC EXCESS SPREAD	FIRST FORESEEABLE TERMINATION DATE	ORIGINATOR'S CALL OPTIONS INCLUDED IN TRANSACTION	LEGAL FINAL MATURITY DATE	ATTACHMEN T POINT OF RISK SOLD (%)	DETACHMENT POINT OF RISK SOLD (%)	RISK TRANSFER CLAIMED BY ORIGINATOR INSTITUTION (%)
0190	0201	0202	0203	0204	0210	0221	0222	0223	0225	0230	0231	0232	0240	0241	0242	0250	0251	0252	0254	0255	0260	0265	0270	0275	0280	0285	0287	0290	0291	0300	0302	0303	0304

C 14.01 - DETAILED INFORMATION ON SECURITISATIONS BY APPROACH (SEC Details Approach)

Approach:

INTERNAL CODE	UNIQUE IDENTIFIER	IDENTIFIER OF THE SECURITISATION	SECURITISATION POSITIONS													EXPOSURE VALUE	(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT				OUTPUT FLOOR S-TREA				MEMORANDUM ITEMS					SECURITISATION POSITIONS - TRADING BOOK
			ORIGINAL EXPOSURE PRE-CONVERSION FACTORS									MEMORANDUM ITEMS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES PRE CONVERSION FACTORS														RISK-WEIGHTED EXPOSURE AMOUNT UNDER SEC-ERBA	RISK WEIGHTED EXPOSURE AMOUNT UNDER SEC-SA	OUTPUT FLOOR: RWEA RELATED TO THE IMPACT OF APPLICATION OF ARTICLE 465(13) OF REGULATION (EU) No 575/2013			CTP OR NON-CTP?
			ON-BALANCE SHEET ITEMS			OFF-BALANCE SHEET ITEMS AND DERIVATIVES						DIRECT CREDIT SUBSTITUTES	IRS / CRS	LIQUIDITY FACILITIES	OTHER			BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	AFTER CAP	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	AFTER CAP			SEC-IRBA	INTERNAL ASSESSMENT APPROACH	Specific treatment of senior tranches in qualifying NPE securitisations	
			SENIOR	MEZZANINE	FIRST LOSS	SENIOR	MEZZANINE	RW CORRESPONDING TO PROTECTION PROVIDER / INSTRUMENT	FIRST LOSS	RW CORRESPONDING TO PROTECTION PROVIDER / INSTRUMENT	SYNTHETIC EXCESS SPREAD																				
0010	0015	0020	0310	0320	0330	0340	0350	0351	0360	0361	0362	0370	0380	0390	0400	0411	0420	0430	0431	0432	0440	0441	0442	0443	0444	0447	0448	0451	0452	0453	0500

C 34.01 COUNTERPARTY CREDIT RISK: SIZE OF THE DERIVATIVE BUSINESS (CCR 1)

		MONTH 1			MONTH 2			MONTH 3			QUALITATIVE INFORMATION
		LONG DERIVATIVE POSITIONS	SHORT DERIVATIVE POSITIONS	TOTAL	LONG DERIVATIVE POSITIONS	SHORT DERIVATIVE POSITIONS	TOTAL	LONG DERIVATIVE POSITIONS	SHORT DERIVATIVE POSITIONS	TOTAL	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	Size of the derivative business										
0020	On- and off-balance sheet derivatives										
0030	(-) Credit derivatives that are recognised as internal hedges against non-trading book credit risk exposures										
0040	Total assets										
0050	Percentage of total assets										
DEROGATION IN ACCORDANCE WITH ARTICLE 273a (4) of Regulation (EU) No 575/2013											
EVE methodology	Are the conditions of Article 273a (4) of Regulation (EU) No 575/2013 met, including the approval from the competent authority?										
0070	Method for calculating exposure values at consolidated level										

C 34.02 COUNTERPARTY CREDIT RISK: CCR EXPOSURES BY APPROACH (CCR 2)

Exposures

	APPROACH	NUMBER OF COUNTERPARTIES	NUMBER OF TRANSACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	VARIATION MARGIN (VM), RECEIVED	VARIATION MARGIN (VM), POSTED	NET INDEPENDENT COLLATERAL AMOUNT (NICA), RECEIVED	NET INDEPENDENT COLLATERAL AMOUNT (NICA), POSTED	REPLACE-MENT COST (RC)	POTENTIAL FUTURE EXPOSURE (PFE)	CURRENT EXPOSURE	EEPE	ALPHA USED FOR COMPUTING REGULATORY EXPOSURE VALUE	EXPOSURE VALUE PRE-CRM	EXPOSURE VALUE POST-CRM	EXPOSURE VALUE			RISK WEIGHTED EXPOSURE AMOUNTS			OUTPUT FLOOR		
																			Positions treated with the CR Standardised Approach	Positions treated with the CR IRB Approach		Positions treated with the CR Standardised Approach	Positions treated with the CR IRB Approach	EXPOSURE VALUE FOR CALCULATING S-TREA	S-TREA	MEMORANDUM ITEMS: RWEA RELATED TO THE IMPACT OF APPLICATION OF ARTICLE 465(4) OF REGULATION (EU) NO 575/2013
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	250
0010	ORIGINAL EXPOSURE METHOD (FOR DERIVATIVES)														1.4											
0020	SIMPLIFIED SA-CCR (FOR DERIVATIVES)														1.4											
0030	SA-CCR (FOR DERIVATIVES)														1.4											
0040	IMM (FOR DERIVATIVES AND SFTS)																									
0050	Securities financing transactions netting sets																									
EVE methodol ogy	Derivatives and long settlement transactions netting sets																									
0070	From contractual cross-product netting sets																									
0080	FINANCIAL COLLATERAL SIMPLE METHOD (FOR SFTS)																									
0090	FINANCIAL COLLATERAL COMPREHENSIVE METHOD (FOR SFTS)																									
0100	VAR FOR SFTS																									
0110	**TOTAL**																									
0120	of which: SWWR positions																									
0130	Margined business																									
0140	Unmargined business																									

C 34.03 COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH STANDARDISED APPROACHES: SA-CCR or SIMPLIFIED SA-CCR (CCR 3)

CCR approach

	RISK CATEGORIES	CURRENCY	SECOND CURRENCY IN PAIR	NUMBER OF TRANSACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	ADD-ON
		0010	0020	0030	0040	0050	0060	0070
0010	**TOTAL**							
0020	of which: Mapped to 2 risk categories							
0030	of which: Mapped to 3 risk categories							
0040	of which: Mapped to more than 3 risk categories							
0050	**INTEREST RATE RISK**							
0060	of which: Mapped exclusively to Interest rate risk category							
EVE methodology	of which: Largest currency							
0080	of which: 2nd largest currency							
0090	of which: 3rd largest currency							
0100	of which: 4th largest currency							
0110	of which: 5th largest currency							
0120	**FOREIGN EXCHANGE RISK**							
0130	of which: Mapped exclusively to Foreign Exchange risk category							
0140	of which: Largest currency pair							
0150	of which: 2nd largest currency pair							
0160	of which: 3rd largest currency pair							
0170	of which: 4th largest currency pair							
0180	of which: 5th largest currency pair							
0190	**CREDIT RISK**							
0200	of which: Mapped exclusively to Credit risk category							
0210	Single-name transactions							
0220	Multi-names transactions							
0230	**EQUITY RISK**							
0240	of which: Mapped exclusively to Equity risk category							
0250	Single-name transactions							
0260	Multi-names transactions							
0270	**COMMODITY RISK**							
0280	of which: Mapped exclusively to Commodity risk category							
0290	Energy							
0300	Metals							
0310	Agricultural goods							
0320	Climatic conditions							
0330	Other commodities							
0340	**OTHER RISKS**							

C 34.04 COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH THE ORIGINAL EXPOSURE METHOD (OEM)

	RISK CATEGORIES	NUMBER OF TRANSACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	POTENTIAL FUTURE EXPOSURE (PFE)
		0010	0020	0030	0040	0050
0010	**TOTAL**					
0020	INTEREST RATE RISK					
0030	FOREIGN EXCHANGE RISK					
0040	CREDIT RISK					
0050	EQUITY RISK					
0060	COMMODITY RISK					
0070	of which: electricity					

C 34.05 COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH THE INTERNAL MODEL METHOD (IMM) (CCR 5)

	INSTRUMENTS		MARGINED								UNMARGINED								EXPOSURE VALUE
			NUMBER OF TRANSACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	CURRENT EXPOSURE	EEPE	Stress EEPE	EXPOSURE VALUE	NUMBER OF TRANSACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	CURRENT EXPOSURE	EEPE	Stress EEPE	EXPOSURE VALUE	
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170
0010	TOTAL																		
0020	of which: SWWR positions																		
0030	Netting sets treated with the CR Standardised Approach																		
0040	Netting sets treated with the CR IRB Approach																		
0050	OTC DERIVATIVES	INTEREST RATE																	
0060		FOREIGN EXCHANGE																	
0070		CREDIT																	
EVE methodology		EQUITY																	
0090		COMMODITY																	
0100		OTHER																	
0110		TOTAL																	
0120	EXCHANGE TRADED DERIVATIVES	INTEREST RATE																	
0130		FOREIGN EXCHANGE																	
0140		CREDIT																	
0150		EQUITY																	
0160		COMMODITY																	
0170		OTHER																	
0180		TOTAL																	
0190	SECURITIES FINANCING TRANSACTIONS	BOND UNDERLYING																	
0200		EQUITY UNDERLYING																	
0210		OTHER UNDERLYING																	
0220		TOTAL																	
0230	CONTRACTUAL CROSS-PRODUCT NETTING SETS																		

C 34.06 COUNTERPARTY CREDIT RISK: TOP TWENTY COUNTERPARTIES (CCR 6)

NAME	CODE	TYPE OF CODE	NATIONAL CODE	SECTOR OF THE COUN-TERPARTY	COUNTERP ARTY TYPE	RESIDENCY OF THE COUNTERPARTY	NUMBER OF TRANSACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	EXPOSURE VALUE POST-CRM	EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNTS
0010	0020	0030	0035	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130

C 34.07 COUNTERPARTY CREDIT RISK: IRB APPROACH – CCR EXPOSURES BY EXPOSURE CLASS AND PD SCALE (CCR 7)

IRB Exposure class	
Own estimates of LGD and/or conversion factors:	

	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amounts	Density of risk weighted exposure amounts
		0010	0020	0030	0040	0050	0060	0070
0010	0.00 to <0.15							
0020	0.00 to <0.10							
0030	0.10 to <0.15							
0040	0.15 to <0.25							
EVE methodol	0.25 to <0.50							
0060	0.50 to <0.75							
0070	0.75 to <2.50							
0080	0.75 to <1.75							
0090	1.75 to <2.5							
0100	2.50 to <10.00							
0110	2.50 to <5.00							
0120	5.00 to <10.00							
0130	10.00 to <100.00							
0140	10.00 to <20.00							
0150	20.00 to <30.00							
0160	30.00 to <100.00							
0170	100.00 (Default)							
0180	Total							

C 34.08 COUNTERPARTY CREDIT RISK: COMPOSITION OF COLLATERAL FOR CCR EXPOSURES (CCR 8)

	Collateral type	Collateral used in derivative transactions								Collateral used in SFTs									
		Fair value of collateral received				Fair value of posted collateral				Fair value of collateral received					Fair value of posted collateral				
		Segregated		Unsegregated		Segregated		Unsegregated		Segregated		Unsegregated			Segregated		Unsegregated		
		Initial margin	Variation margin	Initial margin	Variation margin	Initial margin	Variation margin	Initial margin	Variation margin	Initial margin	Variation margin	Initial margin	Variation margin	SFT security	Initial margin	Variation margin	Initial margin	Variation margin	SFT security
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180
0010	Cash – domestic currency																		
0020	Cash – other currencies																		
0030	Domestic sovereign debt																		
0040	Other sovereign debt																		
EVE methodology	Government agency debt																		
0060	Corporate bonds																		
0070	Equity securities																		
0080	Other collateral																		
0090	**Total**																		

C 34.09 COUNTERPARTY CREDIT RISK: CREDIT DERIVATIVES EXPOSURES (CCR 9)

	Product type	NOTIONAL AMOUNTS		FAIR VALUES	
		PROTECTION BOUGHT	PROTECTION SOLD	PROTECTION BOUGHT	PROTECTION SOLD
		0010	0020	0030	0040
0010	Single-name credit default swaps				
0020	Index credit default swaps				
0030	Total return swaps				
0040	Credit options				
0050	Other credit derivatives				
0060	**Total**				
EVE methodology					
0070	Positive fair value (asset)				
0080	Negative fair value (liability)				

C 34.10 COUNTERPARTY CREDIT RISK: EXPOSURES TO CCPs (CCR 10)

		EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNTS
		0010	0020
0010	**Exposures to QCCPs (total)**		
0020	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
0030	(i) OTC derivatives		
0040	(ii) Exchange-traded derivatives		
0050	(iii) SFTs		
0060	(iv) Netting sets where cross-product netting has been approved		
0070	Segregated initial margin		
EVE methodolo	Non-segregated initial margin		
0090	Prefunded default fund contributions		
0100	Unfunded default fund contributions		
0110	**Exposures to non-QCCPs (total)**		
0120	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
0130	(i) OTC derivatives		
0140	(ii) Exchange-traded derivatives		
0150	(iii) SFTs		
0160	(iv) Netting sets where cross-product netting has been approved		
0170	Segregated initial margin		
0180	Non-segregated initial margin		
0190	Prefunded default fund contributions		
0200	Unfunded default fund contributions		

C 34.11 COUNTERPARTY CREDIT RISK: RWEA FLOW STATEMENTS OF CCR EXPOSURES UNDER THE IMM (CCR 11)

		RISK WEIGHTED EXPOSURE AMOUNTS	
		QUARTERLY FLOWS	ANNUAL FLOWS
		0010	0020
0010	**Risk Weighted Exposure Amounts as at the end of the previous reporting period**		
0020	Asset size		
0030	Credit quality of counterparties		
0040	Model updates (IMM only)		
0050	Methodology and policy (IMM only)		
0060	Acquisitions and disposals		
0070	Foreign exchange movements		
EVE methodolo	Other		
0090	**Risk Weighted Exposure Amounts as at the end of the current reporting period**		

C 16.01 - OPERATIONAL RISK - OWN Funds Requirements (OPR OF)

		Value	of which: adjustments due to merge/acquisition of entities or activities	(Adjustments due to disposal of entities or activities)	Own fund requirements	Risk exposure amount
		0010	0020	0030	0040	0050
0010	**Business indicator component and ASA**					
0020	Business indicator					
0030	**Interest, leases and dividend component**					
0040	ILDC related to the individual institution/consolidated Group (excluding entities considered by Article 314(3)					
0050	ILDC for entities considered by Article 314(3)					
0060	**Services component**					
0070	**Financial component**					
EVE methodolo	**ASA under Article 314(4) (Retail banking)**					
0090	**ASA under Article 314(4) (Commercial banking)**					
0100	**Memorandum Item**:ILDC related to the Individual institution/consolidated Group, including entities considered by Article 314(3)					
Other information						
0110	**Approach used for calculating FC**					
0120	**Other operating expenses**					

C 17.01 - OPERATIONAL RISK: LOSSES AND RECOVERIES BY BUSINESS LINES AND EVENT TYPES IN THE LAST YEAR (OPR DETAILS 1)

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES: INTERNAL FRAUD	EVENT TYPES: EXTERNAL FRAUD	EVENT TYPES: EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	EVENT TYPES: CLIENTS, PRODUCTS & BUSINESS PRACTICES	EVENT TYPES: DAMAGE TO PHYSICAL ASSETS	EVENT TYPES: BUSINESS DISRUPTION AND SYSTEM FAILURES	EVENT TYPES: EXECUTION, DELIVERY & PROCESS MANAGEMENT	TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION: LOWEST	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION: HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	CORPORATE FINANCE [CF]	Number of events (new events)										
0020		Gross loss amount (new events)										
0030		Number of events subject to loss adjustments										
0040		Loss adjustments relating to previous reporting periods										
0050		Maximum single loss										
0060		Sum of the five largest losses										
0070		Total direct loss recovery										
EVE meth		Total recovery from insurance										
0110	TRADING AND SALES [TS]	Number of events (new events)										
0120		Gross loss amount (new events)										
0130		Number of events subject to loss adjustments										
0140		Loss adjustments relating to previous reporting periods										
0150		Maximum single loss										
0160		Sum of the five largest losses										
0170		Total direct loss recovery										
0180		Total recovery from insurance										
0210	RETAIL BROKERAGE [RBr]	Number of events (new events)										
0220		Gross loss amount (new events)										
0230		Number of events subject to loss adjustments										
0240		Loss adjustments relating to previous reporting periods										
0250		Maximum single loss										
0260		Sum of the five largest losses										
0270		Total direct loss recovery										
0280		Total recovery from insurance										
0310	COMMERCIAL BANKING [CB]	Number of events (new events)										
0320		Gross loss amount (new events)										
0330		Number of events subject to loss adjustments										
0340		Loss adjustments relating to previous reporting periods										
0350		Maximum single loss										
0360		Sum of the five largest losses										
0370		Total direct loss recovery										
0380		Total recovery from insurance										
0410	RETAIL BANKING [RB]	Number of events (new events)										
0420		Gross loss amount (new events)										
0430		Number of events subject to loss adjustments										
0440		Loss adjustments relating to previous reporting periods										
0450		Maximum single loss										
0460		Sum of the five largest losses										
0470		Total direct loss recovery										
0480		Total recovery from insurance										
0510	PAYMENT AND SETTLEMENT [PS]	Number of events (new events)										
0520		Gross loss amount (new events)										
0530		Number of events subject to loss adjustments										
0540		Loss adjustments relating to previous reporting periods										
0550		Maximum single loss										
0560		Sum of the five largest losses										
0570		Total direct loss recovery										
0580		Total recovery from insurance										
0610	AGENCY SERVICES [AS]	Number of events (new events)										
0620		Gross loss amount (new events)										
0630		Number of events subject to loss adjustments										
0640		Loss adjustments relating to previous reporting periods										
0650		Maximum single loss										
0660		Sum of the five largest losses										
0670		Total direct loss recovery										
0680		Total recovery from insurance										
0710	ASSET MANAGEMENT [AM]	Number of events (new events)										
0720		Gross loss amount (new events)										
0730		Number of events subject to loss adjustments										
0740		Loss adjustments relating to previous reporting periods										
0750		Maximum single loss										
0760		Sum of the five largest losses										
0770		Total direct loss recovery										
0780		Total recovery from insurance										
0810	CORPORATE ITEMS [CI]	Number of events (new events)										
0820		Gross loss amount (new events)										
0830		Number of events subject to loss adjustments										
0840		Loss adjustments relating to previous reporting periods										
0850		Maximum single loss										
0860		Sum of the five largest losses										
0870		Total direct loss recovery										
0880		Total recovery from insurance										
0910	TOTAL BUSINESS LINES	Number of events (new events). Of which:										
0911		related to losses ≥ 10,000 and < 20,000										
0912		related to losses ≥ 20,000 and < 100,000										
0913		related to losses ≥ 100,000 and < 1,000,000										
0914		related to losses ≥ 1,000,000										
0920		Gross loss amount (new events). Of which:										
0921		related to losses ≥ 10,000 and < 20,000										
0922		related to losses ≥ 20,000 and < 100,000										
0923		related to losses ≥ 100,000 and < 1,000,000										
0924		related to losses ≥ 1,000,000										
0930		Number of events subject to loss adjustments. Of which:										
0935		of which: number of events with a positive loss adjustment										
0936		of which: number of events with a negative loss adjustment										
0940		Loss adjustments relating to previous reporting periods										
0945		of which: positive loss adjustment amounts (+)										
0946		of which: negative loss adjustment amounts (-)										
0950		Maximum single loss										
0960		Sum of the five largest losses										
0970		Total direct loss recovery										
0980		Total recovery from insurance										

C 17.02 - OPERATIONAL RISK: LARGE LOSS EVENTS (OPR DETAILS 2)

	Event ID	Date of accounting	Date of occurrence	Date of discovery	Event Type	Gross loss	Gross loss net of direct recoveries	GROSS LOSS BY BUSINESS LINE									Legal Entity name	Code	Type of code	Business Unit	Description
								Corporate Finance [CF]	Trading and Sales [TS]	Retail Brokerage [RBr]	Commercial Banking [CB]	Retail Banking [RB]	Payment and Settlement [PS]	Agency Services [AS]	Asset Management [AM]	Corporate Items [CI]					
Rows	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0181	0185	0190	0200
…																					

EVE methodology

C 18.01 - MARKET RISK: SIMPLIFIED STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS (MKR SSA TDI)

Currency:

		POSITIONS					OWN FUNDS REQUIREMENTS BEFORE APPLICATION OF SCALING FACTORS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		0010	0020	0030	0040	0050	0060	0070
0010	**TRADED DEBT INSTRUMENTS IN TRADING BOOK**							Cell linked to CA2
0011	**General risk**							
0012	Derivatives							
0013	Other assets and liabilities							
EVE methodolo	Maturity-based approach							
0030	Zone 1							
0040	0 ≤ 1 month							
0050	> 1 ≤ 3 months							
0060	> 3 ≤ 6 months							
0070	> 6 ≤ 12 months							
0080	Zone 2							
0090	> 1 ≤ 2 (1,9 for cupon of less than 3%) years							
0100	> 2 ≤ 3 (> 1,9 ≤ 2,8 for cupon of less than 3%) years							
0110	> 3 ≤ 4 (> 2,8 ≤ 3,6 for cupon of less than 3%) years							
0120	Zone 3							
0130	> 4 ≤ 5 (> 3,6 ≤ 4,3 for cupon of less than 3%) years							
0140	> 5 ≤ 7 (> 4,3 ≤ 5,7 for cupon of less than 3%) years							
0150	> 7 ≤ 10 (> 5,7 ≤ 7,3 for cupon of less than 3%) years							
0160	> 10 ≤ 15 (> 7,3 ≤ 9,3 for cupon of less than 3%) years							
0170	> 15 ≤ 20 (> 9,3 ≤ 10,6 for cupon of less than 3%) years							
0180	> 20 (> 10,6 ≤ 12,0 for cupon of less than 3%) years							
0190	(> 12,0 ≤ 20,0 for cupon of less than 3%) years							
0200	(> 20 for cupon of less than 3%) years							
0210	Duration-based approach							
0220	Zone 1							
0230	Zone 2							
0240	Zone 3							
0250	**Specific risk**							
0251	Own funds requirement for non-securitisation debt instruments							
0260	Debt securities under the first category in Table 1							
0270	Debt securities under the second category in Table 1							
0280	With residual term ≤ 6 months							
0290	With a residual term > 6 months and ≤ 24 months							
0300	With a residual term > 24 months							
0310	Debt securities under the third category in Table 1							
0320	Debt securities under the fourth category in Table 1							
0321	Rated nth-to default credit derivatives							
0325	Own funds requirement for securitisation instruments							
0330	Own funds requirement for the correlation trading portfolio							
0350	Additional requirements for options (non-delta risks)							
0360	Simplified method							
0370	Delta plus approach - additional requirements for gamma risk							
0380	Delta plus approach - additional requirements for vega risk							
0385	Delta plus approach - non-continuous options and warrants							
0390	Scenario matrix approach							

C 19.01 - MARKET RISK: SIMPLIFIED STANDARDISED APPROACH FOR SPECIFIC RISK IN SECURITISATIONS (MKR SSA SEC)

C 19.01 - MARKET RISK: SIMPLIFIED STANDARDISED APPROACH FOR SPECIFIC RISK IN SECURITISATIONS (MKR SSA SEC)

		ALL POSITIONS		(-) POSITIONS DEDUCTED FROM OWN FUNDS		NET POSITIONS		BREAKDOWN OF THE NET POSITIONS (LONG) ACCORDING TO RISK WEIGHTS																	
		LONG	SHORT	(-) LONG	(-) SHORT	LONG	SHORT	[0 - 10%[	[10 - 12%[	[12 - 20%[	[20 - 40%[	[40 - 100%[	[100 - 150%[	[150 - 200%[	[200 - 225%[	[225 - 250%[	[250 - 300%[	[300 - 350%[	[350 - 425%[	[425 - 500%[	[500 - 650%[	[650 - 750%[	[750 - 850%[	[850 - 1250%[	1250%
		0010	0020	0030	0040	0050	0060	0061	0062	0063	0064	0065	0066	0071	0072	0073	0074	0075	0076	0077	0078	0079	0081	0082	0083
0010	**TOTAL EXPOSURES**																								
0020	Of which: RE-SECURITISATIONS																								
0030	**ORIGINATOR: TOTAL EXPOSURES**																								
0040	SECURITISATIONS																								
0041	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																								
0050	RE-SECURITISATIONS																								
0060	**INVESTOR: TOTAL EXPOSURES**																								
EVE metho	SECURITISATIONS																								
0071	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																								
0080	RE-SECURITISATIONS																								
0090	**SPONSOR: TOTAL EXPOSURES**																								
0100	SECURITISATIONS																								
0101	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																								
0110	RE-SECURITISATIONS																								

		BREAKDOWN OF THE NET POSITIONS (SHORT) ACCORDING TO RISK WEIGHTS																	
		[0 - 10%[	[10 - 12%[	[12 - 20%[	[20 - 40%[	[40 - 100%[	[100 - 150%[	[150 - 200%[	[200 - 225%[	[225 - 250%[	[250 - 300%[	[300 - 350%[	[350 - 425%[	[425 - 500%[	[500 - 650%[	[650 - 750%[	[750 - 850%[	[850 - 1250%[	1250%
		0085	0086	0087	0088	0089	0091	0092	0093	0094	0095	0096	0097	0098	0099	0101	0102	0103	0104
0010	**TOTAL EXPOSURES**																		
0020	Of which: RE-SECURITISATIONS																		
0030	**ORIGINATOR: TOTAL EXPOSURES**																		
0040	SECURITISATIONS																		
0041	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																		
0050	RE-SECURITISATIONS																		
0060	**INVESTOR: TOTAL EXPOSURES**																		
EVE metho	SECURITISATIONS																		
0071	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																		
0080	RE-SECURITISATIONS																		
0090	**SPONSOR: TOTAL EXPOSURES**																		
0100	SECURITISATIONS																		
0101	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																		
0110	RE-SECURITISATIONS																		

		BREAKDOWN OF THE NET POSITION ACCORDING TO APPROACHES						OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402		BEFORE CAP	AFTER CAP / TOTAL OWN FUND REQUIREMENTS BEFORE APPLICATION OF SKALING FACTOR
		SEC-IRBA	SEC-SA	SEC-ERBA	INTERNAL ASSESSMENT APPROACH	SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS	OTHER (RW=1250%)	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS		
		0402	0403	0404	0405	0900	0406	0530	0540	0570	0601
0010	**TOTAL EXPOSURES**										Cell linked to MKR SA TDI {325:060}
0020	Of which: RE-SECURITISATIONS										
0030	**ORIGINATOR: TOTAL EXPOSURES**										
0040	SECURITISATIONS										
0041	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT										
0050	RE-SECURITISATIONS										
0060	**INVESTOR: TOTAL EXPOSURES**										
EVE metho	SECURITISATIONS										
0071	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT										
0080	RE-SECURITISATIONS										
0090	**SPONSOR: TOTAL EXPOSURES**										
0100	SECURITISATIONS										
0101	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT										
0110	RE-SECURITISATIONS										

C 20.01 - MARKET RISK: SIMPLIFIED STANDARDISED APPROACH FOR SPECIFIC RISK IN THE CORRELATION TRADING PORTFOLIO (MKR SSA CTP)

C 20.01 - MARKET RISK: SIMPLIFIED STANDARDISED APPROACH FOR SPECIFIC RISK IN THE CORRELATION TRADING PORTFOLIO (MKR SSA CTP)

C 20.01 - MARKET RISK: SIMPLIFIED STANDARDISED APPROACH FOR SPECIFIC RISK IN THE CORRELATION TRADING PORTFOLIO (MKR SSA CTP)

C 20.01 - MARKET RISK: SIMPLIFIED STANDARDISED APPROACH FOR SPECIFIC RISK IN THE CORRELATION TRADING PORTFOLIO (MKR SSA CTP)

		ALL POSITIONS		(-) POSITIONS DEDUCTED FROM OWN FUNDS		NET POSITIONS		BREAKDOWN OF THE NET POSITION (LONG) ACCORDING TO RISK WEIGHTS											BREAKDOWN OF THE NET POSITION (SHORT) ACCORDING TO RISK WEIGHTS											BREAKDOWN OF THE NET POSITION ACCORDING TO APPROACHES						BEFORE CAP		AFTER CAP		TOTAL OWN FUNDS REQUIRE-MENTS BEFORE APPLICATION OF SCALING FACTOR
		LONG	SHORT	(-) LONG	(-) SHORT	LONG	SHORT	[0 - 10%[	[10 - 12%[	[12 - 20%[	[20 - 40%[	[40 - 100%[	[100 - 250%[	[250 - 350%[	[350 - 425%[	[425 - 650%[	[650 - 1250%[	1250%	[0 - 10%[	[10 - 12%[	[12 - 20%[	[20 - 40%[	[40 - 100%[	[100 - 250%[	[250 - 350%[	[350 - 425%[	[425 - 650%[	[650 - 1250%[	1250%	SEC-IRBA	SEC-SA	SEC-ERBA	INTERNAL ASSESS-MENT APPROACH	SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS	OTHER (RW= 1250%)	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	
		0010	0020	0030	0040	0050	0060	0071	0072	0073	0074	0075	0076	0077	0078	0079	0081	0082	0086	0087	0088	0089	0091	0092	0093	0094	0095	0096	0097	0402	0403	0404	0405	0900	0406	0410	0420	0430	0440	0450
0010	**TOTAL EXPOSURES**																																							Cell linked to MKR SA TDI {0330:0060}
	SECURITISATION POSITIONS:																																							
0020	**ORIGINATOR: TOTAL EXPOSURES**																																							
0030	SECURITISATIONS																																							
0040	OTHER CTP POSITIONS																																							
0050	**INVESTOR: TOTAL EXPOSURES**																																							
0060	SECURITISATIONS																																							
EVE mathe	OTHER CTP POSITIONS																																							
0080	**SPONSOR: TOTAL EXPOSURES**																																							
0090	SECURITISATIONS																																							
0100	OTHER CTP POSITIONS																																							
	N-TH-TO-DEFAULT CREDIT DERIVATIVES:																																							
0110	N-TH-TO-DEFAULT CREDIT DERIVATIVES																																							
0120	OTHER CTP POSITIONS																																							

C 21.01 - MARKET RISK: SIMPLIFIED STANDARDISED APPROACH FOR POSITION RISK IN EQUITIES (MKR SSA EQU)

National market:

		POSITIONS					OWN FUNDS REQUIREMENTS BEFORE APPLICATION OF SKALING FACTORS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		0010	0020	0030	0040	0050	0060	0070
0010	**EQUITIES IN TRADING BOOK**							Cell linked to CA
0020	General risk							
0021	Derivatives							
VE methodo	Other assets and liabilities							
0030	Exchange traded stock-index futures broadly diversified subject to particular approach							
0040	Other equities than exchange traded stock-index futures broadly diversified							
0050	Specific risk							
0090	Additional requirements for options (non-delta risks)							
0100	Simplified method							
0110	Delta plus approach - additional requirements for gamma risk							
0120	Delta plus approach - additional requirements for vega risk							
0125	Delta plus approach - non-continuous options and warrants							
0130	Scenario matrix approach							

C 22.01 - MARKET RISK: SIMPLIFIED STANDARDISED APPROACHES FOR FOREIGN EXCHANGE RISK (MKR SSA FX)

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in non-reporting currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS BEFORE APPLICATION OF SCALING FACTORS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT	LONG	SHORT	MATCHED		
		0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	**TOTAL POSITIONS**									Cell linked to CA
0020	Currencies closely correlated									
0025	of which: reporting currency									
0030	All other currencies (including CIUs treated as different currencies)									
0040	Gold									
methodo	Additional requirements for options (non-delta risks)									
0060	Simplified method									
0070	Delta plus approach - additional requirements for gamma risk									
0080	Delta plus approach - additional requirements for vega risk									
0085	Delta plus approach - non-continuous options and warrants									
0090	Scenario matrix approach									
BREAKDOWN OF TOTAL POSITIONS (REPORTING CURRENCY INCLUDED) BY EXPOSURE TYPES										
0100	Other assets and liabilities other than off-balance sheet items and derivatives									
0110	Off-balance sheet items									
0120	Derivatives									
Memorandum items: CURRENCY POSITIONS										
0130	Euro									
0140	Lek									
0150	Argentine Peso									
0160	Australian Dollar									
0170	Brazilian Real									
0180	Bulgarian Lev									
0190	Canadian Dollar									
0200	Czech Koruna									
0210	Danish Krone									
0220	Egyptian Pound									
0230	Pound Sterling									
0240	Forint									
0250	Yen									
0280	Denar									
0290	Mexican Peso									
0300	Zloty									
0310	Rumanian Leu									
0320	Russian Ruble									
0330	Serbian Dinar									
0340	Swedish Krona									
0350	Swiss Franc									
0360	Turkish Lira									
0370	Hryvnia									
0380	US Dollar									
0390	Iceland Krona									
0400	Norwegian Krone									
0410	Hong Kong Dollar									
0420	New Taiwan Dollar									
0430	New Zealand Dollar									
0440	Singapore Dollar									
0450	Won									
0460	Yuan Renminbi									
0470	Other									

C 23.01 - MARKET RISK: SIMPLIFIED STANDARDISED APPROACHES FOR COMMODITIES (MKR SSA COM)

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE	OWN FUNDS REQUIREMENTS BEFORE APPLICATION OF SCALING FACTORS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT			
		0010	0020	0030	0040	0050	0060	0070
0010	**TOTAL POSITIONS IN COMMODITIES**							Cell linked to CA
0020	Precious metals (except gold)							
0030	Base metals							
0040	Agricultural products (softs)							
0050	Others							
methodology	Of which energy products (oil, gas)							
0070	Maturity ladder approach							
0080	Extended maturity ladder approach							
0090	Simplified approach: All positions							
0100	Additional requirements for options (non-delta risks)							
0110	Simplified method							
0120	Delta plus approach - additional requirements for gamma risk							
0130	Delta plus approach - additional requirements for vega risk							
0135	Delta plus approach - non-continuous options and warrants							
0140	Scenario matrix approach							

C 24.00 - MARKET RISK INTERNAL MODELS (MKR IM)

		VaR		STRESSED VaR		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT	Number of overshootings during previous 250 working days	VaR Multiplication Factor (m_c)	SVaR Multiplication Factor (m_s)	ASSUMED CHARGE FOR CTP FLOOR - WEIGHTED NET LONG POSITIONS AFTER CAP	ASSUMED CHARGE FOR CTP FLOOR - WEIGHTED NET SHORT POSITIONS AFTER CAP
		MULTIPLICATION FACTOR (m_c) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaR_{avg})	PREVIOUS DAY (VaR_{t-1})	MULTIPLICATION FACTOR (m_s) x AVERAGE OF PREVIOUS 60 WORKING DAYS ($SVaR_{avg}$)	LATEST AVAILABLE ($SVaR_{t-1}$)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE							
		0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180
0010	TOTAL POSITIONS											Cell linked to CA					
	Memorandum items: BREAKDOWN OF MARKET RISK																
0020	Traded debt instruments																
0030	TDI - General risk																
0040	TDI - Specific Risk																
0050	Equities																
0060	Equities - General risk																
EVE metho	Equities - Specific Risk																
0080	Foreign Exchange risk																
0090	Commodities risk																
0100	Total amount for general risk																
0110	Total amount for specific risk																

C 25.01 - CREDIT VALUATION ADJUSTMENT RISK (CVA)

		CCR Exposure value	Own funds requirements for CCR	Notional amount	Incurred CVA	Simplified treatment for derivative positions of CIU	Simplified approach	Reduced BA-CVA approach	Full BA-CVA approach				SA-CVA approach																	TOTAL OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
													Notional of CVA hedges	Number of counterparties	Own funds requirements for netting sets under the SA-CVA approach													Own funds requirements		
															Interest rate risk		Foreign exchange		Counterparty credit spread		Reference credit spread		Equity		Commodity		mCVA			
						Own funds requirements	Own funds requirements	Own funds requirements	Notional of CVA hedges	$BACVA^{csr-unhedged}$	$BACVA^{csr-hedged}$	Own funds requirements			Delta risks	Vega risks	Delta risks	Vega risks	Delta risks	Vega risks	Delta risks	Vega risks	Delta risks	Vega risks	Delta risks	Vega risks				
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290
0010	**Transactions in scope of the own funds requirement for CVA risk**																													
0020	of which: derivatives only																													
0030	of which: Otherwise exempted transactions that institutions choose to reintegrate in the calculation of own funds requirements																													
MEMORANDUM ITEMS																														
	CVA exemptions: marginal impact of reintegration																													
0040	**All transactions exempted**																													
0050	EVE methodology																													
0060	Transactions with non-financial counterparties																													
0070	Transactions with EU non-financial counterparties only																													
0080	Transactions with third country non-financial counterparties only																													
0090	Intragroup transactions																													
0100	Transactions with pension funds counterparties																													
0110	Transactions with sovereign counterparties																													
0120	**CVA hedges of exempted transactions not included in scope of CVA**																													
0130	**Total non-centrally cleared SFTs that are fair-valued for accounting purposes, excluding exempted transactions**																													
	CVA hedges																													
0140	Single name CDS																													
0150	Index CDS																													
0160	Other derivatives classified as CVA risk hedges																													
	Counterparty types of transactions subject to the SA-CVA approach																													
0170	Central banks																													
0180	General Governments																													
0190	Credit institutions																													
0200	Investment firms																													
0210	Other financial corporations (excluding investment firms)																													
0220	Non-financial corporations																													
0230	**Aggregation of systematic components of CVA risk**																													
0240	**Aggregation of idosyncratic components of CVA risk**																													

C 32.01 - Prudent Valuation: Fair-Valued Assets and Liabilities (PRUVAL 1)

			FAIR-VALUED ASSETS AND LIABILITIES		FAIR-VALUED ASSETS AND LIABILITIES EXCLUDED BECAUSE OF PARTIAL IMPACT ON CET1					FAIR-VALUED ASSETS AND LIABILITIES INCLUDED IN ART. 4(1) THRESHOLD	
				OF WHICH: TRADING BOOK	EXACTLY MATCHING	HEDGE ACCOUNTING	PRUDENTIAL FILTERS	OTHER	COMMENTS FOR OTHER		OF WHICH: TRADING BOOK
			0010	0020	0030	0040	0050	0060	0070	0080	0090
0010	1	**TOTAL FAIR-VALUED ASSETS AND LIABILITIES**									
0020	1,1	**TOTAL FAIR-VALUED ASSETS**									
0030	1.1.1	FINANCIAL ASSETS HELD FOR TRADING									
0040	1.1.2	TRADING FINANCIAL ASSETS									
0050	1.1.3	NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS									
0060	1.1.4	FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS									
EVE methodol	1.1.5	FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME									
0080	1.1.6	NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS									
0090	1.1.7	NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY									
0100	1.1.8	OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS									
0110	1.1.9	DERIVATIVES - HEDGE ACCOUNTING									
0120	1.1.10	FAIR VALUE CHANGES OF THE HEDGED ITEMS IN PORTFOLIO HEDGE OF INTEREST RATE RISK									
0130	1.1.11	INVESTMENTS IN SUBSIDIARIES, JOINT VENTURES AND ASSOCIATES									
0140	1.1.12	(-) HAIRCUTS FOR TRADING ASSETS AT FAIR VALUE									
0142	1.1.13	OTHER ASSETS									
0143	1.1.14	NON-CURRENT ASSETS AND DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE									
0150	1,2	**TOTAL FAIR-VALUED LIABILITIES**									
0160	1.2.1	FINANCIAL LIABILITIES HELD FOR TRADING									
0170	1.2.2	TRADING FINANCIAL LIABILITIES									
0180	1.2.3	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS									
0190	1.2.4	DERIVATIVES - HEDGE ACCOUNTING									
0200	1.2.5	FAIR VALUE CHANGES OF THE HEDGED ITEMS IN PORTFOLIO HEDGE OF INTEREST RATE RISK									
0210	1.2.6	HAIRCUTS FOR TRADING LIABILITIES AT FAIR VALUE									
0220	1.2.7	OTHER LIABILITIES									
0230	1.2.8	LIABILITIES INCLUDED IN DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE									

C 32.02 - Prudent Valuation: Core approach (PRUVAL 2)

			CATEGORY LEVEL AVA: MARKET PRICE UNCERTAINTY	CATEGORY LEVEL AVA: OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH	CATEGORY LEVEL AVA: CLOSE-OUT COSTS	CATEGORY LEVEL AVA: OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH	CATEGORY LEVEL AVA: MODEL RISK	CATEGORY LEVEL AVA: OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH	CATEGORY LEVEL AVA: CONCENTRATED POSITIONS	CATEGORY LEVEL AVA: FUTURE ADMINISTRATIVE COSTS	CATEGORY LEVEL AVA: EARLY TERMINATION	CATEGORY LEVEL AVA: OPERATIONAL RISK	TOTAL AVA	UPSIDE UNCERTAINTY	FAIR-VALUED ASSETS AND LIABILITIES: FAIR-VALUED ASSETS	FAIR-VALUED ASSETS AND LIABILITIES: FAIR-VALUED LIABILITIES	QTD REVENUE	IPV DIFFERENCE	FAIR VALUE ADJUSTMENTS: MARKET PRICE UNCERTAINTY	FAIR VALUE ADJUSTMENTS: CLOSE-OUT COSTS	FAIR VALUE ADJUSTMENTS: MODEL RISK	FAIR VALUE ADJUSTMENTS: CONCENTRATED POSITIONS	FAIR VALUE ADJUSTMENTS: UNEARNED CREDIT SPREADS	FAIR VALUE ADJUSTMENTS: INVESTING AND FUNDING COSTS	FAIR VALUE ADJUSTMENTS: FUTURE ADMINISTRATIVE COSTS	FAIR VALUE ADJUSTMENTS: EARLY TERMINATION	FAIR VALUE ADJUSTMENTS: OPERATIONAL RISK	DAY 1 P&L	EXPLANATION DESCRIPTION
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270
0010	1	**TOTAL CORE APPROACH**																											
0020		*OF WHICH: TRADING BOOK*																											
0030	1.1	**PORTFOLIOS UNDER ARTICLES 9 TO 17 - TOTAL CATEGORY LEVEL POST-DIVERSIFICATION**																											
0040	1.1.1	**TOTAL CATEGORY LEVEL PRE-DIVERSIFICATION**																											
0050	1.1.1	*OF WHICH: UNEARNED CREDIT SPREADS AVA*																											
0060	1.1.1	*OF WHICH: INVESTMENT AND FUNDING COSTS AVA*																											
/E method	1.1.1	*OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 9(2) OF DELEGATED REGULATION (EU) 2016/101*																											
0080	1.1.1	*OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 10(2) AND (3) OF DELEGATED REGULATION (EU) 2016/101*																											
0090	1.1.1	INTEREST RATES																											
0100	1.1.1	FOREIGN EXCHANGE																											
0110	1.1.1	CREDIT																											
0120	1.1.1	EQUITIES																											
0130	1.1.1	COMMODITIES																											
0140	1.1.2	**(-) DIVERSIFICATION BENEFITS**																											
0150	1.1.2	(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 1																											
0160	1.1.2	(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 2																											
0170	1.1.2	MEMORANDUM ITEM: PRE-DIVERSIFICATION AVAS REDUCED BY MORE THAN 90% BY DIVERSIFICATION UNDER METHOD 2																											
0180	1.2	**PORTFOLIOS UNDER THE FALL-BACK APPROACH**																											
0190	1.2.1	100% OF NET UNREALISED PROFIT																											
0200	1.2.2	10% OF NOTIONAL VALUE																											
0210	1.2.3	25% OF INCEPTION VALUE																											

C 32.03 - Prudent Valuation: Model Risk AVA (PRUVAL 3)

RANK	MODEL	RISK CATEGORY	PRODUCT	OBSER-VABILITY	MODEL RISK AVA			AGGREGATED AVA CALCULATED UNDER METHOD 2	FAIR-VALUED ASSETS AND LIABILITIES		IPV DIFFERENCE (OUTPUT TESTING)	IPV COVERAGE (OUTPUT TESTING)	FAIR VALUE ADJUSTMENTS		DAY1 P&L
						OF WHICH: USING THE EXPERT BASED APPROACH	OF WHICH: AGGRE-GATED USING METHOD 2		FAIR VALUED ASSETS	FAIR VALUED LIABILITIES			MODEL RISK	EARLY TERMINATION	
0005	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150

EVE methodology

C 32.04 - Prudent Valuation: Concentrated Positions AVA (PRUVAL 4)

RANK	RISK CATEGORY	PRODUCT	UNDERLYING	CONCEN-TRATED POSITION SIZE	SIZE MEASURE	MARKET VALUE	PRUDENT EXIT PERIOD	CONCEN-TRATED POSITIONS AVA	CONCEN-TRATED POSITION FAIR VALUE ADJUSTMENT	IPV DIFFERENCE
0005	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100

EVE methodology

C 33.00 - GENERAL GOVERNMENTS EXPOSURES BY COUNTRY OF THE COUNTERPARTY (GOV)

Country:

		Direct exposures																										Memorandum item: credit derivatives sold on general government exposures			
		On-balance sheet exposures																			Derivatives				Off-balance sheet exposures						
				Non-derivative financial assets by accounting portfolios																	Derivatives with positive fair value		Derivatives with negative fair value								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Financial assets held for trading	Trading financial assets	Non-trading financial assets mandatorily at fair value through profit or loss	Financial assets designated at fair value through profit or loss	Non-trading non-derivative financial assets measured at fair value through profit or loss	Financial assets at fair value through other comprehensive income	Non-trading non-derivative financial assets measured at fair value to equity	Financial assets at amortised cost	Non-trading non-derivative financial assets measured at a cost-based method	Other non-trading non-derivative financial assets	Short positions	Of which: Short positions from reverse repurchased loans classified as held for trading or trading financial assets	Accumulated impairment	of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity	Accumulated negative changes in fair value due to credit risk	of which: from non-trading financial assets mandatorily at fair value through profit or loss, financial assets designated at fair value through profit or loss or from non-trading financial assets measured at fair value through profit or loss	of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal amount	Provisions	Accumulated negative changes in fair value due to credit risk	Derivatives with positive fair value - Carrying amount	Derivatives with negative fair value - Carrying amount	Exposure value	Risk weighted exposure amount
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300
0010	Total exposures																														
BREAKDOWN OF TOTAL EXPOSURES BY RISK, REGULATORY APPROACH AND EXPOSURE CLASSES:																															
EVE metho	Exposures under the credit risk framework																														
0030	Standardised Approach																														
0040	Central governments																														
0050	Regional governments or local authorities																														
0060	Public sector entities																														
0070	International Organisations																														
0075	Other general government exposures subject to Standardised Approach																														
0080	IRB Approach																														
0090	Central governments																														
0100	Regional governments or local authorities [Central governments]																														
0110	Regional governments or local authorities																														
0120	Public sector entities [Central governments]																														
0130	Public sector entities																														
0140	International Organisations [Central governments]																														
0155	Other general government exposures subject to IRB approach																														
0160	Exposures under the market risk framework																														
BREAKDOWN OF TOTAL EXPOSURES BY RESIDUAL MATURITY:																															
0170	[0 - 3M [																														
0180	[3M - 1Y [																														
0190	[1Y - 2Y [																														
0200	[2Y - 3Y [																														
0210	[3Y - 5Y [																														
0220	[5Y - 10Y [																														
0230	[10Y - more																														

C 35.01 - NPE LOSS COVERAGE: THE CALCULATION OF DEDUCTIONS FOR NON-PERFORMING EXPOSURES (NPE LC1)

		Time passed since exposures classified as non-performing										Total
		<= 1 year	> 1 year <= 2 years	> 2 years <= 3 years	> 3 years <= 4 years	> 4 years <= 5 years	> 5 years <= 6 years	> 6 years <= 7 years	> 7 years <= 8 years	> 8 years <= 9 years	> 9 years	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
0010	**Applicable amount of insufficient coverage**											
MINIMUM COVERAGE REQUIREMENT												
0020	**Total minimum coverage requirement**											
0030	Unsecured part of NPEs											
0040	Secured part of NPEs											
0050	**Exposure value**											
0060	Unsecured part of NPEs											
EVE methodol	Secured part of NPEs											
AVAILABLE COVERAGE												
0080	**Total provisions and adjustments or deductions (capped)**											
0090	**Total provisions and adjustments or deductions (uncapped)**											
0100	Specific credit risk adjustments											
0110	Additional valuation adjustments											
0120	Other own funds reductions											
0130	IRB shortfall											
0140	Difference between the purchase price and the amount owed by the debtor											
0150	Amounts written-off by the institution since the exposure was classified as non-performing											

C 35.02 - NPE LOSS COVERAGE: MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING EXPOSURES EXCLUDING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C(6) OF REGULATION (EU) NO 575/2013 (NPE LC2)

		Time passed since exposures classified as non-performing										Total
		<= 1 year	> 1 year <= 2 years	> 2 years <= 3 years	> 3 years <= 4 years	> 4 years <= 5 years	> 5 years <= 6 years	> 6 years <= 7 years	> 7 years <= 8 years	> 8 years <= 9 years	> 9 years	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
0010	**TOTAL MINIMUM COVERAGE REQUIREMENT**											
0020	Unsecured part of NPEs											
0030	Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider											
0040	Part of NPEs secured by other funded or unfunded credit protection											
0045	Part of NPEs guaranteed or counter-guaranteed by an eligible protection provider											
0060	**EXPOSURE VALUE**											
0070	Unsecured part of NPEs											
EVE metho dology	*Factor*			0,35	1	1	1	1	1	1	1	
0080	Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider											
	Factor				0,25	0,35	0,55	0,7	0,8	0,85	1	
0090	Part of NPEs secured by other funded or unfunded credit protection											
	Factor				0,25	0,35	0,55	0,8	1	1	1	
0110	Part of NPEs guaranteed or counter-guaranteed by an eligible protection provider (factor 1)											
	Factor								1	1	1	
0120	Part of NPEs guaranteed or counter-guaranteed by an eligible protection provider (factor 0)											
	Factor											

C 35.03 - NPE LOSS COVERAGE: MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C(6) OF REGULATION (EU) NO 575/2013 (NPE LC3)

		Time passed since exposures classified as non-performing										TOTAL
		<= 1 year	> 1 year <= 2 years	> 2 years <= 3 years	> 3 years <= 4 years	> 4 years <= 5 years	> 5 years <= 6 years	> 6 years <= 7 years	> 7 years <= 8 years	> 8 years <= 9 years	> 9 years	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
0010	**TOTAL MINIMUM COVERAGE REQUIREMENT**											
0020	**Unsecured part of NPEs**											
0030	**Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider**											
0040	**Part of NPEs secured by other funded or unfunded credit protection**											
0050	**EXPOSURE VALUE**											
0060	**Unsecured part of NPEs** First forbearance measure applied between 1 year and 2 years after classification as non-performing (>1 year; <=2 years)											
	Factor		0	0	1	1	1	1	1	1	1	
EVE methodology	**Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider** Breakdown by point in time of granting the first forbearance measure											
0080	> 2 and <= 3 years after classification as NPE											
	Factor			0	0	0,35	0,55	0,7	0,8	0,85	1	
0090	> 3 and <= 4 years after classification as NPE											
	Factor				0,25	0,25	0,55	0,7	0,8	0,85	1	
0100	> 4 and <= 5 years after classification as NPE											
	Factor					0,35	0,35	0,7	0,8	0,85	1	
0110	> 5 and <= 6 years after classification as NPE											
	Factor						0,55	0,55	0,8	0,85	1	
0120	**Part of NPEs secured by other funded or unfunded credit protection** Breakdown by point in time of granting the first forbearance measure											
0130	> 2 and <= 3 years after classification as NPE											
	Factor			0	0	0,35	0,55	0,8	1	1	1	
0140	> 3 and <= 4 years after classification as NPE											
	Factor				0,25	0,25	0,55	0,8	1	1	1	
0150	> 4 and <= 5 years after classification as NPE											
	Factor					0,35	0,35	0,8	1	1	1	
0160	> 5 and <= 6 years after classification as NPE											
	Factor						0,55	0,55	1	1	1'	

C 90.00 Trading book and market risk thresholds (TBT)

		On- and off-balance sheet business subject to market risk							Total assets
			Breakdown by regulatory book					in % of total assets	
			Trading book			Non-trading book			
				of which: Trading book business for the purposes of Article 94 CRR of Regulation (EU) No 575/2013		Positions subject to foreign exchange risk	Positions subject to Commodities risk		
				Total	in % of total assets				
		0010	0020	0030	0040	0050	0060	0070	0080
0010	**Month 3**								
0020	**Month 2**								
0030	**Month 1**								

C 90.05 - Boundary: Trading book (BOU1)

		Trading book														
		Aggregated positions: Value to the effect of Article 325a of Regulation (EU) No 575/2013 (net (+) positive / (-) negative market value)														
		of which: in foreign currency	**Mandatorily in the Trading Book**	Instruments in the ACTP	Instruments that would give rise to a net short credit or equity position in the banking book	Instruments resulting from securities underwriting commitments	Instruments resulting from market making activities	CIUs	Listed equities	Trading-related SFTs	Options, or other derivatives, embedded in the own liabilities of the institution (split)	Own liabilities of the institution with embedded options, or other derivatives (not split)	Instruments classified as having a trading purpose under the accounting framework (not included in previous columns)	**Instruments included in the Trading Book with approval from competent authority: Instruments in hedge funds**	**Other instruments**	of which: Instruments in Trading Book due to lack of evidence for classification in non-trading book
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150
	All instruments in the trading book taken into consideration in the threshold of Article 325a of Regulation (EU) No 575/2013															
0010	Long positions															
0020	Short positions															
	Instruments the main risk driver of which is general interest rate risk or credit spread risk															
methodo	Long positions															
0040	Short positions															
	Instruments the main risk driver of which is equity risk															
0050	Long positions															
0060	Short positions															
	Instruments the main risk driver of which is foreign exchange risk															
0070	Long positions															
0080	Short positions															
	Instruments the main risk driver of which is commodities risk															
0090	Long positions															
0100	Short positions															
	Other instruments in the trading book, including instruments the main risk driver of which is residual risk															
0110	Long positions															
0120	Short positions															
	Memorandum item: Instruments classified as having a trading purpose under the accounting framework															
0130	Long positions															
0140	Short positions															

C 24.01 Trading book-Banking book boundary: Reclassifications between books (MKR MOV) | **C 24.01 Trading book-Banking book boundary: Reclassifications between books (MKR MOV)**

Offsetting group:

Reclassification ID	Type of instrument	Regulatory book the instrument was reclassified from	Regulatory book the instrument was reclassified to	Reason for the reclassification	Prior permission (status)	Date of reclassification	Net (+) increase or (-) reduction of own funds requirements resulting from the reclassification	Add-on to the own funds requirements due to the reclassification	Date of maturity or envisaged derecognition of the instrument	Date as of which the competent authority permits the recognition of the reduction in own funds requirements
0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110'

C 36.00 - EXPOSURES TO CRYPTO-ASSETS

		EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT
		0010	0020
0010	**TOTAL EXPOSURES**		Cell linked to CA
0020	**Crypto-asset exposures to tokenised traditional assets**		
0030	**Exposures to asset referenced tokens**		
0040	**Exposures to other crypto assets**		
MEMORANDUM ITEM			
EVE method	**Exposures to other crypto assets expressed as a percentage of the institutions's T1 capital**		

1. Balance Sheet Statement [Statement of Financial Position]

1.1 Assets

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

1. Balance Sheet Statement [Statement of Financial Position]

1.2 Liabilities

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

1. Balance Sheet Statement [Statement of Financial Position]

1.3 Equity

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

2. Statement of profit or loss

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

3. Statement of comprehensive income

		References	Current period
			0010
0010	**Profit or (-) loss for the year**	*IAS 1.7, IG6*	
0020	**Other comprehensive income**	*IAS 1.7, IG6*	
0030	**Items that will not be reclassified to profit or loss**	*IAS 1.82A(a)(i)*	
0040	Tangible assets	*IAS 1.7, IG6; IAS 16.39-40*	
0050	Intangible assets	*IAS 1.7; IAS 38.85-86*	
0060	Actuarial gains or (-) losses on defined benefit pension plans	*IAS 1.7, IG6; IAS 19. 120(c)*	
0070	Non-current assets and disposal groups held for sale	*IFRS 5.38*	
0080	Share of other recognised income and expense of entities accounted for using the equity method	*IAS 1. IG6; IAS 28. 10*	
0081	Fair value changes of equity instruments measured at fair value through other comprehensive income	*IAS 1.7(d)*	
EVE methodology	Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	*IFRS 9.5.7.5;.6.5.3; IFRS 7.24C; Annex V.Part 2.57*	
0084	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]*	*IFRS 9.5.7.5;.6.5.8(b); Annex V.Part 2.57*	
0085	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]*	*IFRS 9.5.7.5;.6.5.8(a); Annex V.Part 2.57*	
0086	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	*IAS 1.7(f)*	
0090	Income tax relating to items that will not be reclassified	*IAS 1.91(b); Annex V.Part 2. 66*	
0100	**Items that may be reclassified to profit or loss**	*IAS 1.82A (a)(ii)*	
0110	Hedge of net investments in foreign operations [effective portion]	*IFRS 9.6.5.13(a); IFRS 7.24C(b)(i)(iv),.24E(a); Annex V.Part 2.58*	
0120	*Valuation gains or (-) losses taken to equity*	*IAS 1.IG6;IFRS 9.6.5.13(a); IFRS 7.24C(b)(i);.24E(a); Annex V.Part 2.58*	
0130	*Transferred to profit or loss*	*IAS 1.7, 92-95; IAS 21.48-49; IFRS 9.6.5.14; Annex V.Part 2.59*	
0140	*Other reclassifications*	*Annex V.Part 2.65*	
0150	Foreign currency translation	*IAS 1.7, IG6; IAS 21.52(b)*	
0160	*Translation gains or (-) losses taken to equity*	*IAS 21.32, 38-47*	
0170	*Transferred to profit or loss*	*IAS 1.7, 92-95; IAS 21.48-49*	
0180	*Other reclassifications*	*Annex V.Part 2.65*	
0190	Cash flow hedges [effective portion]	*IAS 1.7, IG6; IAS 39.95(a)-96 - IFRS 9.6.5.11(b); IFRS 7.24C(b)(i);.24E(a);*	
0200	*Valuation gains or (-) losses taken to equity*	*IAS 1.7(e),IG6; IFRS 9.6.5.11(a)(b)(d); IFRS 7.24C(b)(i), .24E(a)*	
0210	*Transferred to profit or loss*	*IAS 1.7, 92-95, IG6; IFRS 9.6.5.11(d)(ii)(iii);IFRS 7.24C(b)(iv),.24E(a) Annex V.Part 2.59*	
0220	*Transferred to initial carrying amount of hedged items*	*IAS 1.IG6;IFRS 9.6.5.11(d)(i)*	
0230	*Other reclassifications*	*Annex V.Part 2.65*	
0231	Hedging instruments [not designated elements]	*IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24E(b)(c); Annex V.Part 2.60*	
0232	*Valuation gains or (-) losses taken to equity*	*IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24 E (b)(c)*	
0233	*Transferred to profit or loss*	*IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24 E (b)(c); Annex V.Part 2.61*	
0234	*Other reclassifications*	*Annex V.Part 2.65*	
0241	Debt instruments at fair value through other comprehensive income	*IAS 1.7(da), IG 6; IAS 1.IG6; IFRS 9.5.6.4; Annex V.Part 2.62-63*	
0251	*Valuation gains or (-) losses taken to equity*	*IFRS 7.20(a)(ii); IAS 1.IG6; IFRS 9.5.6.4*	
0261	*Transferred to profit or loss*	*IAS 1.7, IAS 1.92-95, IAS 1.IG6; IFRS 9.5.6.7; Annex V.Part 2.64*	
0270	*Other reclassifications*	*IFRS 5.IG Example 12;IFRS 9.5.6.5; Annex V.Part 2.64-65*	
0280	Non-current assets and disposal groups held for sale	*IFRS 5.38*	
0290	*Valuation gains or (-) losses taken to equity*	*IFRS 5.38*	
0300	*Transferred to profit or loss*	*IAS 1.7, 92-95; IFRS 5.38*	
0310	*Other reclassifications*	*IFRS 5.IG Example 12*	
0320	Share of other recognised income and expense of Investments in subsidaries, joint ventures and associates	*IAS 1.IG6; IAS 28. 10*	
0330	Income tax relating to items that may be reclassified to profit or (-) loss	*IAS 1.91(b), IG6; Annex V.Part 2.66*	
0340	**Total comprehensive income for the year**	*IAS 1.7, 81A(a) , IG6*	
0350	Attributable to minority interest [Non-controlling interest]	*IAS 1.83(b)(i), IG6*	
0360	Attributable to owners of the parent	*IAS 1.83(b)(ii), IG6*	

4. Breakdown of financial assets by instrument and by counterparty sector

4.1 Financial assets held for trading

		References	Carrying amount
			Annex V.Part 1.27
			0010
0005	**Derivatives**		
0010	**Equity instruments**	IAS 32.11, Annex V.Part 1.44(b)	
0030	of which: credit institutions	Annex V.Part 1.42(c)	
0040	of which: other financial corporations	Annex V.Part 1.42(d)	
0050	of which: non-financial corporations	Annex V.Part 1.42(e)	
EVE	**Debt securities**	Annex V.Part 1.31, 44(b)	
0070	Central banks	Annex V.Part 1.42(a)	
0080	General governments	Annex V.Part 1.42(b)	
0090	Credit institutions	Annex V.Part 1.42(c)	
0100	Other financial corporations	Annex V.Part 1.42(d)	
0110	Non-financial corporations	Annex V.Part 1.42(e)	
0120	**Loans and advances**	Annex V.Part 1.32, 44(a)	
0130	Central banks	Annex V.Part 1.42(a)	
0140	General governments	Annex V.Part 1.42(b)	
0150	Credit institutions	Annex V.Part 1.42(c)	
0160	Other financial corporations	Annex V.Part 1.42(d)	
0170	Non-financial corporations	Annex V.Part 1.42(e)	
0180	Households	Annex V.Part 1.42(f)	
0190	**FINANCIAL ASSETS HELD FOR TRADING**	IFRS 9.Appendix A	

4.2.1 Non-trading financial assets mandatorily at fair value through profit or loss

		References	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Annex V.Part 1.27	Annex V.Part 2.69
			0010	0020
0010	**Equity instruments**	IAS 32.11, Annex V.Part 1.44(b)		
0020	of which: credit institutions	Annex V.Part 1.42(c)		
0030	of which: other financial corporations	Annex V.Part 1.42(d)		
0040	of which: non-financial corporations	Annex V.Part 1.42(e)		
0050	**Debt securities**	Annex V.Part 1.31, 44(b)		
0060	Central banks	Annex V.Part 1.42(a)		
0070	General governments	Annex V.Part 1.42(b)		
0080	Credit institutions	Annex V.Part 1.42(c)		
0090	Other financial corporations	Annex V.Part 1.42(d)		
0100	Non-financial corporations	Annex V.Part 1.42(e)		
0110	**Loans and advances**	Annex V.Part 1.32, 44(a)		
0120	Central banks	Annex V.Part 1.42(a)		
0130	General governments	Annex V.Part 1.42(b)		
0140	Credit institutions	Annex V.Part 1.42(c)		
0150	Other financial corporations	Annex V.Part 1.42(d)		
0160	Non-financial corporations	Annex V.Part 1.42(e)		
0170	Households	Annex V.Part 1.42(f)		
0180	**NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS**	IFRS 7.8(a)(ii); IFRS 9.4.1.4		

4.2.2 Financial assets designated at fair value through profit or loss

		References	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Annex V.Part 1.27	Annex V.Part 2.69
			0010	0020
0060	**Debt securities**	Annex V.Part 1.31, 44(b)		
0070	Central banks	Annex V.Part 1.42(a)		
0080	General governments	Annex V.Part 1.42(b)		
0090	Credit institutions	Annex V.Part 1.42(c)		
0100	Other financial corporations	Annex V.Part 1.42(d)		
0110	Non-financial corporations	Annex V.Part 1.42(e)		
0120	**Loans and advances**	Annex V.Part 1.32, 44(a)		
0130	Central banks	Annex V.Part 1.42(a)		
0140	General governments	Annex V.Part 1.42(b)		
0150	Credit institutions	Annex V.Part 1.42(c)		
0160	Other financial corporations	Annex V.Part 1.42(d)		
0170	Non-financial corporations	Annex V.Part 1.42(e)		
0180	Households	Annex V.Part 1.42(f)		
0190	**FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS**	IFRS 7.8(a)(i); IFRS 9.4.1.5		

4.3.1 Financial assets at fair value through other comprehensive income

		References	Carrying amount	Gross carrying amount Annex V.Part 1.34(b)					Accumulated impairment Annex V.Part 2.70(b), 71				Accumulated partial write-offs	Accumulated total write-offs
				Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Purchased or originated credit-impaired financial assets	Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Purchased or originated credit-impaired financial assets		
			Annex V.Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a)	IFRS 9.B5.5.22-24; Annex V.Part 2.75	IFRS 9.5.5.3, IFRS 7.35M(b)(i)	IFRS 9.5.5.1, 7.35M(b)(ii)	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67	IFRS 9.5.5.5; IFRS7.35H(a); IFRS 7.16A	IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i); IFRS 7.16A	IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii), IFRS 7.16A	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67,70(d)	IFRS 9.5.4.4 and B5.4.9 ; Annex V.Part 2.72-74	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74
			0010	0015	0020	0030	0040	0041	0050	0060	0070	0071	0080	0090
0010	**Equity instruments**	IAS 32.11; Annex V.Part 1.44(b)												
0020	of which: credit institutions	Annex V.Part 1.42(c)												
0030	of which: other financial corporations	Annex V.Part 1.42(d)												
0040	of which: non-financial corporations	Annex V.Part 1.42(e)												
0050	**Debt securities**	Annex V.Part 1.31, 44(b)												
0060	Central banks	Annex V.Part 1.42(a)												
0070	General governments	Annex V.Part 1.42(b)												
0080	Credit institutions	Annex V.Part 1.42(c)												
0090	Other financial corporations	Annex V.Part 1.42(d)												
0100	Non-financial corporations	Annex V.Part 1.42(e)												
0110	**Loans and advances**	Annex V.Part 1.32, 44(a)												
0120	Central banks	Annex V.Part 1.42(a)												
0130	General governments	Annex V.Part 1.42(b)												
0140	Credit institutions	Annex V.Part 1.42(c)												
0150	Other financial corporations	Annex V.Part 1.42(d)												
0160	Non-financial corporations	Annex V.Part 1.42(e)												
0165	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)												
0170	Households	Annex V.Part 1.42(f)												
0180	**FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**	IFRS 7.8(h); IFRS 9.4.1.2A												

4.4.1 Financial assets at amortised cost

		References	Carrying amount	Gross carrying amount Annex V.Part 1.34(b)					Accumulated impairment Annex V.Part 2.70(a), 71				Accumulated partial write-offs	Accumulated total write-offs
				Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Purchased or originated credit-impaired financial assets	Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Purchased or originated credit-impaired financial assets		
			Annex V.Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a)	IFRS 9.B5.5.22-24; Annex V.Part 2.75	IFRS 9.5.5.3, IFRS 7.35M(b)(i)	IFRS 9.5.5.1, 7.35M(b)(ii)	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67	IFRS 9.5.5.5; IFRS7.35H(a)	IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i)	IFRS 5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii)	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67,70(d)	IFRS 9.5.4.4 and B5.4.9 ; Annex V.Part 2.72-74	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74
			0010	0015	0020	0030	0040	0041	0050	0060	0070	0071	0080	0090
0010	**Debt securities**	Annex V.Part 1.31, 44(b)												
0020	Central banks	Annex V.Part 1.42(a)												
0030	General governments	Annex V.Part 1.42(b)												
0040	Credit institutions	Annex V.Part 1.42(c)												
0050	Other financial corporations	Annex V.Part 1.42(d)												
0060	Non-financial corporations	Annex V.Part 1.42(e)												
0070	**Loans and advances**	Annex V.Part 1.32, 44(a)												
0080	Central banks	Annex V.Part 1.42(a)												
0090	General governments	Annex V.Part 1.42(b)												
0100	Credit institutions	Annex V.Part 1.42(c)												
0110	Other financial corporations	Annex V.Part 1.42(d)												
0120	Non-financial corporations	Annex V.Part 1.42(e)												
0125	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)												
0130	Households	Annex V.Part 1.42(f)												
0140	**FINANCIAL ASSETS AT AMORTISED COST**	IFRS 7.8(f); IFRS 9.4.1.2												

4.5 Subordinated financial assets

		References	Carrying amount
			Annex V.Part 1.27
			0010
0010	**Loans and advances**	Annex V.Part 1.32	
0020	**Debt securities**	Annex V.Part 1.31	
0030	**SUBORDINATED [FOR THE ISSUER] FINANCIAL ASSETS**	Annex V.Part 2.78, 100	

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

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

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

6. Breakdown of non-trading loans and advances to non-financial corporations by NACE codes

6.1 Breakdown of loans and advances other than held for trading, trading or held for sale assets to non-financial corporations by NACE codes

		References	**Non-financial corporations** *Annex V.Part 1.42(e), Part 2.91*					
			Gross carrying amount	**of which: loans and advances subject to impairment**	**Of which: non-performing**		**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
						of which: defaulted		
			Annex V.Part 1.34	*Annex V.Part 2.93*	*Annex V.Part 2. 213-232*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.70-71*	*Annex V.Part 2.69*
			0010	0011	0012	0013	0021	0022
0010	**A Agriculture, forestry and fishing**	*NACE Regulation*						
0020	**B Mining and quarrying**	*NACE Regulation*						
0030	**C Manufacturing**	*NACE Regulation*						
EVE method	**D Electricity, gas, steam and air conditioning supply**	*NACE Regulation*						
0050	**E Water supply**	*NACE Regulation*						
0060	**F Construction**	*NACE Regulation*						
0070	**G Wholesale and retail trade**	*NACE Regulation*						
0080	**H Transport and storage**	*NACE Regulation*						
0090	**I Accommodation and food service activities**	*NACE Regulation*						
0100	**J Information and communication**	*NACE Regulation*						
0105	**K Financial and insurance activities**	*NACE Regulation, Annex V.Part 2.92*						
0110	**L Real estate activities**	*NACE Regulation*						
0120	**M Professional, scientific and technical activities**	*NACE Regulation*						
0130	**N Administrative and support service activities**	*NACE Regulation*						
0140	**O Public administration and defence, compulsory social security**	*NACE Regulation*						
0150	**P Education**	*NACE Regulation*						
0160	**Q Human health services and social work activities**	*NACE Regulation*						
0170	**R Arts, entertainment and recreation**	*NACE Regulation*						
0180	**S Other services**	*NACE Regulation*						
0190	**LOANS AND ADVANCES**	*Annex V.Part 1.32, Part 2.90*						

7. Financial assets subject to impairment that are past due

7.1 Financial assets subject to impairment that are past due

			Carrying amount *Annex V.Part 1.27*											
		References	**Assets without significant increase in credit risk since initial recognition (Stage 1)**			**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**			**Credit-impaired assets (Stage 3)**			**Purchased or originated credit-impaired financial assets**		
			≤ 30 days	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**
			IFRS 9.5.5.11;B5.5.37; IFRS 7.B8I, Annex V.Part 2.96											
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120
0060	**Debt securities**	*Annex V.Part 1.31, 44(b)*												
0070	Central banks	*Annex V.Part 1.42(a)*												
0080	General governments	*Annex V.Part 1.42(b)*												
0090	Credit institutions	*Annex V.Part 1.42(c)*												
EVE metho	Other financial corporations	*Annex V.Part 1.42(d)*												
0110	Non-financial corporations	*Annex V.Part 1.42(e)*												
0120	**Loans and advances**	*Annex V.Part 1.32, 44(a)*												
0130	Central banks	*Annex V.Part 1.42(a)*												
0140	General governments	*Annex V.Part 1.42(b)*												
0150	Credit institutions	*Annex V.Part 1.42(c)*												
0160	Other financial corporations	*Annex V.Part 1.42(d)*												
0170	Non-financial corporations	*Annex V.Part 1.42(e)*												
0180	Households	*Annex V.Part 1.42(f)*												
0190	**TOTAL DEBT INSTRUMENTS**	*Annex V Part 2.94-95*												
	Loans and advances by product, by collateral and by subordination													
0200	On demand [call] and short notice [current account]	*Annex V.Part 2.85(a)*												
0210	Credit card debt	*Annex V.Part 2.85(b)*												
0220	Trade receivables	*Annex V.Part 2.85(c)*												
0230	Finance leases	*Annex V.Part 2.85(d)*												
0240	Reverse repurchase loans	*Annex V.Part 2.85(e)*												
0250	Other term loans	*Annex V.Part 2.85(f)*												
0260	Advances that are not loans	*Annex V.Part 2.85(g)*												
0270	of which: Loans collateralized by inmovable property	*Annex V.Part 2.86(a), 87*												
0280	of which: other collateralized loans	*Annex V.Part 2.86(b), 87*												
0290	of which: credit for consumption	*Annex V.Part 2.88(a)*												
0300	of which: lending for house purchase	*Annex V.Part 2.88(b)*												
0310	of which: project finance loans	*Annex V.Part 2.89; CRR Art 147(8)*												

8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

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

8.2 Subordinated financial liabilities

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

9. Loan commitments, financial guarantees and other commitments

9.1.1 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given

		References National GAAP compatible IFRS	Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment *Annex V.Part 2.107-108, 118*				Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment *Annex V Part 2.106-109*				Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Purchased or originated credit-impaired instruments	Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Purchased or originated credit-impaired instruments	Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS9.B2.5; IFRS 7.35M*	*IFRS 7.35M; Annex V.Part 2.107*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)*	*IFRS 7.35M; Annex V.Part 2.107*	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118*	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111*	*IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118*	*Annex V Part 2.69*
			0010	0020	0030	0035	0040	0050	0060	0065	0100	0110	0120	0130
0010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*												
0021	of which: non-performing	*Annex V.Part 2.117*												
0030	Central banks	*Annex V.Part 1.42(a)*												
0040	General governments	*Annex V.Part 1.42(b)*												
0050	Credit institutions	*Annex V.Part 1.42(c)*												
0060	Other financial corporations	*Annex V.Part 1.42(d)*												
0070	Non-financial corporations	*Annex V.Part 1.42(e)*												
0080	Households	*Annex V.Part 1.42(f)*												
0090	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*												
0101	of which: non-performing	*Annex V.Part 2.117*												
0110	Central banks	*Annex V.Part 1.42(a)*												
0120	General governments	*Annex V.Part 1.42(b)*												
0130	Credit institutions	*Annex V.Part 1.42(c)*												
0140	Other financial corporations	*Annex V.Part 1.42(d)*												
0150	Non-financial corporations	*Annex V.Part 1.42(e)*												
0160	Households	*Annex V.Part 1.42(f)*												
0170	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*												
0181	of which: non-performing	*Annex V.Part 2.117*												
0190	Central banks	*Annex V.Part 1.42(a)*												
0200	General governments	*Annex V.Part 1.42(b)*												
0210	Credit institutions	*Annex V.Part 1.42(c)*												
0220	Other financial corporations	*Annex V.Part 1.42(d)*												
0230	Non-financial corporations	*Annex V.Part 1.42(e)*												
0240	Households	*Annex V.Part 1.42(f)*												

9.2 Loan commitments, financial guarantees and other commitments received

		References	Maximum amount of the guarantee that can be considered	Nominal amount
			IFRS 7.36 (b); Annex V.Part 2.119	*Annex V.Part 2.119*
			0010	0020
0010	**Loan commitments received**	*IFRS 9.2.1(g), .BCZ2.2; Annex V.Part 1.44(h), Part 2.102-103, 113*		
0020	Central banks	*Annex V.Part 1.42(a)*		
0030	General governments	*Annex V.Part 1.42(b)*		
0040	Credit institutions	*Annex V.Part 1.42(c)*		
0050	Other financial corporations	*Annex V.Part 1.42(d)*		
0060	Non-financial corporations	*Annex V.Part 1.42(e)*		
0070	Households	*Annex V.Part 1.42(f)*		
0080	**Financial guarantees received**	*IFRS 9.2.1(e), .B2.5, .BC2.17, IFRS 8.Appendix A; IFRS 4 Annex A; Annex V.Part 1.44(h), Part 2.102-103, 114*		
0090	Central banks	*Annex V.Part 1.42(a)*		
0100	General governments	*Annex V.Part 1.42(b)*		
0110	Credit institutions	*Annex V.Part 1.42(c)*		
0120	Other financial corporations	*Annex V.Part 1.42(d)*		
0130	Non-financial corporations	*Annex V.Part 1.42(e)*		
0140	Households	*Annex V.Part 1.42(f)*		
0150	**Other Commitments received**	*Annex V.Part 1.44(h), Part 2.102-103, 115*		
0160	Central banks	*Annex V.Part 1.42(a)*		
0170	General governments	*Annex V.Part 1.42(b)*		
0180	Credit institutions	*Annex V.Part 1.42(c)*		
0190	Other financial corporations	*Annex V.Part 1.42(d)*		
0200	Non-financial corporations	*Annex V.Part 1.42(e)*		
0210	Households	*Annex V.Part 1.42(f)*		

10. Derivatives - Trading and economic hedges

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

11. Hedge accounting

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

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

11.3 Non-derivative hedging instruments: Breakdown by accounting portfolio and type of hedge

		References	Carrying amount		
			Fair value hedge	Cash flow hedge	Hedge of net investment in a foreign operation
			Annex V.Part 2.145	*Annex V.Part 2.145*	*Annex V.Part 2.145*
			0010	0020	0030
0010	**Non-derivative financial assets**	*IFRS 7.24A; -IFRS 9.6.1; IFRS 9.6.2.2*			
0020	of which: Financial assets held for trading	*IFRS 9.Appendix A*			
0030	of which: Non-trading financial assets mandatorily at fair	*IFRS 9.4.1.4; IFRS 7.8(a)(ii)*			
0040	of which: Financial assets designated at fair value through	*IFRS 9.4.1.5; IFRS 7.8(a)(i)*			
0050	**Non-derivative financial liabilities**	*IFRS 7.24A; -IFRS 9.6.1; IFRS 9.6.2.2*			
0060	Financial liabilities held for trading	*IFRS 9.Appendix A*			
0070	Financial liabilities designated at fair value through profit or	*IFRS 9.4.2.1; IFRS 9.6.2.2*			
0080	Financial assets at amortised cost	*IFRS 9.4.2.1; IFRS 9.6.2.2*			

11.4 Hedged items in fair value hedges

		References	Micro-hedges	Micro-hedges - Net position hedge	Hedge adjustments on micro-hedges		Macro hedges
			Carrying amount	Assets or liabilities included in hedge of a net position (before netting)	Hedge adjustments included in the carrying amount of assets/liabilities	Remaining adjustments for discontinued micro hedges including hedges of net positions	Hedged items in portfolio hedge of interest rate risk
			IFRS 7.24B(a), Annex V.Part 2.146, 147	*IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V.Part 2.147, 151*	*IFRS 7.24B(a)(ii); Annex V.Part 2.148, 149*	*IFRS 7.24B(a)(v); Annex V.Part 2.148, 150*	*IFRS 9.6.1.3; IFRS 9.6.6.1; Annex V.Part 2.152*
			0010	0020	0030	0040	0050
	ASSETS						
0010	**Financial assets measured at fair value through other comprehensive income**	*IFRS 9.4.1.2A; IFRS 7.8(h); Annex V. Part 2.146, 151*					
0020	Interest rate	*Annex V.Part 2.129(a)*					
0030	Equity	*Annex V.Part 2.129(b)*					
0040	Foreign exchange and gold	*Annex V.Part 2.129(c)*					
0050	Credit	*Annex V.Part 2.129(d)*					
0060	Commodity	*Annex V.Part 2.129(e)*					
0070	Other	*Annex V.Part 2.129(f)*					
0080	**Financial assets measured at amortised cost**	*IFRS 9.4.1.2A; IFRS 7.8(f); Annex V. Part 2.146, 151*					
0090	Interest rate	*Annex V.Part 2.129(a)*					
0100	Equity	*Annex V.Part 2.129(b)*					
0110	Foreign exchange and gold	*Annex V.Part 2.129(c)*					
0120	Credit	*Annex V.Part 2.129(d)*					
0130	Commodity	*Annex V.Part 2.129(e)*					
0140	Other	*Annex V.Part 2.129(f)*					
	LIABILITIES						
0150	**Financial liabilities measured at amortised costs**	*IFRS 9.4.2.1; IFRS 7.8(g); Annex V. Part 2.146, 151*					
0160	Interest rate	*Annex V.Part 2.129(a)*					
0170	Equity	*Annex V.Part 2.129(b)*					
0180	Foreign exchange and gold	*Annex V.Part 2.129(c)*					
0190	Credit	*Annex V.Part 2.129(d)*					
0200	Commodity	*Annex V.Part 2.129(e)*					
0210	Other	*Annex V.Part 2.129(f)*					

12. Movements in allowances and provisions for credit losses

12.1 Movements in allowances and provisions for credit losses

		References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*	*IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0010	0020	0030	0040	0050	0070	0080	0090	0100	0110	0120	0125
0010	**Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)**	*IFRS 9.5.5.5*												
0015	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2. 3*												
0020	Debt securities	*Annex V.Part 1.31, 44(b)*												
0030	*Central banks*	*Annex V.Part 1.42(a)*												
0040	*General governments*	*Annex V.Part 1.42(b)*												
EVE	*Credit institutions*	*Annex V.Part 1.42(c)*												
0060	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0070	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0080	Loans and advances	*Annex V.Part 1.32, 44(a)*												
0090	*Central banks*	*Annex V.Part 1.42(a)*												
0100	*General governments*	*Annex V.Part 1.42(b)*												
0110	*Credit institutions*	*Annex V.Part 1.42(c)*												
0120	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0130	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0140	*Households*	*Annex V.Part 1.42(f)*												
0160	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0170	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0180	**Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	*IFRS 9.5.5.3*												
0185	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2. 3*												
0190	Debt securities	*Annex V.Part 1.31, 44(b)*												
0200	*Central banks*	*Annex V.Part 1.42(a)*												
0210	*General governments*	*Annex V.Part 1.42(b)*												
0220	*Credit institutions*	*Annex V.Part 1.42(c)*												
0230	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0240	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0250	Loans and advances	*Annex V.Part 1.32, 44(a)*												
0260	*Central banks*	*Annex V.Part 1.42(a)*												
0270	*General governments*	*Annex V.Part 1.42(b)*												
0280	*Credit institutions*	*Annex V.Part 1.42(c)*												
0290	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0300	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0310	*Households*	*Annex V.Part 1.42(f)*												
0330	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0340	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0350	of which: non-performing	*Annex V.Part 2.213-232*												
0360	**Allowances for credit-impaired debt instruments (Stage 3)**	*IFRS 9.5.5.1, 9, Appendix A*												
0365	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*												
0370	Debt securities	*Annex V.Part 1.31, 44(b)*												
0380	*Central banks*	*Annex V.Part 1.42(a)*												
0390	*General governments*	*Annex V.Part 1.42(b)*												
0400	*Credit institutions*	*Annex V.Part 1.42(c)*												
0410	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0420	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0430	Loans and advances	*Annex V.Part 1.32, 44(a)*												
0440	*Central banks*	*Annex V.Part 1.42(a)*												
0450	*General governments*	*Annex V.Part 1.42(b)*												
0460	*Credit institutions*	*Annex V.Part 1.42(c)*												
0470	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0480	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0490	*Households*	*Annex V.Part 1.42(f)*												
0500	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0510	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0600	**Allowances for purchased or originated credit-impaired financial assets**	*Annex V.Part 2.156*												
0610	Debt securities	*Annex V.Part 1.31, 44(b)*												
0620	*Central banks*	*Annex V.Part 1.42(a)*												
0630	*General governments*	*Annex V.Part 1.42(b)*												
0640	*Credit institutions*	*Annex V.Part 1.42(c)*												
0650	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0660	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0670	Loans and advances	*Annex V.Part 1.32, 44(a)*												
0680	*Central banks*	*Annex V.Part 1.42(a)*												
0690	*General governments*	*Annex V.Part 1.42(b)*												
0700	*Credit institutions*	*Annex V.Part 1.42(c)*												
0710	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0720	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0730	*Households*	*Annex V.Part 1.42(f)*												
0740	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0750	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0520	**Total allowance for debt instruments**	*IFRS 7.B8E*												
0530	Commitments and financial guarantees given (Stage 1)	*IFRS 9.2.1|(g); 2.3(c); 5.5, B2.5; Annex V.Part 2.157*												
0540	Commitments and financial guarantees given (Stage 2)	*IFRS 9.2.1|(g); 2.3(c); 5.5.3, B2.5; Annex V.Part 2.157*												
0550	of which: non-performing	*Annex V.Part 2.117*												
0560	Commitments and financial guarantees given (Stage 3)	*IFRS 9.2.1|(g); 2.3(c); 5.5.1, B2.5; Annex V.Part 2.157*												
0565	Commitments and financial guarantees given (Purchased or originated credit-impaired)	*Annex V.Part 2.156*												
0570	**Total provisions on commitments and financial guarantees given**	*IFRS 7.B8E; Annex V.Part 2.157*												

12.2 Transfers between impairment stages (gross basis presentation)

		References	Gross carrying amount / nominal amount *Annex V.Part 1.34, Part 2.118, 167, 170*					
			Transfers between Stage 1 and Stage 2		Transfers between Stage 2 and Stage 3		Transfers between Stage 1 and Stage 3	
			To Stage 2 from Stage 1	To Stage 1 from Stage 2	To Stage 3 from Stage 2	To Stage 2 from Stage 3	To Stage 3 from Stage 1	To Stage 1 from Stage 3
			Annex V.Part 2.168-169					
			0010	0020	0030	0040	0050	0060
0010	Debt securities	*Annex V.Part 1.31, 44(b)*						
0020	*Central banks*	*Annex V.Part 1.42(a)*						
0030	*General governments*	*Annex V.Part 1.42(b)*						
0040	*Credit institutions*	*Annex V.Part 1.42(c)*						
0050	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0060	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0070	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0080	*Central banks*	*Annex V.Part 1.42(a)*						
0090	*General governments*	*Annex V.Part 1.42(b)*						
0100	*Credit institutions*	*Annex V.Part 1.42(c)*						
0110	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0120	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0130	*Households*	*Annex V.Part 1.42(f)*						
0140	**Total debt instruments**							
0150	**Commitments and financial guarantees given**	*IFRS 9.2.1|(g); 2.3(c); 5.5.1, 5.5.3, 5.5.5*						

13. Collateral and guarantees received

13. Collateral and guarantees received

13.1 Breakdown of collateral and guarantees by loans and advances other than held for trading

Guarantees and collateral		References	Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*							
			Loans collateralized by immovable property		Other collateralised loans				Financial guarantees received	
			Residential immovable property	Commercial immovable property	Cash, deposits, [debt securities issued]	Movable property	Equity and debt securities	Rest		of which: credit derivatives
		IFRS 7.36(b)	*Annex V.Part 2.173(a)*	*Annex V.Part 2.173(a)*	*Annex V.Part 2.173(b)(i)*	*Annex V.Part 2.173(b)(ii)*	*Annex V.Part 2.173(b)(iii)*	*Annex V.Part 2.173(b)(iv)*	*Annex V.Part 2.173(c)*	*Annex V.Part 2.114(b)*
			0010	0020	0030	0031	0032	0041	0050	0055
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a)*								
0015	of which: non-performing	*CRR Art. 47a (3); Annex V. Part 2. 213-239, 260*								
EVE metho	of which: Other financial corporations	*Annex V.Part 1.42(d)*								
0030	of which: Non-financial corporations	*Annex V.Part 1.42(e)*								
0035	of which: Small and Medium-sized Enterprises (SMEs)	*SME Art 1 2(a)*								
0036	of which: Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239ix*								
0037	of which: Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239ix*								
0040	of which: Households	*Annex V.Part 1.42(f)*								
0050	of which: Lending for house purchase	*Annex V.Part 2.88(b)*								
0060	of which: Credit for consumption	*Annex V.Part 2.88(a)*								

13.2.1 Collateral obtained by taking possession during the period [held at the reference date]

		References	Collateral obtained by taking possession during the period [held at the reference date] *(Annex V.Part 2.175)*				
						Of which: Non current assets held for sale *(IFRS 5.38, Annex V.Part 2.7)*	
			Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount
			Annex V.Part 2.175i	*Annex V.Part 1.27-28*	*Annex V.Part 2.175ii*	*Annex V.Part 2.175i*	*Annex V.Part 1.27-28*
			0010	0020	0030	0040	0050
0010	**Property, Plant and Equipment**	*IAS 16.6*					
0020	**Other than Property Plant and Equipment**	*IFRS 7.38(a)*					
0030	Residential immovable property	*IFRS 7.38(a), Annex V.Part 2.173(a)*					
0040	Commercial immovable property	*IFRS 7.38(a), Annex V.Part 2.173(a)*					
0050	Movable property	*IFRS 7.38(a), Annex V.Part 2.173(b)(ii)*					
0060	Equity and debt securities	*IFRS 7.38(a), Annex V.Part 2.173(b)(iii)*					
0070	Other	*IFRS 7.38(a), Annex V.Part 2.173(b)(iv)*					
0080	**Total**						

13.3.1 Collateral obtained by taking possession accumulated

		References	Collateral obtained by taking possession accumulated *(Annex V.Part 2.176)*				
						Of which: Non current assets held for sale *(IFRS 5.38, Annex V.Part 2.7)*	
			Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount
			Annex V.Part 2.175i	*Annex V.Part 1.27-28*	*Annex V.Part 2.175ii*	*Annex V.Part 2.175i*	*Annex V.Part 1.27-28*
			0010	0020	0030	0040	0050
0010	**Property, Plant and Equipment**	*IAS 16.6*					
0020	**Other than Property Plant and Equipment**	*IFRS 7.38(a)*					
0030	Residential immovable property	*IFRS 7.38(a), Annex V.Part 2.173(a)*					
0040	Commercial immovable property	*IFRS 7.38(a), Annex V.Part 2.173(a)*					
0050	Movable property	*IFRS 7.38(a), Annex V.Part 2.173(b)(ii)*					
0060	Equity and debt securities	*IFRS 7.38(a), Annex V.Part 2.173(b)(iii)*					
0070	Other	*IFRS 7.38(a), Annex V.Part 2.173(b)(iv)*					
0080	**Total**						

14. Fair value hierachy: financial instruments at fair value

		References	Fair value hierarchy *IFRS 13.93 (b)*			Change in fair value for the period *Annex V.Part 2.178*		Accumulated change in fair value before taxes *Annex V.Part 2.179*		
			Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
			IFRS 13.76	*IFRS 13.81*	*IFRS 13.86*	*IFRS 13.81*	*IFRS 13.86, 93(f)*	*IFRS 13.76*	*IFRS 13.81*	*IFRS 13.86*
			0010	0020	0030	0040	0050	0060	0070	0080
	ASSETS									
0010	**Financial assets held for trading**	*IFRS 7.8(a)(ii); IFRS 9.Appendix A*								
0020	Derivatives	*IFRS 9.Appendix A*								
0030	Equity instruments	*IAS 32.11,*								
0040	Debt securities	*Annex V.Part 1.31*								
0050	Loans and advances	*Annex V.Part 1.32*								
0056	**Non-trading financial assets mandatorily at fair value through profit or loss**	*IFRS 9.4.1.4; IFRS 7.8(a)(ii)*								
EVE matho	Equity instruments	*IAS 32.11*								
0058	Debt securities	*Annex V.Part 1.31*								
0059	Loans and advances	*Annex V.Part 1.32*								
0060	**Financial assets designated at fair value through profit or loss**	*IFRS 7.8(a)(i); IFRS 9.4.1.5*								
0080	Debt securities	*Annex V.Part 1.31*								
0090	Loans and advances	*Annex V.Part 1.32*								
0101	**Financial assets at fair value through other comprehensive income**	*IFRS 7.8 (h); IFRS 9.4.1.2A*								
0102	Equity instruments	*IAS 32.11*								
0103	Debt securities	*Annex V.Part 1.31*								
0104	Loans and advances	*Annex V.Part 1.32*								
0140	**Derivatives – Hedge accounting**	*IFRS 9.6.2.1; Annex V.Part 1.22*								
	LIABILITIES									
0150	**Financial liabilities held for trading**	*IFRS 7.8 (e) (ii); IFRS 9.BA.6*								
0160	Derivatives	*IFRS 9.BA.7(a)*								
0170	Short positions	*IFRS 9.BA.7(b)*								
0180	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*								
0190	Debt securities issued	*Annex V.Part 1.37*								
0200	Other financial liabilities	*Annex V.Part 1.38-41*								
0210	**Financial liabilities designated at fair value through profit or loss**	*IFRS 7.8 (e) (i); IFRS 9.4.1.5*								
0220	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*								
0230	Debt securities issued	*Annex V.Part 1.37*								
0240	Other financial liabilities	*Annex V.Part 1.38-41*								
0250	**Derivatives – Hedge accounting**	*IFRS 9.6.2.1; Annex V.Part 1.26*								

15. Derecognition and financial liabilities associated with transferred financial assets

		References	Transferred financial assets entirely recognized						Transferred financial assets recognized to the extent of the instution's continuing involvement			Principal amount outstanting of transferred financial assets entirely derecognised for which the intitution retains servicing rights	Amounts derecognised for capital purposes
			Transferred assets			Associated liabilities *ITS V.Part 2.181*			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilites		
			Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements					
			IFRS 7.42D.(e), Annex V.Part 1.27	*IFRS 7.42D(e); CRR art 4(1)(61)*	*IFRS 7.42D(e); Annex V.Part 2.183-184*	*IFRS 7.42D(e)*	*IFRS 7.42D.(e)*	*IFRS 7.42D(e); Annex V.Part 2.183-184*		*IFRS 7.42D(f)*	*IFRS 7.42D(f); Annex V.Part 1.27, Part 2.181*		*CRR art 109; Annex V.Part 2.182*
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
0010	**Financial assets held for trading**	*IFRS 7.8(a)(ii); IFRS 9.Appendix A*											
0020	Equity instruments	*IAS 32.11*											
0030	Debt securities	*Annex V.Part 1.31*											
0040	Loans and advances	*Annex V.Part 1.32*											
0045	**Non-trading financial assets mandatorily at fair value through profit or loss**	*IFRS 9.4.1.4*											
0046	Equity instruments	*IAS 32.11*											
[illegible]	Debt securities	*Annex V.Part 1.31*											
0048	Loans and advances	*Annex V.Part 1.32*											
0050	**Financial assets designated at fair value through profit or loss**	*IFRS 7.8(a)(i); IFRS 9.4.1.5*											
0070	Debt securities	*Annex V.Part 1.31*											
0080	Loans and advances	*Annex V.Part 1.32*											
0091	**Financial assets at fair value through other comprehensive income**	*IFRS 7.8(h); IFRS 9.4.1.2A*											
0092	Equity instruments	*IAS 32.11*											
0093	Debt securities	*Annex V.Part 1.31*											
0094	Loans and advances	*Annex V.Part 1.32*											
0131	**Financial assets at amortised cost**	*IFRS 7.8 (f); IFRS 9.4.1.2*											
0132	Debt securities	*Annex V.Part 1.31*											
0133	Loans and advances	*Annex V.Part 1.32*											
0190	**Total**												

16. Breakdown of selected statement of profit or loss items

16.1 Interest income and expenses by instrument and counterparty sector

		References	Current period	
			Income	Expenses
			Annex V.Part 2.187, 189	*Annex V.Part 2.188, 190*
			0010	0020
0010	**Derivatives -Trading**	*IFRS 9.Appendix A, .BA.1, .BA.6; Annex V.Part 2.193*		
0015	of which: interest income from derivatives in economic hedges	*Annex V.Part 2.193*		
0020	**Debt securities**	*Annex V.Part 1.31, 44(b)*		
0030	Central banks	*Annex V.Part 1.42(a)*		
0040	General governments	*Annex V.Part 1.42(b)*		
0050	Credit institutions	*Annex V.Part 1.42(c)*		
EVE methodology	Other financial corporations	*Annex V.Part 1.42(d)*		
0070	Non-financial corporations	*Annex V.Part 1.42(e)*		
0080	**Loans and advances**	*Annex V.Part 1.32, 44(a)*		
0090	Central banks	*Annex V.Part 1.42(a)*		
0100	General governments	*Annex V.Part 1.42(b)*		
0110	Credit institutions	*Annex V.Part 1.42(c)*		
0120	Other financial corporations	*Annex V.Part 1.42(d)*		
0130	Non-financial corporations	*Annex V.Part 1.42(e)*		
0140	Households	*Annex V.Part 1.42(f)*		
0141	of which: lending for house purchase	*Annex V.Part 2.88(b), 194i*		
0142	of which: credit for consumption	*Annex V.Part 2.88(a), 194i*		
0150	**Other assets**	*Annex V.Part 2.5*		
0160	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0170	Central banks	*Annex V.Part 1.42(a)*		
0180	General governments	*Annex V.Part 1.42(b)*		
0190	Credit institutions	*Annex V.Part 1.42(c)*		
0200	Other financial corporations	*Annex V.Part 1.42(d)*		
0210	Non-financial corporations	*Annex V.Part 1.42(e)*		
0220	Households	*Annex V.Part 1.42(f)*		
0230	**Debt securities issued**	*Annex V.Part 1.37*		
0240	**Other financial liabilities**	*Annex V.Part 1.32-34, Part 2.191*		
0250	**Derivatives - Hedge accounting, interest rate risk**	*Annex V.Part 2.192*		
0260	**Other Liabilities**	*Annex V.Part 1.38-41*		
0270	**INTEREST**	*IAS 1.97*		
0280	of which: interest-income on credit impaired financial assets	*IFRS 9.5.4.1; .B5.4.7; Annex V.Part 2.194*		
0290	of which: interest from leases	*IFRS 16.38 (a), 49, Annex V.Part 2.194ii*		

16.2 Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument

		References	Current period
			Annex V. Part 2.195-196
			0010
0020	**Debt securities**	*Annex V.Part 1.31*	
0030	**Loans and advances**	*Annex V.Part 1.32*	
0040	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0050	**Debt securities issued**	*Annex V.Part 1.37*	
0060	**Other financial liabilities**	*Annex V.Part 1.38-41*	
0070	**GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET**	*Annex V.Part 2.45*	

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

		References	Current period
			Annex V. Part 2.197-198
			0010
0010	**Derivatives**	*IFRS 9.Appendix A, .BA.1, .BA.7(a)*	
0015	**of which: Economic hedges with use of the fair value option**	*IFRS 9.6.7.1; IFRS 7.9(d); Annex V.Part 2.199*	
0020	**Equity instruments**	*IAS 32.11*	
0030	**Debt securities**	*Annex V.Part 1.31*	
0040	**Loans and advances**	*Annex V.Part 1.32*	
0050	**Short positions**	*IFRS 9.BA.7(b)*	
0060	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0070	**Debt securities issued**	*Annex V.Part 1.37*	
0080	**Other financial liabilities**	*Annex V.Part 1.38-41*	
0090	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET**	*IFRS 9.Appendix A, .BA.6;IFRS 7.20(a)(i)*	
0095	**of which: gains and losses due to the reclassification of assets at amortised cost**	*IFRS 9.5.6.2; annex V.Part 2.199*	

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

		References	Current period
			0010
0010	**Interest rate instruments and related derivatives**	*Annex V.Part 2.200(a)*	
0020	**Equity instruments and related derivatives**	*Annex V.Part 2.200(b)*	
0030	**Foreign exchange trading and derivatives related with foreign exchange and gold**	*Annex V.Part 2.200(c)*	
0040	**Credit risk instruments and related derivatives**	*Annex V.Part 2.200(d)*	
0050	**Derivatives related with commodities**	*Annex V.Part 2.200(e)*	
0060	**Other**	*Annex V.Part 2.200(f)*	
0070	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET**	*IFRS 7.20(a)(i)*	

16.4.1 Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument

		References	Current period
			Annex V.Part 2.201
			0010
0020	**Equity instruments**	*IAS 32.11*	
0030	**Debt securities**	*Annex V.Part 1.31*	
0040	**Loans and advances**	*Annex V.Part 1.32*	
0090	**GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT AND LOSS, NET**	*IFRS 7.20(a)(i)*	
0100	**of which: gains and losses due to the reclassification of assets at amortised cost**	*IFRS 9.6.5.2; Annex V.Part 2.202*	

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

		References	Current period	Changes in fair value due to credit risk
			Annex V.Part 2.203	*Annex V.Part 2.203*
			0010	0020
0020	**Debt securities**	*Annex V.Part 1.31*		
0030	**Loans and advances**	*Annex V.Part 1.32*		
0040	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0050	**Debt securities issued**	*Annex V.Part 1.37*		
0060	**Other financial liabilities**	*Annex V.Part 1.38-41*		
0070	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET**	*IFRS 7.20(a)(i)*		
0071	**of which: gains or (-) losses upon designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net**	*IFRS 9.6.7;IFRS 7.24G(b); Annex V.Part 2.204*		
0072	**of which: gains or (-) losses after designation on financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net**	*IFRS 9.6.7; IFRS 7.20(a)(i); Annex V.Part 2.204*		

16.6 Gains or losses from hedge accounting

		References	Current period
			Annex V.Part 2.205
			0010
0010	**Fair value changes of the hedging instrument [including discontinuation]**	*IFRS 7.24A(c);IFRS 7.24C(b)(vi)*	
0020	**Fair value changes of the hedged item attributable to the hedged risk**	*IFRS 9.6.3.7; .6.5.8; .B6.4.1; IFRS 7.24B(a)(iv); IFRS 7.24C(b)(vi); Annex V.Part 2.206*	
0030	**Ineffectiveness in profit or loss from cash flow hedges**	*IFRS 7.24C(b)ii; IFRS 7.24C(b)(vi)*	
0040	**Ineffectiveness in profit or loss from hedges of net investments in foreign operations**	*IFRS 7.24C(b)(ii); IFRS 7.24C(b)(vi)*	
0050	**GAINS OR (-) LOSSES FROM HEDGE ACCOUNTING, NET**		

16.7 Impairment on non-financial assets

		References	Current period		
			Additions	Reversals	Accumulated impairment
			Annex V.Part 2.208	*Annex V.Part 2.208*	
			0010	0020	0040
0060	**Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates**	*IAS 28.40-43*			
0070	Subsidiaries	*IFRS 10 Appendix A*			
0080	Joint ventures	*IAS 28.3*			
0090	Associates	*IAS 28.3*			
0100	**Impairment or (-) reversal of impairment on non-financial assets**	*IAS 36.126(a),(b)*			
0110	Property, plant and equipment	*IAS 16.73(e)(v-vi)*			
0120	Investment properties	*IAS 40.79(d)(v)*			
0130	Goodwill	*IAS 36.10b; IAS 36.88-99, 124; IFRS 3 Appendix B67(d)(v)*			
0140	Other intangible assets	*IAS 38.118(e)(iv)(v)*			
0145	Other	*IAS 36.126(a),(b)*			
0150	**TOTAL**				

16.8 Other administrative expenses

		References National GAAP compatible IFRS	Current period
			Expenses
			0010
0010	**Information Technology expenses**	*Annex V.Part 2.208i*	
0020	IT outsourcing	*Annex V.Part 2.208i-208ii*	
0030	IT expenses other than IT outsourcing expenses	*Annex V.Part 2.208i*	
0040	**Taxes and duties (other)**	*Annex V.Part 2.208iii*	
0050	**Consulting and professional services**	*Annex V.Part 2.208iv*	
0060	**Advertising, marketing and communication**	*Annex V.Part 2.208v*	
0070	**Expenses related to credit risk**	*Annex V.Part 2.208vi*	
0080	**Litigation expenses not covered by provisions**	*Annex V.Part 2.208vii*	
0090	**Real estate expenses**	*Annex V.Part 2.208viii*	
0100	**Leasing expenses**	*Annex V.Part 2.208ix*	
0110	**Other admininstrative expenses - Rest**	*Annex V.Part 2.208x*	
0120	**OTHER ADMINISTRATIVE EXPENSES**		

17. Reconciliation between Accounting and CRR scope of consolidation: Balance Sheet

17.1 Assets

		References	Accounting scope of consolidation [Carrying amount]
			Annex V.Part 1.27, Part 2.209
			0010
0010	**Cash, cash balances at central banks and other demand deposits**	*IAS 1.54 (i)*	
0020	Cash on hand	*Annex V.Part 2.1*	
0030	Cash balances at central banks	*Annex V.Part 2.2*	
0040	Other demand deposits	*Annex V.Part 2.3*	
0050	**Financial assets held for trading**	*IFRS 7.8(a)(ii); IFRS 9.Appendix A*	
0060	Derivatives	*IFRS 9.Appendix A*	
EVE metho dology	Equity instruments	*IAS 32.11*	
0080	Debt securities	*Annex V.Part 1.31*	
0090	Loans and advances	*Annex V.Part 1.32*	
0096	**Non-trading financial assets mandatorily at fair value through profit or loss**	*IFRS 9.4.1.4*	
0097	Equity instruments	*IAS 32.11*	
0098	Debt securities	*Annex V.Part 1.31*	
0099	Loans and advances	*Annex V.Part 1.32*	
0100	**Financial assets designated at fair value through profit or loss**	*IFRS 7.8(a)(i); IFRS 9.4.1.5*	
0120	Debt securities	*Annex V.Part 1.31*	
0130	Loans and advances	*Annex V.Part 1.32*	
0141	**Financial assets at fair value through other comprehensive income**	*IFRS 7.8(h); IFRS 9.4.1.2A*	
0142	Equity instruments	*IAS 32.11*	
0143	Debt securities	*Annex V.Part 1.31*	
0144	Loans and advances	*Annex V.Part 1.32*	
0181	**Financial assets at amortised cost**	*IFRS 7.8(f); IFRS 9.4.1.2*	
0182	Debt securities	*Annex V.Part 1.31*	
0183	Loans and advances	*Annex V.Part 1.32*	
0240	**Derivatives – Hedge accounting**	*IFRS 9.6.2.1; Annex V.Part 1.22*	
0250	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*IAS 39.89A(a); IFRS 9.6.5.8*	
0260	**Investments in subsidaries, joint ventures and associates**	*IAS 1.54(e); Annex V.Part 1.21, Part 2.4. 210*	
0270	**Assets under reinsurance and insurance contracts**	*IFRS 4.IG20.(b)-(c); Annex V.Part 2.211*	
0280	**Tangible assets**		
0290	**Intangible assets**	*IAS 1.54(c); CRR art 4(1)(115)*	
0300	Goodwill	*IFRS 3.B67(d); CRR art 4(1)(113)*	
0310	Other intangible assets	*IAS 38.8,118*	
0320	**Tax assets**	*IAS 1.54(n-o)*	
0330	Current tax assets	*IAS 1.54(n); IAS 12.5*	
0340	Deferred tax assets	*IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)*	
0350	**Other assets**	*Annex V.Part 2.5*	
0360	**Non-current assets and disposal groups classified as held for sale**	*IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6*	
0370	**TOTAL ASSETS**	*IAS 1.9(a), IG 6*	

17.2 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given

		References	Accounting scope of consolidation [Nominal amount]
			Annex V.Part 2.118, 209
			0010
0010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*	
0020	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*	
0030	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*	
0040	**OFF-BALANCE SHEET EXPOSURES**		

17.3 Liabilities and equity

		References	Accounting scope of consolidation [Carrying amount]
			Annex V.Part 1.27, Part 2.209
			0010
0010	**Financial liabilities held for trading**	*IFRS 7.8 (e) (ii); IFRS 9.BA.6*	
0020	Derivatives	*IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)*	
0030	Short positions	*IFRS 9.BA7(b)*	
0040	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0050	Debt securities issued	*Annex V.Part 1.37*	
0060	Other financial liabilities	*Annex V.Part 1.38-41*	
0070	**Financial liabilities designated at fair value through profit or loss**	*IFRS 7.8 (e)(i); IFRS 9.4.2.2*	
0080	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0090	Debt securities issued	*Annex V.Part 1.37*	
0100	Other financial liabilities	*Annex V.Part 1.38-41*	
0110	**Financial liabilities measured at amortised cost**	*IFRS 7.8(g); IFRS 9.4.2.1*	
0120	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0130	Debt securities issued	*Annex V.Part 1.37*	
0140	Other financial liabilities	*Annex V.Part 1.38-41*	
0150	**Derivatives – Hedge accounting**	*IFRS 9.6.2.1; Annex V.Part 1.26*	
0160	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*IAS 39.89A(b), IFRS 9.6.5.8*	
0170	**Liabilities under insurance and reinsurance contracts**	*IFRS 4.IG20(a); Annex V.Part 2.212*	
0180	**Provisions**	*IAS 37.10; IAS 1.54(l)*	
0190	**Tax liabilities**	*IAS 1.54(n-o)*	
0200	Current tax liabilities	*IAS 1.54(n); IAS 12.5*	
0210	Deferred tax liabilities	*IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)*	
0220	**Share capital repayable on demand**	*IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12*	
0230	**Other liabilities**	*Annex V.Part 2.13*	
0240	**Liabilities included in disposal groups classified as held for sale**	*IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14*	
0250	**LIABILITIES**	*IAS 1.9(b);IG 6*	
0260	**Capital**	*IAS 1.54(r), BAD art 22*	
0270	**Share premium**	*IAS 1.78(e); CRR art 4(1)(124)*	
0280	**Equity instruments issued other than capital**	*Annex V.Part 2.18-19*	
0290	**Other equity**	*IFRS 2.10; Annex V.Part 2.20*	
0300	**Accumulated other comprehensive income**	*CRR art 4(1)(100)*	
0310	**Retained earnings**	*CRR art 4(1)(123)*	
0320	**Revaluation reserves**	*IFRS 1.33, D5-D8*	
0330	**Other reserves**	*IAS 1.54; IAS 1.78 (e)*	
0340	**(-) Treasury shares**	*IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.28*	
0350	**Profit or loss attributable to owners of the parent**	*IFRS 10.B94*	
0360	**(-) Interim dividends**	*IAS 32.35*	
0370	**Minority interests [Non-controlling interests]**	*IAS 1.54(q); IFRS 10.22, .B94*	
0380	**TOTAL EQUITY**	*IAS 1.9(c), IG 6*	
0390	**TOTAL EQUITY AND TOTAL LIABILITIES**	*IAS 1.IG6*	

18 Information on performing and non-performing exposures

18.0 Information on performing and non-performing exposures

			Gross carrying amount / Nominal amount																		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions																	Maximum amount of the collateral or guarantee that can be considered Annex V. Part 2.119			
				Performing						Non-performing													Performing exposures - Accumulated impairment and provisions					Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions											Collateral received and financial guarantees received			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets			of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on performing exposues	Collateral received on non-performing exposues	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
			0010	0020	0030	0055	0056	0057	0058	0060	0070	0080	0090	0101	0102	0106	0107	0109	0110	0121	0900	0130	0140	0910	0141	0142	0143	0150	0160	0170	0180	0191	0192	0196	0197	0950	0951	0952	0201	0200	0205	0210
		References	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*																																								
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*																																								
0020	Central banks	*Annex V.Part 1.42(a)*																																								
0030	General governments	*Annex V.Part 1.42(b)*																																								
0040	Credit institutions	*Annex V.Part 1.42(c)*																																								
0050	Other financial corporations	*Annex V.Part 1.42(d)*																																								
0060	Non-financial corporations	*Annex V.Part 1.42(e)*																																								
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*																																								
0080	Central banks	*Annex V.Part 1.42(a)*																																								
0090	General governments	*Annex V.Part 1.42(b)*																																								
0100	Credit institutions	*Annex V.Part 1.42(c)*																																								
0110	Other financial corporations	*Annex V.Part 1.42(d)*																																								
0120	Non-financial corporations	*Annex V.Part 1.42(e)*																																								
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*																																								
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																																								
0150	Households	*Annex V.Part 1.42(f)*																																								
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																																								
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*																																								
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*																																								
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*																																								
0182	Central banks	*Annex V.Part 1.42(a)*																																								
0183	General governments	*Annex V.Part 1.42(b)*																																								
0184	Credit institutions	*Annex V.Part 1.42(c)*																																								
0185	Other financial corporations	*Annex V.Part 1.42(d)*																																								
0186	Non-financial corporations	*Annex V.Part 1.42(e)*																																								
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*																																								
0192	Central banks	*Annex V.Part 1.42(a)*																																								
0193	General governments	*Annex V.Part 1.42(b)*																																								
0194	Credit institutions	*Annex V.Part 1.42(c)*																																								
0195	Other financial corporations	*Annex V.Part 1.42(d)*																																								
0196	Non-financial corporations	*Annex V.Part 1.42(e)*																																								
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*																																								
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																																								
0197	Households	*Annex V.Part 1.42(f)*																																								
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																																								
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*																																								
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*																																								
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*																																								
0212	Central banks	*Annex V.Part 1.42(a)*																																								
0213	General governments	*Annex V.Part 1.42(b)*																																								
0214	Credit institutions	*Annex V.Part 1.42(c)*																																								
0215	Other financial corporations	*Annex V.Part 1.42(d)*																																								
0216	Non-financial corporations	*Annex V.Part 1.42(e)*																																								
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*																																								
0222	Central banks	*Annex V.Part 1.42(a)*																																								
0223	General governments	*Annex V.Part 1.42(b)*																																								
0224	Credit institutions	*Annex V.Part 1.42(c)*																																								
0225	Other financial corporations	*Annex V.Part 1.42(d)*																																								
0226	Non-financial corporations	*Annex V.Part 1.42(e)*																																								
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*																																								
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																																								
0227	Households	*Annex V.Part 1.42(f)*																																								
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																																								
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*																																								
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*																																								
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*																																								
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.220*																																								
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*																																								
0350	Central banks	*Annex V.Part 1.42(a)*																																								
0360	General governments	*Annex V.Part 1.42(b)*																																								
0370	Credit institutions	*Annex V.Part 1.42(c)*																																								
0380	Other financial corporations	*Annex V.Part 1.42(d)*																																								
0390	Non-financial corporations	*Annex V.Part 1.42(e)*																																								
0400	Households	*Annex V.Part 1.42(f)*																																								
0410	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-*																																								
0420	Central banks	*Annex V.Part 1.42(a)*																																								
0430	General governments	*Annex V.Part 1.42(b)*																																								
0440	Credit institutions	*Annex V.Part 1.42(c)*																																								
0450	Other financial corporations	*Annex V.Part 1.42(d)*																																								
0460	Non-financial corporations	*Annex V.Part 1.42(e)*																																								
0470	Households	*Annex V.Part 1.42(f)*																																								
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*																																								
0490	Central banks	*Annex V.Part 1.42(a)*																																								
0500	General governments	*Annex V.Part 1.42(b)*																																								
0510	Credit institutions	*Annex V.Part 1.42(c)*																																								
0520	Other financial corporations	*Annex V.Part 1.42(d)*																																								
0530	Non-financial corporations	*Annex V.Part 1.42(e)*																																								
0540	Households	*Annex V.Part 1.42(f)*																																								
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*																																								

18 Information on performing and non-performing exposures (continued)

18.1 Inflows and outflows of non-performing exposures - loans and advances by counterparty sector

			Gross carrying amount of loans and advances	
			Inflows to non-performing exposures	(-) Outflows from non-performing exposures
			0010	0020
		References	*Annex V. Part 2.213-216, 224-234, 239i-239iii, 239vi*	*Annex V. Part 2.213-216, 224-234, 239i, 239iv- 239vi*
0010	Central banks	*Annex V.Part 1.42(a)*		
0020	General governments	*Annex V.Part 1.42(b)*		
EVE method	Credit institutions	*Annex V.Part 1.42(c)*		
0040	Other financial corporations	*Annex V.Part 1.42(d)*		
0050	Non-financial corporations	*Annex V.Part 1.42(e)*		
0060	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*		
0070	Of which: Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vii (a), 239ix*		
0080	Of which: Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vii (a), 239ix*		
0090	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vii (b)*		
0100	Households	*Annex V.Part 1.42(f)*		
0110	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vii (b)*		
0120	Of which: Credit for consumption	*Annex V.Part 2.88(a), 239vii (c)*		
0130	**LOANS AND ADVANCES OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*		
0140	**LOANS AND ADVANCES HELD FOR SALE**	*Annex V.Part 2.220*		
0150	**TOTAL INFLOWS / OUTFLOWS**			

18 Information on performing and non-performing exposures (continued)

18.2 Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property

				Gross carrying amount																
					of which: exposures with forbearance measures	Performing					Non-performing									
							Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	of which: performing exposures with forbearance measures	of which: Performing forborne exposures under probation reclassified from 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 <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which: defaulted	Of which: Non-performing exposures with forbearance measures
				0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170
			References	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 1.34, Part 2. 118, 240-245, 251-258*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2. 256(b), 261*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V. Part 2. 259-263*
0010	**Non-financial corporations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*																	
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*																	
EVE metho dology		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*																	
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																	
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																	
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																	
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*																	
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																	
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																	
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																	

				Accumulated impairment, accumulated negative changes in fair value due to credit risk													Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
					Of which: Exposures with forbearance measures	**Performing exposures - Accumulated impairments**		Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions									Collateral received and financial guarantees received			
							Of which: Performing exposures with forbearance measures		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Non-performing exposures with forbearance measures	Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300	0310	0320	0330	0340
			References	*Annex V. Part 2. 238*	*Annex V. Part 2. 267*	*Annex V. Part 2. 238*	*Annex V. Part 2. 207*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 207*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0010	**Non-financial corporations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*																	
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*																	
EVE metho dology		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*																	
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																	
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																	
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																	
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*																	
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																	
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																	
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																	

19. Information forborne exposures

			Gross carrying amount / nominal amount of exposures with forbearance measures											**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**					**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
				Performing exposures with forbearance measures				**Non-performing exposures with forbearance measures**							**Perfoming exposures with forbearance measures - Accumulated impairment and provisions**	**Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**			**Collateral received and financial guarantees received**			
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance				Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
																				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0175	0180	0185
		References	*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*	*Annex V. Part 2. 259-263*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*	*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*																				
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*																				
0020	Central banks	*Annex V.Part 1.42(a)*																				
0030	General governments	*Annex V.Part 1.42(b)*																				
[illegible]	Credit institutions	*Annex V.Part 1.42(c)*																				
0050	Other financial corporations	*Annex V.Part 1.42(d)*																				
0060	Non-financial corporations	*Annex V.Part 1.42(e)*																				
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*																				
0080	Central banks	*Annex V.Part 1.42(a)*																				
0090	General governments	*Annex V.Part 1.42(b)*																				
0100	Credit institutions	*Annex V.Part 1.42(c)*																				
0110	Other financial corporations	*Annex V.Part 1.42(d)*																				
0120	Non-financial corporations	*Annex V.Part 1.42(e)*																				
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*																				
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																				
0150	Households	*Annex V.Part 1.42(f)*																				
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																				
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*																				
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*																				
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*																				
0182	Central banks	*Annex V.Part 1.42(a)*																				
0183	General governments	*Annex V.Part 1.42(b)*																				
0184	Credit institutions	*Annex V.Part 1.42(c)*																				
0185	Other financial corporations	*Annex V.Part 1.42(d)*																				
0186	Non-financial corporations	*Annex V.Part 1.42(e)*																				
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*																				
0192	Central banks	*Annex V.Part 1.42(a)*																				
0193	General governments	*Annex V.Part 1.42(b)*																				
0194	Credit institutions	*Annex V.Part 1.42(c)*																				
0195	Other financial corporations	*Annex V.Part 1.42(d)*																				
0196	Non-financial corporations	*Annex V.Part 1.42(e)*																				
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*																				
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																				
0197	Households	*Annex V.Part 1.42(f)*																				
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																				
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*																				
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*																				
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*																				
0212	Central banks	*Annex V.Part 1.42(a)*																				
0213	General governments	*Annex V.Part 1.42(b)*																				
0214	Credit institutions	*Annex V.Part 1.42(c)*																				
0215	Other financial corporations	*Annex V.Part 1.42(d)*																				
0216	Non-financial corporations	*Annex V.Part 1.42(e)*																				
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*																				
0222	Central banks	*Annex V.Part 1.42(a)*																				
0223	General governments	*Annex V.Part 1.42(b)*																				
0224	Credit institutions	*Annex V.Part 1.42(c)*																				
0225	Other financial corporations	*Annex V.Part 1.42(d)*																				
0226	Non-financial corporations	*Annex V.Part 1.42(e)*																				
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*																				
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																				
0227	Households	*Annex V.Part 1.42(f)*																				
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*																				
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*																				
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249*																				
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*																				
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.247*																				
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246*																				

20. Geographical breakdown

20.1 Geographical breakdown of assets by location of the activities

		References	Carrying amount *Annex V.Part 1.27*	
			Domestic activitivies	Non-domestic activities
			Annex V.Part 2.270	*Annex V.Part 2.270*
			0010	0020
0010	**Cash, cash balances at central banks and other demand deposits**	*IAS 1.54 (i)*		
0020	Cash on hand	*Annex V.Part 2.1*		
0030	Cash balances at central banks	*Annex V.Part 2.2*		
0040	Other demand deposits	*Annex V.Part 2.3*		
0050	**Financial assets held for trading**	*IFRS 9. Appendix A*		
EVE methodology	Derivatives	*IFRS 9. Appendix A*		
0070	Equity instruments	*IAS 32.11*		
0080	Debt securities	*Annex V.Part 1.31*		
0090	Loans and advances	*Annex V.Part 1.32*		
0096	**Non-trading financial assets mandatorily at fair value through profit or loss**	*IFRS 7.8(a)(ii); IFRS 9.4.1.4*		
0097	Equity instruments	*IAS 32.11*		
0098	Debt securities	*Annex V.Part 1.31*		
0099	Loans and advances	*Annex V.Part 1.32*		
0100	**Financial assets designated at fair value through profit or loss**	*IFRS 7.8(a)(i); IFRS 9.4.1.5*		
0120	Debt securities	*Annex V.Part 1.31*		
0130	Loans and advances	*Annex V.Part 1.32*		
0141	**Financial assets at fair value through other comprehensive income**	*IFRS 7.8(h); IFRS 9.4.1.2A*		
0142	Equity instruments	*IAS 32.11*		
0143	Debt securities	*Annex V.Part 1.31*		
0144	Loans and advances	*Annex V.Part 1.32*		
0181	**Financial assets at amortised cost**	*IFRS 7.8(f); IFRS 9.4.1.2*		
0182	Debt securities	*Annex V.Part 1.31*		
0183	Loans and advances	*Annex V.Part 1.32*		
0240	**Derivatives – Hedge accounting**	*IFRS 9.6.2.1; Annex V.Part 1.22*		
0250	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*IAS 39.89A(a); IFRS 9.6.5.8*		
0260	**Tangible assets**			
0270	**Intangible assets**	*IAS 1.54(c); CRR art 4(1)(115)*		
0280	**Investments in subsidaries, joint ventures and associates**	*IAS 1.54(e); Annex V.Part 1.21, Part 2.4*		
0290	**Tax assets**	*IAS 1.54(n-o)*		
0300	**Other assets**	*Annex V.Part 2.5*		
0310	**Non-current assets and disposal groups classified as held for sale**	*IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7*		
0320	**ASSETS**	*IAS 1.9(a), IG 6*		

20.2 Geographical breakdown of liabilities by location of the activities

		References	Carrying amount *Annex V.Part 1.27*	
			Domestic activitivies	Non-domestic activities
			Annex V.Part 2.270	*Annex V.Part 2.270*
			0010	0020
0010	**Financial liabilities held for trading**	*IFRS 7.8 (e) (ii); IFRS 9.BA.6*		
0020	Derivatives	*IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)*		
0030	Short positions	*IFRS 9.BA7(b)*		
0040	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0050	Debt securities issued	*Annex V.Part 1.37*		
0060	Other financial liabilities	*Annex V.Part 1.38-41*		
0070	**Financial liabilities designated at fair value through profit or loss**	*IFRS 7.8 (e)(i); IFRS 9.4.2.2*		
0080	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0090	Debt securities issued	*Annex V.Part 1.37*		
0100	Other financial liabilities	*Annex V.Part 1.38-41*		
0110	**Financial liabilities measured at amortised cost**	*IFRS 7.8(g); IFRS 9.4.2.1*		
0120	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0130	Debt securities issued	*Annex V.Part 1.37*		
0140	Other financial liabilities	*Annex V.Part 1.38-41*		
0150	**Derivatives – Hedge accounting**	*IFRS 9.6.2.1; Annex V.Part 1.26*		
0160	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*IAS 39.89A(b), IFRS 9.6.5.8*		
0170	**Provisions**	*IAS 37.10; IAS 1.54(l)*		
0180	**Tax liabilities**	*IAS 1.54(n-o)*		
0190	**Share capital repayable on demand**	*IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12*		
0200	**Other liabilities**	*Annex V.Part 2.13*		
0210	**Liabilities included in disposal groups classified as held for sale**	*IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14*		
0220	**LIABILITIES**	*IAS 1.9(b);IG 6*		

20.3 Geographical breakdown of statement of profit or loss items by location of the activities

		References	Current period	
			Domestic activitivies	Non-domestic activities
			Annex V.Part 2.270	*Annex V.Part 2.270*
			0010	0020
0010	**Interest income**	*IAS 1.97; Annex V.Part 2.31*		
0020	**(Interest expenses)**	*IAS 1.97; Annex V.Part 2.31*		
0030	**(Expenses on share capital repayable on demand)**	*IFRIC 2.11*		
0040	**Dividend income**	*Annex V.Part 2.40*		
0050	**Fee and commission income**	*IFRS 7.20(c)*		
0060	**(Fee and commission expenses)**	*IFRS 7.20(c)*		
0070	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**	*Annex V.Part 2.45*		
0080	**Gains or (-) losses on financial assets and liabilities held for trading, net**	*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46*		
0083	**Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss**	*IFRS 9.5.7.1*		
0090	**Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net**	*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44*		
0100	**Gains or (-) losses from hedge accounting, net**	*Annex V.Part 2.47-48*		
0110	**Exchange differences [gain or (-) loss], net**	*IAS 21.28, 52 (a)*		
0120	**Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net**	*Annex V Part 2.56*		
0130	**Gains or (-) losses on derecognition of non financial assets, net**	*IAS 1.34*		
0140	**Other operating income**	*Annex V.Part 2.314-316*		
0150	**(Other operating expenses)**	*Annex V.Part 2.314-316*		
0155	**TOTAL OPERATING INCOME, NET**			
0160	**(Administrative expenses)**			
0165	**(Cash contributions to resolution funds and deposit guarantee schemes)**	*Annex V.Part 2.48i*		
0170	**(Depreciation)**	*IAS 1.102, 104*		
0171	**Modification gains or (-) losses, net**	*IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49*		
0180	**(Provisions or (-) reversal of provisions)**	*IAS 37.59, 84; IAS 1.98(b)(f)(g)*		
0190	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	*IFRS 7.20(a)(viii); Annex V Part 2.51, 53*		
0200	**(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates)**	*IAS 28.40-43*		
0210	**(Impairment or (-) reversal of impairment on non-financial assets)**	*IAS 36.126(a)(b)*		
0220	**Negative goodwill recognised in profit or loss**	*IFRS 3.Appendix B64(n)(i)*		
0230	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates**	*Annex V.Part 2.54*		
0240	**Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations**	*IFRS 5.37; Annex V.Part 2.55*		
0250	**PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS**	*IAS 1.102, IG 6; IFRS 5.33 A*		
0260	**(Tax expense or (-) income related to profit or loss from continuing operations)**	*IAS 1.82(d); IAS 12.77*		
0270	**PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS**	*IAS 1, IG 6*		
0280	**Profit or (-) loss after tax from discontinued operations**	*IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56*		
0290	**PROFIT OR (-) LOSS FOR THE YEAR**	*IAS 1.81A(a)*		

20.4 Geographical breakdown of assets by residence of the counterparty

z-axis: Country of residence of the counterparty

		References	Gross carrying amount	Of which: held for trading or trading	of which: financial assets subject to impairment, including cash balances at central banks and other demand deposits	Of which: forborne	Of which: non-perfoming	of which: defaulted	Accumulated impairment	Accumulated negative changes in fair value due to credit risk-on non-performing exposures
			Annex V.Part 1.34, Part 2.271, 275	*Annex V.Part 1.15(a), Part 2.273*	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.275*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.274*	*Annex V.Part 2.274*
			0010	0011	0012	0022	0025	0026	0031	0040
0010	**Derivatives**	*IFRS 9 Appendix A, Annex V.Part 2.272*								
0020	Of which: credit institutions	*Annex V.Part 1.42(c)*								
0030	Of which: other financial corporations	*Annex V.Part 1.42(d)*								
0040	**Equity instruments**	*IAS 32.11*								
0050	Of which: credit institutions	*Annex V.Part 1.42(c)*								
0060	Of which: other financial corporations	*Annex V.Part 1.42(d)*								
0070	Of which: non-financial corporations	*Annex V.Part 1.42(e)*								
0075	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*								
0080	**Debt securities**	*Annex V.Part 1.31, 44(b)*								
0090	Central banks	*Annex V.Part 1.42(a)*								
0100	General governments	*Annex V.Part 1.42(b)*								
0110	Credit institutions	*Annex V.Part 1.42(c)*								
0120	Other financial corporations	*Annex V.Part 1.42(d)*								
0130	Non-financial corporations	*Annex V.Part 1.42(e)*								
0140	**Loans and advances**	*Annex V.Part 1.32, 44(a)*								
0150	Central banks	*Annex V.Part 1.42(a)*								
0160	General governments	*Annex V.Part 1.42(b)*								
0170	Credit institutions	*Annex V.Part 1.42(c)*								
0180	Other financial corporations	*Annex V.Part 1.42(d)*								
0190	Non-financial corporations	*Annex V.Part 1.42(e)*								
0200	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*								
0210	Of which: Loans collateralized by commercial immovable property	*Annex V.Part 2.86(a), 87*								
0220	Households	*Annex V.Part 1.42(f)*								
0230	Of which: Loans collateralized by residential immovable property	*Annex V.Part 2.86(a), 87*								
0240	Of which: Credit for consumption	*Annex V.Part 2.88(a)*								

20.5 Geographical breakdown of off-balance sheet exposures by residence of the counterparty

z-axis: Country of residence of the counterparty

		References	Nominal amount	Of which: forborne	Of which: non-perfoming	of which: defaulted	Provisions for commitments and guarantees given
			Annex V.Part 2.118, 271	*Annex V.Part 2.240-258*	*Annex V.Part 2.275*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.276*
			0010	0022	0025	0026	0030
0010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*					
0020	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*					
0030	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*					

20.6 Geographical breakdown of liabilities by residence of the counterparty

z-axis: Country of residence of the counterparty

		References	Carrying amount
			Annex V.Part 1.27, 2.271
			0010
0010	**Derivatives**	*IFRS 9 Appendix A, Annex V.Part 1.44(e), Part 2.272*	
0020	Of which: credit institutions	*Annex V.Part 1.42(c)*	
0030	Of which: other financial corporations	*Annex V.Part 1.42(d)*	
0040	**Short positions**	*IFRS 9.BA7(b); Annex V.Part 1.44(d)*	
0050	Of which: credit institutions	*Annex V.Part 1.42(c)*	
0060	Of which: other financial corporations	*Annex V.Part 1.42(d)*	
0070	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0080	Central banks	*Annex V.Part 1.42(a)*	
0090	General governments	*Annex V.Part 1.42(b)*	
0100	Credit institutions	*Annex V.Part 1.42(c)*	
0110	Other financial corporations	*Annex V.Part 1.42(d)*	
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	
0130	Households	*Annex V.Part 1.42(f)*	

20.7.1 Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes

z-axis: Country of residence of the counterparty

		References	Non-financial corporations *Annex V. Part 2.271, 277*				
			Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Annex V.Part 1.34, Part 2.275	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.274*	*Annex V.Part 2.274*
			0010	0011	0012	0021	0022
0010	**A Agriculture, forestry and fishing**	*NACE Regulation*					
0020	**B Mining and quarrying**	*NACE Regulation*					
0030	**C Manufacturing**	*NACE Regulation*					
0040	**D Electricity, gas, steam and air conditioning supply**	*NACE Regulation*					
0050	**E Water supply**	*NACE Regulation*					
0060	**F Construction**	*NACE Regulation*					
0070	**G Wholesale and retail trade**	*NACE Regulation*					
0080	**H Transport ans storage**	*NACE Regulation*					
0090	**I Accommodation and food service activities**	*NACE Regulation*					
0100	**J Information and communication**	*NACE Regulation*					
0105	**K Financial and insurance activities**	*NACE Regulation*					
0110	**L Real estate activities**	*NACE Regulation*					
0120	**M Professional, scientific and technical activities**	*NACE Regulation*					
0130	**N Administrative and support service activities**	*NACE Regulation*					
0140	**O Public administration and defence, compulsory social security**	*NACE Regulation*					
0150	**P Education**	*NACE Regulation*					
0160	**Q Human health services and social work activities**	*NACE Regulation*					
0170	**R Arts, entertainment and recreation**	*NACE Regulation*					
0180	**S Other services**	*NACE Regulation*					
0190	**LOANS AND ADVANCES**	*Annex V.Part 1.32*					

21. Tangible and intangible assets: assets subject to operating lease

		References	**Carrying amount**
			Annex V.Part 2.278-279
			0010
0010	**Property plant and equipment**	*IAS 16.6; IAS 1.54(a)*	
0020	Revaluation model	*IAS 17.49; IAS 16.31, 73(a)(d)*	
0030	Cost model	*IAS 17.49; IAS 16.30, 73(a)(d)*	
0040	**Investment property**	*IAS 40.IN5; IAS 1.54(b)*	
0050	Fair value model	*IAS 17.49; IAS 40.33-55, 76*	
0060	Cost model	*IAS 17.49; IAS 40.56,79(c)*	
0070	**Other intangible assets**	*IAS 38.8, 118*	
0080	Revaluation model	*IAS 17.49; IAS 38.75-87, 124(a)(ii)*	
EVE metho	Cost model	*IAS 17.49; IAS 38.74*	

22. Asset management, custody and other service functions

22.1 Fee and commission income and expenses by activity

		References	**Current period**
			Annex V.Part 2.280
		IFRS 7.20(c)	0010
0010	**Fee and commission income**	*Annex V.Part 2.281-284*	
0020	Securities		
0030	*Issuances*	*Annex V.Part 2.284(a)*	
0040	*Transfer orders*	*Annex V.Part 2.284(b)*	
0050	*Other fee and commission income in relation to securities*	*Annex V.Part 2.284(c)*	
EVE meth	Corporate Finance		
0052	*M&A advisory*	*Annex V.Part 2.284 (e)*	
0053	*Treasury services*	*Annex V.Part 2.284(f)*	
0054	*Other fee and commission income in relation to corporate finance activities*	*Annex V.Part 2.284(g)*	
0055	Fee based advice	*Annex V.Part 2.284(h)*	
0060	Clearing and settlement	*Annex V.Part 2.284(i)*	
0070	Asset management	*Annex V.Part 2.284(j); 285(a)*	
0080	Custody [by type of customer]	*Annex V.Part 2.284(j); 285(b)*	
0090	*Collective investment*		
0100	*Other fee and commission income in relation to custody services*		
0110	Central administrative services for collective investment	*Annex V.Part 2.284(j); 285(c)*	
0120	Fiduciary transactions	*Annex V.Part 2.284(j); 285(d)*	
0131	Payment services	*Annex V.Part 2.284(k), 285(e)*	
0132	*Current accounts*	*Annex V.Part 2.284(k), 285(e)*	
0133	*Credit cards*	*Annex V.Part 2.284(k), 285(e)*	
0134	*Debit cards and other card payments*	*Annex V.Part 2.284(k), 285(e)*	
0135	*Transfers and other payment orders*	*Annex V.Part 2.284(k), 285(e)*	
0136	*Other fee and commission income in relation to payment services*	*Annex V.Part 2.284(k), 285(e)*	
0140	Customer resources distributed but not managed [by type of product]	*Annex V.Part 2.284 (l); 285(f)*	
0150	*Collective investment*		
0160	*Insurance products*		
0170	*Other fee and commission income in relation to customer resources distributed but not managed*		
0180	Structured Finance	*Annex V.Part 2.284(n)*	
0190	Loan servicing activities	*Annex V.Part 2.284(o)*	
0200	Loan commitments given	*IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(p)*	
0210	Financial guarantees given	*IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(p)*	
0211	Loans granted	*Annex V.Part 2.284(r)*	
0213	Foreign exchange	*Annex V.Part 2.284(s)*	
0214	Commodities	*Annex V.Part 2.284(t)*	
0220	Other fee and commission income	*Annex V.Part 2.284(u)*	
0230	**(Fee and commission expenses)**	*Annex V.Part 2.281-284*	
0235	(Securities)	*Annex V.Part 2.284(d)*	
0240	(Clearing and settlement)	*Annex V.Part 2.284(i)*	
0245	(Asset management)	*Annex V.Part 2.284(j); 285(a)*	
0250	(Custody)	*Annex V.Part 2.284(j); 285 (b)*	
0255	(Payment services)	*Annex V.Part 2.284(k), 285(e)*	
0256	*(of which: Credit, Debit and other Cards)*		
0260	(Loan servicing activities)	*Annex V.Part 2.284(o)*	
0270	(Loan commitments received)	*Annex V.Part 2.284(q)*	
0280	(Financial guarantees received)	*Annex V.Part 2.284(q)*	
0281	(Externally provided distribution of products)	*Annex V.Part 2.284(m)*	
0282	(Foreign exchange)	*Annex V.Part 2.284(s)*	
0290	(Other fee and commission expenses)	*Annex V.Part 2.284(u)*	

22.2 Assets involved in the services provided

		References	**Amount of the assets involved in the services provided**
			Annex V.Part 2.285(g)
			0010
0010	**Asset management [by type of customer]**	*Annex V.Part 2.285(a)*	
0020	Collective investment		
0030	Pension funds		
0040	Customer portfolios managed on a discretionary basis		
0050	Other investment vehicles		
0060	**Custody assets [by type of customer]**	*Annex V.Part 2.285(b)*	
0070	Collective investment		
0080	Other		
0090	Of which: entrusted to other entities		
0100	**Central administrative services for collective investment**	*Annex V.Part 2.285(c)*	
0110	**Fiduciary transactions**	*Annex V.Part 2.285(d)*	
0120	**Payment services**	*Annex V.Part 2.285(e)*	
0130	**Customer resources distributed but not managed [by type of product]**	*Annex V.Part 2.285(f)*	
0140	Collective investment		
0150	Insurance products		
0160	Other		

23. Loans and advances: additional information

23.1 Loans and advances: Number of instruments

			Number of instruments (Annex V.Part 2.320)																
					Performing			Non Performing											
										Unlikely to pay that are not past due or past due <= 90 days		Past due > 90 days							
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170
0010	**Loans and advances**	Annex V.Part 1.32, 44(a), Part 2.319																	
0020	of which: Households	Annex V.Part 1.42(f)																	
methodo	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)																	
0040	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0060	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	
0080	**Loans and advances in pre-litigation status**	Annex V.Part 1.32, 44(a), Part 2.319, 321																	
0090	of which: Households	Annex V.Part 1.42(f)																	
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87																	
0110	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0130	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	
0150	**Loans and advances in litigation status**	Annex V.Part 1.32, 44(a), Part 2.319; 322																	
0160	of which: Households	Annex V.Part 1.42(f)																	
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87																	
0180	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0200	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	

23.2 Loans and advances: Additional information on gross carrying amounts

			Gross carrying amount (Annex V.Part 1.34)																
					Performing			Non Performing											
										Unlikely to pay that are not past due or past due <= 90 days		Past due > 90 days							
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170
0010	**Loans and advances**	Annex V.Part 1.32, 44(a), Part 2.319																	
0020	of which: Households	Annex V.Part 1.42(f)																	
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87																	
0040	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0060	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	
0080	**Loans and advances at cost or at amortised cost**	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319																	
0090	of which: Households	Annex V.Part 1.42(f)																	
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87																	
0110	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0130	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	
0150	**Loans and advances in pre-litigation status**	Annex V.Part 1.32, 44(a), Part 2.319, 321																	
0160	of which: Households	Annex V.Part 1.42(f)																	
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87																	
0180	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0200	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	
0220	**Loans and advances in litigation status**	Annex V.Part 1.32, 44(a), Part 2.319, 322																	
0230	of which: Households	Annex V.Part 1.42(f)																	
0240	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87																	
0250	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0260	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0270	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	
0290	**Unsecured loans and advances without guarantees**	Annex V.Part 1.32, 44(a), Part 2.319, 323																	
0300	of which: Households	Annex V.Part 1.42(f)																	
0310	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0320	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0330	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	
0350	**Loans and advances with an accumulated coverage ratio > 90%**	Annex V.Part 1.32, 44(a), Part 2.319, 324																	
0360	of which: Households	Annex V.Part 1.42(f)																	
0370	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87																	
0380	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0390	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0400	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	

23.3 Loans and advances collateralised by immovable property: Breakdown by LTV ratios

			Gross carrying amount (Annex V.Part 1.34)																
					Performing			Non Performing											
										Unlikely to pay that are not past due or past due <= 90 days		Past due > 90 days							
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170
0010	**Loans and advances collateralised by immovable property**	Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319																	
0020	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V.Part 2.239x, 325																	
0030	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V.Part 2.239x, 325																	
0040	Of which: Loans with a LTV higher than 100%	Annex V.Part 2.239x, 325																	
0050	**Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property**	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)																	
0060	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V.Part 2.239x, 325																	
0070	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V.Part 2.239x, 325																	
0080	Of which: Loans with a LTV higher than 100%	Annex V.Part 2.239x, 325																	
0090	**Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property**	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)																	
0100	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V.Part 2.239x, 325																	
0110	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V.Part 2.239x, 325																	
0120	Of which: Loans with a LTV higher than 100%	Annex V.Part 2.239x, 325																	
0130	**Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property**	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)																	
0140	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V.Part 2.239x, 325																	
0150	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V.Part 2.239x, 325																	
0160	Of which: Loans with a LTV higher than 100%	Annex V.Part 2.239x, 325																	
0170	**Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs collateralised by immovable property**	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)																	
0180	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V.Part 2.239x, 325																	
0190	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V.Part 2.239x, 325																	
0200	Of which: Loans with a LTV higher than 100%	Annex V.Part 2.239x, 325																	

23.4 Loans and advances: Additional information on accumulated impairments and accumulated negative changes in fair value due to credit risk

			Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V. Part 2.69-71)																
					Performing			Non Performing											
										Unlikely to pay that are not past due or past due <= 90 days		Past due > 90 days							
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235, 237(f)	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170
0010	**Loans and advances**	Annex V.Part 1.32, 44(a), Part 2.319																	
0020	of which: Households	Annex V.Part 1.42(f)																	
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87																	
0040	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0060	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	
0080	**Loans and advances at cost or at amortised cost**	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319																	
0090	of which: Households	Annex V.Part 1.42(f)																	
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87																	
0110	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0130	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	
0150	**Unsecured loans and advances without guarantees**	Annex V.Part 1.32, 44(a), Part 2.319, 323																	
0160	of which: Households	Annex V.Part 1.42(f)																	
0170	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0180	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0190	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	

23.5 Loans and advances: Collateral received and financial guarantees received

			Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174																
					Performing			Non Performing											
										Unlikely to pay that are not past due or past due <= 90 days		Past due > 90 days							
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170
0010	**Financial guarantees received on loans and advances**	Annex V.Part 2.319, 326																	
0020	of which: Households	Annex V.Part 1.42(f)																	
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87																	
0040	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0060	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	
0080	**Collateral received on loans and advances**	Annex V.Part 2.319, 326																	
0090	of which: Households	Annex V.Part 1.42(f)																	
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87																	
0110	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0130	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	
0150	**Immovable property collateral received on loans and advances**	Annex V.Part 2.319, 326																	
0160	of which: Households	Annex V.Part 1.42(f)																	
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87																	
0180	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0200	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	
0220	**Memorandum item: Collateral received on loans and advances - uncapped amounts**	Annex V.Part 2.319, 326, 327																	
0230	of which: Immovable property collateral	Annex V.Part 2.319, 326, 327																	

23.6 Loans and advances: Accumulated partial write-offs

			Accumulated partial write-offs (Annex V.Part 2.72, 74)																
					Performing			Non Performing											
										Unlikely to pay that are not past due or past due <= 90 days		Past due > 90 days							
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170
0010	**Loans and advances**	Annex V.Part 1.32, 44(a), Part 2.319																	
0020	of which: Households	Annex V.Part 1.42(f)																	
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87																	
0040	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix																	
0060	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)																	
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix																	

24. Loans and advances: Flows of non performing exposures, impairment & write offs since the end of the last financial year

24.1 Loans and advances: Inflows and outflows of non-performing exposures

			Gross Carrying amount (Annex V. Part 1.34)						
			Non-performing exposures - loans and advances						
				of which: Households		of which: Non-financial corporations			
							of which: SMEs		
					of which: Loans collateralised by residential immovable property			of which: Commercial Real Estate (CRE) loans	of which: CRE loans to NFCs other than SMEs
		References	Annex V.Part 1.32, 34, Part 2.213-216, 223-239	Annex V.Part 1.42(f), 44(a)	Annex V.Part 2.86(a), 87	Annex V.Part 1.42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V.Part 2.239ix	Annex V.Part 2.239ix
			0010	0020	0030	0040	0050	0060	0070
0010	**Opening balance**	Annex V.Part 2.328							
VE methodo	**Inflows**	Annex V.Part 2.239ii, 239iii, 239vi, 329							
0030	Inflow due to reclassification from performing not forborne	Annex V.Part 2.239ii, 239iii, 239vi, 329							
0040	Inflow due to reclassification from performing forborne	Annex V.Part 2.239ii, 239iii, 239vi, 329							
0050	of which: reclassified from performing forborne exposures under probation previously reclassified from non-performing	Annex V.Part 2.239ii, 239iii, 239vi, 329(b)							
0060	Inflow due to purchase of exposures	Annex V.Part 2.239ii, 239iii, 239vi, 329							
0070	Inflow due to accrued interest	Annex V.Part 2.239ii, 239iii, 239vi, 329 (a)							
0080	Inflow due to other reasons	Annex V.Part 2.239ii, 239iii, 239vi, 329 (c)							
0090	Of which: Inflow more than once	Annex V.Part 2.239ii, 239iii, 239vi, 330 (a)							
0100	Of which: Inflow of exposures granted in the past 24 months	Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)							
0110	Of which: Inflow of exposures granted during the period	Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)							
0120	**Outflows**	Annex V.Part 2.239iii-239v, 331, 332							
0130	Outflow due to reclassification as performing not forborne	Annex V.Part 2.239iii-239v(a), 331, 332							
0140	Outflow due to reclassification as performing forborne	Annex V.Part 2.239iii-239v(a), 331, 332							
0150	Outflow due to partial or total loan repayment	Annex V.Part 2.239iii-239v(b), 331, 332							
0160	Outflow due to collateral liquidations	Annex V.Part 2.239iii-239v(c), 331, 332							
0170	Net cumulated recoveries from collateral liquidation	Annex V.Part 2.333							
0180	of which: Write-offs in the context of collateral liquidations	Annex V.Part 2.239iii-239v(c)							
0190	Outflow due to taking possession of collateral	Annex V.Part 2.239iii-239v(d), 331, 332							
0200	Net cumulated recoveries from taking possession of collateral	Annex V.Part 2.333							
0210	of which: Write-offs in the context of taking possession of collateral	Annex V.Part 2.239iii-239v(d)							
0220	Outflow due to sale of instruments	Annex V.Part 2.239iii-239v(e), 331, 332							
0230	Net cumulated recoveries from sale of instruments	Annex V.Part 2.333							
0240	of which: Write-offs in the context of sale of instruments	Annex V.Part 2.239iii-239v(e)							
0250	Outflow due to risk transfers	Annex V.Part 2.239iii-239v(f), 331, 332							
0260	Net cumulated recoveries from risk transfers	Annex V.Part 2.333							
0270	of which: Write-offs in the context of risk transfers	Annex V.Part 2.239iii-239v(f)							
0280	Outflow due to write-offs	Annex V.Part 2.239iii-239v(g), 331, 332							
0290	Outflow due to reclassification as held for sale	Annex V.Part 2.239iii-239vi, 331, 332							
0300	Outflow due to other reasons	Annex V.Part 2.239iii-239v(h), 331, 332							
0310	Of which: Outflow of non-performing exposures that became non-performing during the period	Annex V.Part 2.334							
0320	**Closing balance**	Annex V.Part 2.328							

24.2 Loans and advances: Flow of impairments and accumulated negative changes in fair value due to credit risk on non-performing exposures

			Accumulated impairment and accumulated negative changes in fair value due to credit risk						
			Non-performing exposures - loans and advances						
				of which: Households		of which: Non-financial corporations			
							of which: SMEs		of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs
					of which: Loans collateralised by residential immovable property			of which: Commercial Real Estate (CRE) loans	
		References	Annex V.Part 1.32, Part 2.69-71, 213-216, 223-239	Annex V.Part 1.42(f), 44(a)	Annex V.Part 2.86(a), 87	Annex V.Part 1.42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V.Part 2.239ix	Annex V.Part 2.239ix
			0010	0020	0030	0040	0050	0060	0070
0010	**Opening balance**	Annex V.Part 2.335							
0020	**Increases during the period**	Annex V.Part 2.336							
0030	Of which: impairments against interest accrued	Annex V.Part 2.337							
0040	**Decreases during the period**	Annex V.Part 2.338							
0050	Of which: Reversal of impairment and negative changes in fair value due to credit risk	Annex V.Part 2.339(a)							
0060	Of which: Release of allowances due to unwinding process	Annex V.Part 2.339(b)							
0070	**Closing balance**	Annex V.Part 2.335							

24.3 Loans and advances: Write-offs of non-performing exposures during the period

			Gross Carrying amount						
			Non-performing exposures - Loans and advances						
				of which: Households		of which: Non-financial corporations			
							Of which: SMEs		Of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs
					of which: Loans collateralised by residential immovable property			Of which: Commercial Real Estate (CRE) loans to SMEs	
		References	Annex V.Part 1.32, 34, Part 2.213-216, 223-239	Annex V.Part 1.42(f), 44(a)	Annex V.Part 2.86(a), 87	Annex V.Part 1.42(e), 44(a)	SME Art 1 2(a)	SME Art 1 2(a), Annex V.Part 2.239ix	Annex V.Part 2.239ix
			0010	0020	0030	0040	0050	0060	0070
0010	**Write-offs during the period**	Annex V.Part 2.340							
0020	Of which: Debt forgiveness	Annex V.Part 2.340							

25. Collateral obtained by taking possession and execution processes

25.1 Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Inflows and outflows

		References	Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)									
							Time passed since recognition in balance sheet						Of which: Non-current assets held-for-sale	
							<= 2 years		> 2 years <= 5 years		> 5 years			
			Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
			Annex V.Part 1.34, Part 2.343	*Annex V.Part 2.69-71, 343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*IFRS 5.6, Annex V.Part 2.175, 175i, 344*	*IFRS 5.6, Annex V.Part 1.27, Part 2.175*
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120
0010	**Opening balance**	*Annex V.Part 2.341, 342*												
0020	**Inflows of collateral during the period**	*Annex V.Part 2.345, 349*												
method	Inflow due to new collateral obtained by taking possession	*Annex V.Part 2.345, 349*												
0040	Inflow due to positive changes in value	*Annex V.Part 2.345, 349*												
0050	**Outflows of collateral during the period**	*Annex V.Part 2.346, 349*												
0060	Outflow for which cash was collected	*Annex V.Part 2.347, 349*												
0070	Cash collected net of costs	*Annex V.Part 2.347*												
0080	Profits/(-) losses from sale of collateral obtained by taking possession	*Annex V.Part 2.347*												
0090	Outflow with replacement by financial instrument	*Annex V.Part 2.346, 349*												
0100	Financing granted	*Annex V.Part 2.347*												
0110	Outflow due to negative changes in value	*Annex V.Part 2.346, 349*												
0120	**Closing balance**	*Annex V.Part 2.341, 342*												

25.2 Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Type of collateral obtained

		References	Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)													
								Time passed since recognition in balance sheet									Of which: Non-current assets held-for-sale	
								<= 2 years			> 2 years <= 5 years			> 5 years				
			Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount
			Annex V.Part 1.34, Part 2.343	*Annex V.Part 2.69-71, 343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175ii*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*	*IFRS 5.6, Annex V.Part 2.175, 175i*	*IFRS 5.6, Annex V.Part 1.27, Part 2.175*
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160
0010	**Residential immovable property**	*Annex V. Part 2.350, 351*																
0020	Of which: under construction / development	*Annex V. Part 2.350, 352(a)*																
0030	**Commercial immovable property**	*Annex V. Part 2.350, 351*																
0040	Of which: under construction / development	*Annex V. Part 2.350, 352(a)*																
0050	Of which: Land related to commercial real estate corporations (excluding agricultural land)	*Annex V. Part 2.350, 352(b)*																
0060	Of which: Land with planning permission for development	*Annex V. Part 2.350, 352(b)*																
0070	Of which: Land without planning permission for development	*Annex V. Part 2.350, 352(b)*																
0080	**Movable property**	*Annex V. Part 2.350, 351*																
0090	**Equity and debt securities**	*Annex V. Part 2.350, 351*																
0100	**Other**	*Annex V. Part 2.350, 351*																
0110	**Total**	*Annex V. Part 2.350, 351*																
0120	**Number of Collateral obtained by taking possession**	*Annex V. Part 2.350, 351*																

25.3 Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)

		References	Debt balance reduction		Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)		
			Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes
			Annex V.Part 1.34, Part 2.343	*Annex V.Part 2.69-71, 343*	*IAS 16.6, Annex V.Part 2.175, 175i*	*IAS 16.6, Annex V.Part 1.27, Part 2.175*	*IAS 16.6, Annex V.Part 2.175, 175ii*
			0010	0020	0030	0040	0050
0010	**Total**	*Annex V.Part 2.341, 357-358*					
0020	**Inflows due to new collateral obtained by taking possession**	*Annex V.Part 2.341, 345, 357-358*					

26. Forbearance management and quality of forbearance

			Loans and advances with forbearance measures								
						of which: Households			of which: Non-financial corporations		
				of which: performing	of which: having been granted forbearance measures during the period		of which: performing	of which: having been granted forbearance measures during the period		of which: performing	of which: having been granted forbearance measures during the period
		References	*Annex V.Part 1.32, Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
			Annex V.Part 1.32, Part 2.240-245, 252-257	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
			0010	0020	0030	0040	0050	0060	0070	0080	0090
0010	**Number of instruments**	*Annex V. Part 2.320, 355, 356*									
0020	**Gross carrying amount of instruments,** for the following types of forbearance measures:	*Annex V.Part 1.34, Part 2.355, 357, 359*									
0030	Grace period/payment moratorium	*Annex V.Part 2.358(a)*									
0040	Interest rate reduction	*Annex V.Part 2.358(b)*									
/E methodo	Extension of maturity/term	*Annex V.Part 2.358(c)*									
0060	Rescheduled payments	*Annex V.Part 2.358(d)*									
0070	Debt forgiveness	*Annex V.Part 2.358(e)*									
0080	Debt asset swaps	*Annex V.Part 2.358(f)*									
0090	Other forbearance measures	*Annex V.Part 2.358(g)*									
	Gross carrying amount of instruments that were subject to forbearance measures at multiple points in time	*Annex V.Part 1.34, Part 2.355*									
0100	Loans and advances having been forborne twice	*Annex V.Part 2.360(a)(i)*									
0110	Loans and advances having been forborne more than twice	*Annex V.Part 2.360(a)(i)*									
0120	Loans and advances to which forbearance measures were granted in addition to already existing forbearance measures	*Annex V.Part 2.360(a)(ii)*									
0130	**Gross carrying amount of non-performing forborne loans and advances that failed to meet the non-performing exit criteria**	*Annex V.Part 1.34, Part 2.232, 355, 360(b)*									

30. Off-balance sheet activities: Interests in unconsolidated structured entities

30.1 Interests in unconsolidated structured entities

		References	Carrying amount of financial assets recognised in the balance sheet	Of which: liquidity support drawn	Fair value of liquidity support drawn	Carrying amount of financial liabilities recognised in the balance sheet	Nominal amount of off-balance sheet exposures given by the reporting institution	Of which: Nominal amount of loan commitments given	Losses incurred by the reporting institution in the current period
			IFRS 12.29(a)	*IFRS 12.29(a); Annex V.Part 2.286*		*IFRS 12.29(a)*	*IFRS 12.B26(e)*		*IFRS 12 B26(b); Annex V.Part 2.287*
			0010	0020	0030	0040	0050	0060	0080
0010	**Total**								

30.2 Breakdown of interests in unconsolidated structured entities by nature of the activities

	By nature of the activities EVE n	*References*	Carrying amount		
			Securitisation Special Purpose Entities	**Asset management**	**Other activities**
			CRR art 4(1)(66)	*Annex V.Part 2.285(a)*	
		IFRS 12.24, B6.(a)	0010	0020	0030
0010	**Selected financial assets recognised in the reporting institution's balance sheet**	*IFRS 12.29(a),(b)*			
0021	of which: non-performing	*Annex V.Part 2.213-239*			
0030	Derivatives	*IFRS 9 Appendix A; Annex V.Part 2.272*			
0040	Equity instruments	*IAS 32.11*			
0050	Debt securities	*Annex V.Part 1.31*			
0060	Loans and advances	*Annex V.Part 1.32*			
0070	**Selected equity and financial liabilites recognised in the reporting institution's balance sheet**	*IFRS 12.29(a),(b)*			
0080	Equity instruments issued	*IAS 32.11*			
0090	Derivatives	*IFRS 9 Appendix A; Annex V.Part 2.272*			
0100	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*			
0110	Debt securities issued	*Annex V.Part 1.37*			
			Nominal amount		
0120	**Off-balance sheet exposures given by the reporting institution**	*IFRS 12.B26.(e); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118*			
0131	of which: non-performing	*Annex V.Part 2.117*			

31. Related parties

31.1 Related parties: amounts payable to and amounts receivable from

		References *Annex V.Part 2.288-291*	**Outstanding balances**				
			Parent and entities with joint control or significant influence	**Subsidiaries and other entities of the same group**	**Associates and joint ventures**	**Key management of the institution or its parent**	**Other related parties**
			IAS 24.19(a),(b)	*IAS 24.19(c); Annex V.Part 2.289*	*IAS 24.19(d),(e); Annex V.Part 2.289*	*IAS 24.19(f)*	*IAS 24.19(g)*
			0010	0020	0030	0040	0050
0010	**Selected financial assets**	*IAS 24.18(b)*					
0020	Equity instruments	*IAS 32.11*					
0030	Debt securities	*Annex V.Part 1.31*					
0040	Loans and advances	*Annex V.Part 1.32*					
0050	of which: non-performing	*Annex V. Part 2.213-239*					
EVE method	**Selected financial liabilities**	*IAS 24.18(b)*					
0070	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*					
0080	Debt securities issued	*Annex V.Part 1.37*					
0090	**Nominal amount of loan commitments, financial guarantees and other commitments given**	*IAS 24.18(b); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118*					
0100	of which: non-performing	*IAS 24.18(b); Annex V. Part 2.117*					
0110	**Loan commitments, financial guarantees and other commitments received**	*IAS 24.18(b); Annex V.Part 2.290*					
0120	**Notional amount of derivatives**	*Annex V.Part 2.133-135*					
0131	**Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures**	*IAS 24.1(c); Annex V.Part 2.69-71, 291*					
0132	**Provisions on non-performing off-balance sheet exposures**	*Annex V.Part 2.11, 106, 291*					

31.2 Related parties: expenses and income generated by transactions with

		References *Annex V.Part 2.288-289, 292-293*	**Current period**				
			Parent and entities with joint control or significant influence	**Subsidiaries and other entities of the same group**	**Associates and joint ventures**	**Key management of the institution or its parent**	**Other related parties**
			IAS 24.19(a),(b)	*IAS 24.19(c)*	*IAS 24.19(d),(e)*	*IAS 24.19(f)*	*IAS 24.19(g)*
			0010	0020	0030	0040	0050
0010	**Interest income**	*IAS 24.18(a); Annex V.Part 2.31*					
0020	**Interest expenses**	*IAS 24.18(a); IAS 1.97; Annex V.Part 2.31*					
0030	**Dividend income**	*IAS 24.18(a); Annex V.Part 2.40*					
0040	**Fee and commission income**	*IAS 24.18(a); IFRS 7.20(c)*					
0050	**Fee and commission expenses**	*IAS 24.18(a); IFRS 7.20(c)*					
0060	**Gains or (-) losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss**	*IAS 24.18(a)*					
0070	**Gains or (-) losses on de-recognition of other than financial assets**	*IAS 24.18(a); Annex V.Part 2.292*					
0080	**Impairment or (-) reversal of impairment on non-performing exposures**	*IAS 24.18(d); Annex V.Part 2.293*					
0090	**Provisions or (-) reversal of provisions on non-performing exposures**	*Annex V. Part 2.50, 293*					

40. Group structure

40.1 Group structure: "entity-by-entity"

Code	Type of code	National code	Entity name	Entry date	Share capital of investee	Equity of investee	Total assets of investee	Profit or (-) loss of investee	Residence of investee	Sector of investee	NACE Code	Accumulated equity interest [%]	Voting rights [%]	Group structure [relationship]	Accounting treatment [Accounting Group]	Accounting treatment [CRR Group]	Carrying amount	Acquisition cost	Goodwill link to Investee	Fair value of investments for which there are published price quotations
Annex V.Part 2.294-295, 296(a)	*Annex V.Part 2.294-295, 296(b)*	*Annex V.Part 2.294-295, 296(c)*	*IFRS 12.12(a), 21(a)(i); Annex V.Part 2.294-295, 296(d)*	*Annex V.Part 2.294-295, 296(e)*	*Annex V.Part 2.294-295, 296(f)*	*IFRS 12.B12(b); Annex V.Part 2.294-295, 296(g)*	*IFRS 12.B12(b); Annex V.Part 2.294-295, 296(g)*	*IFRS 12.B12(b); Annex V.Part 2.294-295, 296(g)*	*IFRS 12.12.(b), 21.(a).(iii); Annex V.Part 2.294-295, 296(h)*	*Annex V.Part 2.294-295, 296(i)*	*Annex V.Part 2.294-295, 296(j)*	*IFRS 12.21(a)(iv); Annex V.Part 2.294-295, 296(k)*	*IFRS 12.21(a)(iv); Annex V.Part 2.294-295, 296(l)*	*IFRS 12.10(a)(i); Annex V.Part 2.294-295, 296(m)*	*IFRS 12.21(b); Annex V.Part 2.294-295, 296(n)*	*CRR art 18; Annex V.Part 2.294-295, 296(o)*	*Annex V.Part 2.294-295, 296(p)*	*Annex V.Part 2.294-295, 296(q)*	*Annex V.Part 2.294-295, 296(r)*	*IFRS 12.21(b)(iii); Annex V.Part 2.294-295, 296(s)*
0011	0015	0025	0030	0040	0050	0060	0070	0080	0090	0095	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190

40.2. Group structure: "instrument-by-instrument"

Security code	Investee		Holding company				Accumulated equity interest (%)	Carrying amount	Acquisition cost
	Code	Type of code	Code	Type of code	National code	Holding company name			
Annex V.Part 2.297(a)	*Annex V.Part 2.296(a), 297(e)*	*Annex V.Part 2.296(b), 297(e)*	*Annex V.Part 2.297(b)*	*Annex V.Part 2.297(c)*	*Annex V.Part 2.297(d)*		*Annex V.Part 2.296(j), 297(e)*	*Annex V.Part 2.296(o), 297(e)*	*Annex V.Part 2.296(p), 297(e)*
0010	0021	0025	0031	0035	0045	0050	0060	0070	0080

41. Fair value

41.1 Fair value hierarchy: financial instruments at amortised cost

		References *Annex V.Part 2.298*	Fair value *IFRS 7.25-26*	Fair value hierarchy *IFRS 13.97, 93(b)*		
				Level 1 *IFRS 13.76*	Level 2 *IFRS 13.81*	Level 3 *IFRS 13.86*
	ASSETS		0010	0020	0030	0040
0015	**Financial assets at amortised cost**	*IFRS 7.8(f); IFRS 9.4.1.2*				
0016	Debt securities	*Annex V.Part 1.31*				
0017	Loans and advances	*Annex V.Part 1.32*				
	LIABILITIES					
0070	**Financial liabilities measured at amortised cost**	*IFRS 7.8(g); IFRS 9.4.2.1*				
0080	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*				
EVE methodology	Debt securities issued	*Annex V.Part 1.37*				
0100	Other financial liabilities	*Annex V.Part 1.38-41*				

41.2 Use of the Fair Value Option

		References	Carrying amount *Annex V.Part 1.27*			
			Accounting mismatch	Managed on a fair value basis	Hybrid contracts	Managed for credit risk
			IFRS 9.B4.1.29	*IFRS 9.B4.1.33*	*IFRS 9.4.3.6; IFRS 9.4.3.7; Annex V.Part 2.300*	*IFRS 9.6.7; IFRS 7.8(a)(e); Annex V.Part 2.301*
	ASSETS		0010	0020	0030	0040
0010	**Financial assets designated at fair value through profit or loss**	*IFRS 7.8(a)(i); IFRS 9.4.1.5*				
0030	Debt securities	*Annex V.Part 1.31*				
0040	Loans and advances	*Annex V.Part 1.32*				
	LIABILITIES					
0050	**Financial liabilities designated at fair value through profit or loss**	*IFRS 7.8 (e)(i); IFRS 9.4.2.2*				
0060	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*				
0070	Debt securities issued	*Annex V.Part 1.37*				
0080	Other financial liabilities	*Annex V.Part 1.38-41*				

42. Tangible and intangible assets: carrying amount by measurement method

		References *Annex V.Part 2.302*	**Carrying amount**	of which: right-of-use assets
				IFRS 16.47(a), 53(j), Annex V.Part 2.303i
			0010	0020
0010	**Property plant and equipment**	*IAS 16.6; IAS 16.29; IAS 1.54(a)*		
0015	Of which: Software assets	*IAS 38.4; Annex V.Part 2.303*		
0020	Revaluation model	*IAS 16.31, 73(a),(d)*		
0030	Cost model	*IAS 16.30, 73(a),(d)*		
0040	**Investment property**	*IAS 40.5, 30; IAS 1.54(b)*		
0050	Fair value model	*IAS 40.33-55, 76*		
EVE method	Cost model	*IAS 40.56, 79(c)*		
0070	**Other intangible assets**	*IAS 38.8, 118, 122 ; Annex V.Part 2.303*		
0075	Of which: Software assets	*IAS 38.9; Annex V.Part 2.303*		
0080	Revaluation model	*IAS 38.75-87, 124(a)(ii)*		
0090	Cost model	*IAS 38.74*		

43. Provisions

		References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27*					
			Pensions and other post employment defined benefit obligations	**Other long term employee benefits**	**Restructuring**	**Pending legal issues and tax litigation**	**Other commitments and guarantees given measured under IAS 37 and guarantees given measured under IFRS 4**	**Other provisions**
			IAS 19.63; IAS 1.78(d); Annex V.Part 2.9	*IAS 19.153; IAS 1.78(d); Annex V.Part 2.10*	*IAS 37.70-83, 84 (a)*	*IAS 37.14, 84(a)*	*IAS 37; IFRS 4; Annex V. Part 2.304-305*	*IAS 37.14*
			0010	0020	0030	0040	0055	0060
0010	**Opening balance [carrying amount at the beginning of the period]**	*IAS 37.84 (a)*						
0020	Additions, including increases in existing provisions	*IAS 37.84 (b)*						
0030	(-) Amounts used	*IAS 37.84 (c)*						
0040	(-) Unused amounts reversed during the period	*IAS 37.84 (d)*						
0050	Increase in the discounted amount [passage of time] and effect of any change in the discount rate	*IAS 37.84 (e)*						
0060	Other movements							
0070	**Closing balance [carrying amount at the end of the period]**	*IAS 37.84 (a)*						

EVE methodology

44 Defined benefit plans and employee benefits

44.1 Components of net defined benefit plan assets and liabilities

		References	Amount
			Annex V.Part 2.306-307
			0010
0010	**Fair value of defined benefit plan assets**	*IAS 19.140(a)(i), 142*	
0020	Of which: Financial instruments issued by the institution	*IAS 19.143*	
0030	Equity instruments	*IAS 19.142(b)*	
0040	Debt instruments	*IAS 19.142(c)*	
0050	Real estate	*IAS 19.142(d)*	
[illegible]	Other defined benefit plan assets		
0070	**Present value of defined benefit obligations**	*IAS 19.140(a)(ii)*	
0080	**Effect of the asset ceiling**	*IAS 19.140(a)(iii)*	
0090	**Net defined benefit assets [Carrying amount]**	*IAS 19.63; Annex V.Part 2.308*	
0100	**Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]**	*IAS 19.63, IAS 1.78(d); Annex V.Part 2.9*	
0110	**Fair value of any right to reimbursement recognised as an asset**	*IAS 19.140(b)*	

44.2 Movements in defined benefit obligations

		References	Defined benefit obligations
			Annex V.Part 2.306, 309
			0010
0010	**Opening balance [present value]**	*IAS 19.140(a)(ii)*	
0020	Current service cost	*IAS 19.141(a)*	
0030	Interest cost	*IAS 19.141(b)*	
0040	Contributions paid	*IAS 19.141(f)*	
0050	Actuarial (-) gains or losses from changes in demographic assumptions	*IAS 19.141(c)(ii)*	
0060	Actuarial (-) gains or losses from changes in financial assumptions	*IAS 19.141(c)(iii)*	
0070	Foreign currency exchange increase or (-) decrease	*IAS 19.141(e)*	
0080	Benefits paid	*IAS 19.141(g)*	
0090	Past service cost, including gains and losses arising from settlements	*IAS 19.141(d)*	
0100	Increase or (-) decrease through business combinations and disposals	*IAS 19.141(h)*	
0110	Other increases or (-) decreases		
0120	**Closing balance [present value]**	*IAS 19.140(a)(ii); Annex V.Part 2.310*	

44.3 Staff expenses by type of benefits

		References	Current period
			0010
0010	**Pension and similar expenses**	*Annex V.Part 2.311(a)*	
0020	**Share based payments**	*IFRS 2.44; Annex V.Part 2.311(b)*	
0030	**Wages and salaries**	*Annex V.Part 2.311(c)*	
0040	**Social security contributions**	*Annex V.Part 2.311(d)*	
0050	**Severance payments**	*IAS 19.8, Annex V.Part 2.311(e)*	
0060	**Other types of staff expenses**	*Annex V.Part 2.311(f)*	
0070	**STAFF EXPENSES**		

44.4 Staff expenses by category of remuneration and category of staff

		References	Current period			
			Total staff			
				of which: Identified staff	of which: Management body (in its management function) and senior management	of which: Management body (in its supervisory function)
				Annex V.Part 2.311i (a)	*Annex V.Part 2.311i*	*Annex V.Part 2.311i (b)*
			0010	0020	0030	0040
0010	**Fixed remuneration**	*Annex V.Part 2.311i (a)*				
0020	**Variable remuneration**	*Annex V.Part 2.311i (a)*				
0030	**Staff expenses other than remuneration**					
0040	**STAFF EXPENSES**					
0050	**NUMBER OF STAFF**	*Annex V.Part 2.311ii*				

45 Breakdown of selected items of statement of profit or loss

45.1 Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio

		References	Current period	Changes in fair value due to credit risk
				Annex V.Part 2.312
			0010	0020
0010	**Financial assets designated at fair value through profit or loss**	*IFRS 7.20(a)(i); IFRS 9.4.1.5*		
0020	**Financial liabilities designated at fair value through profit or loss**	*IFRS 7.20(a)(i); IFRS 9.4.2.2*		
0030	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS**	*IFRS 7.20(a)(i)*		

EVE methodology

		References	Current period
			Annex V.Part 2.313
			0010
0010	**Property, Plant and Equipment**	*IAS 16.68, 71*	
0020	**Investment property**	*IAS 40.69; IAS 1.34(a), 98(d)*	
0030	**Intangible assets**	*IAS 38.113-115A; IAS 1.34(a)*	
0040	**Other assets**	*IAS 1.34 (a)*	
0050	**GAINS OR (-) LOSSES ON DERECOGNITION OF NON-FINANCIAL ASSETS**	*IAS 1.34*	

45.3 Other operating income and expenses

		References	Income	Expenses
			0010	0020
0010	**Changes in fair value in tangible assets measured using the fair value model**	*IAS 40.76(d); Annex V.Part 2.314*		
0020	**Investment property**	*IAS 40.75(f); Annex V.Part 2.314*		
0030	**Operating Leases other than investment property**	*IFRS 16.81,82; Annex V.Part 2.315*		
0040	**Other**	*Annex V.Part 2.316*		
0050	**OTHER OPERATING INCOME OR EXPENSES**	*Annex V.Part 2.314-316*		

46. Statement of changes in equity

	Sources of equity changes	References	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests: Accumulated Other Comprehensive Income	Minority interests: Other items	Total
			IAS 1.106, 54(r)	*IAS 1.106, 78(e)*	*IAS 1.106, Annex V.Part 2.18-19*	*IAS 1.106; Annex V.Part 2.20*	*IAS 1.106*	*CRR art 4(1)(123)*	*IFRS 1.30 D5-D8*	*IAS 1.106, 54(c)*	*IAS 1.106; IAS 32.34, 33; Annex V.Part 2.30*	*IAS 1.106(a)*	*IAS 1.106; IAS 32.35*	*IAS 1.54(q), 106(a)*	*IAS 1.54(q), 106(a)*	*IAS 1.9(c), IG6*
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140
0010	**Opening balance [before restatement]**															
0020	Effects of corrections of errors	*IAS 1.106.(b); IAS 8.42*														
0030	Effects of changes in accounting policies	*IAS 1.106.(b); IAS 1.IG6; IAS 8.22*														
0040	**Opening balance [current period]**															
0050	Issuance of ordinary shares	*IAS 1.106.(d).(iii)*														
0060	Issuance of preference shares	*IAS 1.106.(d).(iii)*														
0070	Issuance of other equity instruments	*IAS 1.106.(d).(iii)*														
EVE meth	Exercise or expiration of other equity instruments issued	*IAS 1.106.(d).(iii)*														
0090	Conversion of debt to equity	*IAS 1.106.(d).(iii)*														
0100	Capital reduction	*IAS 1.106.(d).(iii)*														
0110	Dividends	*IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6*														
0120	Purchase of treasury shares	*IAS 1.106.(d).(iii); IAS 32.33*														
0130	Sale or cancellation of treasury shares	*IAS 1.106.(d).(iii); IAS 32.33*														
0140	Reclassification of financial instruments from equity to liability	*IAS 1.106.(d).(iii)*														
0150	Reclassification of financial instruments from liability to equity	*IAS 1.106.(d).(iii)*														
0160	Transfers among components of equity	*IAS 1.106.(d).(iii); Annex V.Part 2.318*														
0170	Equity increase or (-) decrease resulting from business combinations	*IAS 1.106.(d).(iii)*														
0180	Share based payments	*IAS 1.106.(d).(iii); IFRS 2.10*														
0190	Other increase or (-) decrease in equity	*IAS 1.106.(d)*														
0200	Total comprehensive income for the year	*IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.IG6*														
0210	**Closing balance [current period]**															

47. Loans and advances: Average duration and recovery periods

			TOTAL						
				of which: Households		of which: Non-financial corporations			
					of which: loans collateralised by residential immovable property		of which: SMEs		Of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs
								of which: Commercial Real Estate (CRE) loans	
		References		*Annex V.Part 1.42(f)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
			0010	0020	0030	0040	0050	0060	0070
0010	**Non-performing loans and advances: weighted average time since past due date (in years)**	*Annex V.Part 2.362, 363*							
0020	**Net cumulated recoveries from litigation procedures concluded during the period**	*Annex V.Part 2.362, 364(a)*							
0030	**Gross carrying amount reduction from litigation procedures concluded during the period**	*Annex V.Part 2.362, 364(b)*							
0040	**Average duration of litigation procedures concluded in the period (in years)**	*Annex V.Part 2.362, 364(c)*							

1. Balance Sheet Statement [Statement of Financial Position]

1.1 Assets

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

1. Balance Sheet Statement [Statement of Financial Position]

1.2 Liabilities

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

1. Balance Sheet Statement [Statement of Financial Position]

1.3 Equity

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

2. Statement of profit or loss

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					0010
0010	**Interest income**	*BAD art 27.Vertical layout(1); Annex V.Part 2.31*	*IAS 1.97; Annex V.Part 2.31*	16	
0020	Financial assets held for trading		*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34*		
0025	Non-trading financial assets mandatorily at fair value through profit or loss		*IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1*		
0030	Financial assets designated at fair value through profit or loss		*IFRS 7.20(a)(i), B5(e)*		
0041	Financial assets at fair value through other comprehensive income		*IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A*		
0051	Financial assets at amortised cost		*IFRS 7.20(b);IFRS 9.4.1.2; IFRS 9.5.7.2*		
0070	Derivatives - Hedge accounting, interest rate risk		*IFRS 9.Appendix A; .B6.6.16; Annex V.Part 2.35*		
0080	Other assets		*Annex V.Part 2.36*		
EVE methodology	Interest income on liabilities	*Annex V.Part 2.37*	*IFRS 9.5.7.1, Annex V.Part 2.37*		
0090	**(Interest expenses)**	*BAD art 27.Vertical layout(2); Annex V.Part 2.31*	*IAS 1.97; Annex V.Part 2.31*	16	
0100	(Financial liabilities held for trading)		*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34*		
0110	(Financial liabilities designated at fair value through profit or loss)		*IFRS 7.20(a)(i), B5(e)*		
0120	(Financial liabilities measured at amortised cost)		*IFRS 7.20(b); IFRS 9.5.7.2*		
0130	(Derivatives - Hedge accounting, interest rate risk)		*IAS 39.9; Annex V.Part 2.35*		
0140	(Other liabilities)		*Annex V.Part 2.38*		
0145	(Interest expense on assets)	*Annex V.Part 2.39*	*IFRS 9.5.7.1, Annex V.Part 2.39*		
0150	**(Expenses on share capital repayable on demand)**		*IFRIC 2.11*		
0160	**Dividend income**	*BAD art 27.Vertical layout(3); Annex V.Part 2.40*	*Annex V.Part 2.40*	31	
0170	Financial assets held for trading		*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40*		
0175	Non-trading financial assets mandatorily at fair value through profit or loss		*IFRS 7.20(a)(i), B5(e),IFRS 9.5.7.1A; Annex V.Part 2.40*		
0191	Financial assets at fair value through other comprehensive income		*IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41*		
0192	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	*Annex V Part 2 .42*	*Annex V Part 2 .42*		
0200	**Fee and commission income**	*BAD art 27.Vertical layout(4)*	*IFRS 7.20(c)*	22	
0210	**(Fee and commission expenses)**	*BAD art 27.Vertical layout(5)*	*IFRS 7.20(c)*	22	
0220	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**	*BAD art 27.Vertical layout(6)*	*Annex V.Part 2.45*	16	
0231	Financial assets at fair value through other comprehensive income		*IFRS 9.4.12A; IFRS 9.5.7.10-11*		
0241	Financial assets at amortised cost		*IFRS 7.20(a)(v); IFRS 9.4.1.2; IFRS 9.5.7.2*		
0260	Financial liabilities measured at amortised cost		*IFRS 7.20(a)(v); IFRS 9.5.7.2*		
0270	Other				
0280	**Gains or (-) losses on financial assets and liabilities held for trading, net**		*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46*	16	
0285	**Gains or (-) losses on trading financial assets and liabilities, net**	*BAD art 27.Vertical layout(6)*		16	
0287	**Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net**		*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46*		
0290	**Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net**		*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44*	16, 45	
0295	**Gains or (-) losses on non-trading financial assets and liabilities, net**	*BAD art 27.Vertical layout(6)*		16	
0300	**Gains or (-) losses from hedge accounting, net**	*Accounting Directive art 8(1)(a), (6), (8)*	*Annex V.Part 2.47*	16	
0310	**Exchange differences [gain or (-) loss], net**	*BAD art 39*	*IAS 21.28, 52 (a)*		
0320	**Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net**	*BAD art 27.Vertical layout(13)-(14); Annex V Part 2.56*	*Annex V.Part 2.56*		
0330	**Gains or (-) losses on derecognition of non-financial assets, net**	*Annex V. Part 2.48*	*IAS 1.34; Annex V. Part 2.48*	45	
0340	**Other operating income**	*BAD art 27.Vertical layout(7); Annex V.Part 2.314-316*	*Annex V.Part 2.314-316*	45	
0350	**(Other operating expenses)**	*BAD art 27.Vertical layout(10); Annex V.Part 2.314-316*	*Annex V.Part 2.314-316*	45	
0355	**TOTAL OPERATING INCOME, NET**				
0360	**(Administrative expenses)**	*BAD art 27.Vertical layout(8)*			
0370	(Staff expenses)	*BAD art 27.Vertical layout(8)(a)*	*IAS 19.7; IAS 1.102, IG 6*	44	
0380	(Other administrative expenses)	*BAD art 27.Vertical layout(8)(b);*		16	
0385	**(Cash contributions to resolution funds and deposit guarantee schemes)**	*Annex V.Part 2.48i*	*Annex V.Part 2.48i*		
0390	**(Depreciation)**		*IAS 1.102, 104*		
0400	(Property, Plant and Equipment)	*BAD art 27.Vertical layout(9)*	*IAS 1.104; IAS 16.73(e)(vii)*		
0410	(Investment Properties)	*BAD art 27.Vertical layout(9)*	*IAS 1.104; IAS 40.79(d)(iv)*		
0415	(Goodwill)	*BAD art 27.Vertical layout(9)*			
0420	(Other intangible assets)	*BAD art 27.Vertical layout(9)*	*IAS 1.104; IAS 38.118(e)(vi)*		
0425	**Modification gains or (-) losses, net**		*IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49*		
0426	Financial assets at fair value through other comprehensive income		*IFRS 7.35J*		
0427	Financial assets at amortised cost		*IFRS 7.35J*		
0430	**(Provisions or (-) reversal of provisions)**		*IAS 37.59, 84; IAS 1.98(b)(f)(g)*	9 12 43	
0435	(payment commitments to resolution funds and deposit guarantee schemes)	*Annex V.Part 2.48i*	*Annex V.Part 2.48i*		
0440	(Commitments and guarantees given)	*BAD art 27.Vertical layout(11)-(12)*	*IFRS 9.4.2.1(c),(d),9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50*		
0450	(Other provisions)				
0455	**(Increases or (-) decreases of the fund for general banking risks, net)**	*BAD art 38.2*			
0460	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	*BAD art 35-37, Annex V.Part 2.52, 53*	*IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V Part 2.51, 53*	12	
0481	(Financial assets at fair value through other comprehensive income)		*IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8*	12	
0491	(Financial assets at amortised cost)		*IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8*	12	
0510	**(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)**	*BAD art 27.Vertical layout(13)-(14)*	*IAS 28.40-43*	16	
0520	**(Impairment or (-) reversal of impairment on non-financial assets)**		*IAS 36.126(a)(b)*	16	
0530	(Property, plant and equipment)	*BAD art 27.Vertical layout(9)*	*IAS 16.73(e)(v-vi)*		
0540	(Investment properties)	*BAD art 27.Vertical layout(9)*	*IAS 40.79(d)(v)*		
0550	(Goodwill)	*BAD art 27.Vertical layout(9)*	*IFRS 3.Appendix B67(d)(v); IAS 36.124*		
0560	(Other intangible assets)	*BAD art 27.Vertical layout(9)*	*IAS 38.118 (e)(iv)(v)*		
0570	(Other)		*IAS 36.126 (a)(b)*		
0580	**Negative goodwill recognised in profit or loss**	*Accounting Directive art 24(3)(f)*	*IFRS 3.Appendix B64(n)(i)*		
0590	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method**	*BAD art 27.Vertical layout(13)-(14)*	*Annex V.Part 2.54*		
0600	**Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations**		*IFRS 5.37; Annex V.Part 2.55*		
0610	**PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS**		*IAS 1.102, IG 6; IFRS 5.33 A*		
0620	**(Tax expense or (-) income related to profit or loss from continuing operations)**	*BAD art 27.Vertical layout(15)*	*IAS 1.82(d); IAS 12.77*		
0630	**PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS**	*BAD art 27.Vertical layout(16)*	*IAS 1, IG 6*		
0632	**Extraordinary profit or (-) loss after tax**	*BAD art 27.Vertical layout(21)*			
0633	Extraordinary profit or loss before tax	*BAD art 27.Vertical layout(19)*			
0634	(Tax expense or (-) income related to extraordinary profit or loss)	*BAD art 27.Vertical layout(20)*			
0640	**Profit or (-) loss after tax from discontinued operations**		*IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56*		
0650	Profit or (-) loss before tax from discontinued operations		*IFRS 5.33(b)(i)*		
0660	(Tax expense or (-) income related to discontinued operations)		*IFRS 5.33 (b)(ii),(iv)*		
0670	**PROFIT OR (-) LOSS FOR THE YEAR**	*BAD art 27.Vertical layout(23)*	*IAS 1.81A(a)*		
0680	Attributable to minority interest [non-controlling interests]		*IAS 1.81B (b)(i)*		
0690	Attributable to owners of the parent		*IAS 1.81B (b)(ii)*		

3. Statement of comprehensive income

		References National GAAP compatible IFRS	Current period
			0010
0010	**Profit or (-) loss for the year**	*IAS 1.7, IG6*	
0020	**Other comprehensive income**	*IAS 1.7, IG6*	
0030	**Items that will not be reclassified to profit or loss**	*IAS 1.82A(a)(i)*	
0040	Tangible assets	*IAS 1.7, IG6; IAS 16.39-40*	
0050	Intangible assets	*IAS 1.7; IAS 38.85-86*	
0060	Actuarial gains or (-) losses on defined benefit pension plans	*IAS 1.7, IG6; IAS 19. 120(c)*	
0070	Non-current assets and disposal groups held for sale	*IFRS 5.38*	
0080	Share of other recognised income and expense of entities accounted for using the equity method	*IAS 1. IG6; IAS 28. 10*	
0081	Fair value changes of equity instruments measured at fair value through other comprehensive income	*IAS 1.7(d)*	
EVE metho dology	Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	*IFRS 9.5.7.5;.6.5.3; IFRS 7.24C; Annex V.Part 2.57*	
0084	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]*	*IFRS 9.5.7.5;.6.5.8(b); Annex V.Part 2.57*	
0085	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]*	*IFRS 9.5.7.5;.6.5.8(a); Annex V.Part 2.57*	
0086	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	*IAS 1.7(f)*	
0090	Income tax relating to items that will not be reclassified	*IAS 1.91(b); Annex V.Part 2. 66*	
0100	**Items that may be reclassified to profit or loss**	*IAS 1.82A (a)(ii)*	
0110	Hedge of net investments in foreign operations [effective portion]	*IFRS 9.6.5.13(a); IFRS 7.24C(b)(i)(iv),.24E(a); Annex V.Part 2.58*	
0120	*Valuation gains or (-) losses taken to equity*	*IAS 1.IG6;IFRS 9.6.5.13(a); IFRS 7.24C(b)(i);.24E(a); Annex V.Part 2.58*	
0130	*Transferred to profit or loss*	*IAS 1.7, 92-95; IAS 21.48-49; IFRS 9.6.5.14; Annex V.Part 2.59*	
0140	*Other reclassifications*	*Annex V.Part 2.65*	
0150	Foreign currency translation	*IAS 1.7, IG6; IAS 21.52(b)*	
0160	*Translation gains or (-) losses taken to equity*	*IAS 21.32, 38-47*	
0170	*Transferred to profit or loss*	*IAS 1.7, 92-95; IAS 21.48-49*	
0180	*Other reclassifications*	*Annex V.Part 2.65*	
0190	Cash flow hedges [effective portion]	*IAS 1.7, IG6; IAS 39.95(a)-96 - IFRS 9.6.5.11(b); IFRS 7.24C(b)(i);.24E(a);*	
0200	*Valuation gains or (-) losses taken to equity*	*IAS 1.7(e),IG6; IFRS 9.6.5.11(a)(b)(d); IFRS 7.24C(b)(i), .24E(a)*	
0210	*Transferred to profit or loss*	*IAS 1.7, 92-95, IG6; IFRS 9.6.5.11(d)(ii)(iii);IFRS 7.24C(b)(iv),.24E(a) Annex V.Part 2.59*	
0220	*Transferred to initial carrying amount of hedged items*	*IAS 1.IG6;IFRS 9.6.5.11(d)(i)*	
0230	*Other reclassifications*	*Annex V.Part 2.65*	
0231	Hedging instruments [not designated elements]	*IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24E (b)(c); Annex V.Part 2.60*	
0232	*Valuation gains or (-) losses taken to equity*	*IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24 E (b)(c)*	
0233	*Transferred to profit or loss*	*IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24 E (b)(c); Annex V.Part 2.61*	
0234	*Other reclassifications*	*Annex V.Part 2.65*	
0241	Debt instruments at fair value through other comprehensive income	*IAS 1.7(da), IG 6; IAS 1.IG6; IFRS 9.5.6.4; Annex V.Part 2.62-63*	
0251	*Valuation gains or (-) losses taken to equity*	*IFRS 7.20(a)(ii); IAS 1.IG6; IFRS 9.5.6.4*	
0261	*Transferred to profit or loss*	*IAS 1.7, IAS 1.92-95, IAS 1.IG6; IFRS 9.5.6.7; Annex V.Part 2.64*	
0270	*Other reclassifications*	*IFRS 5.IG Example 12;IFRS 9.5.6.5; Annex V.Part 2.64-65*	
0280	Non-current assets and disposal groups held for sale	*IFRS 5.38*	
0290	*Valuation gains or (-) losses taken to equity*	*IFRS 5.38*	
0300	*Transferred to profit or loss*	*IAS 1.7, 92-95; IFRS 5.38*	
0310	*Other reclassifications*	*IFRS 5.IG Example 12*	
0320	Share of other recognised income and expense of Investments in subsidaries, joint ventures and associates	*IAS 1.IG6; IAS 28. 10*	
0330	Income tax relating to items that may be reclassified to profit or (-) loss	*IAS 1.91(b), IG6; Annex V.Part 2.66*	
0340	**Total comprehensive income for the year**	*IAS 1.7, 81A(a) , IG6*	
0350	Attributable to minority interest [Non-controlling interest]	*IAS 1.83(b)(i), IG6*	
0360	Attributable to owners of the parent	*IAS 1.83(b)(ii), IG6*	

4. Breakdown of financial assets by instrument and by counterparty sector

4.1 Financial assets held for trading

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount
				Annex V.Part 1.27
				0010
0005	**Derivatives**			
0010	**Equity instruments**		IAS 32.11; Annex V.Part 1.44(b)	
0030	of which: credit institutions		Annex V.Part 1.42(c)	
0040	of which: other financial corporations		Annex V.Part 1.42(d)	
0050	of which: non-financial corporations		Annex V.Part 1.42(e)	
0060	**Debt securities**		Annex V.Part 1.31, 44(b)	
0070	Central banks		Annex V.Part 1.42(a)	
0080	General governments		Annex V.Part 1.42(b)	
0090	Credit institutions		Annex V.Part 1.42(c)	
0100	Other financial corporations		Annex V.Part 1.42(d)	
0110	Non-financial corporations		Annex V.Part 1.42(e)	
0120	**Loans and advances**		Annex V.Part 1.32, 44(a)	
0130	Central banks		Annex V.Part 1.42(a)	
0140	General governments		Annex V.Part 1.42(b)	
0150	Credit institutions		Annex V.Part 1.42(c)	
0160	Other financial corporations		Annex V.Part 1.42(d)	
0170	Non-financial corporations		Annex V.Part 1.42(e)	
0180	Households		Annex V.Part 1.42(f)	
0190	**FINANCIAL ASSETS HELD FOR TRADING**		IFRS 9.Appendix A	

4.2.1 Non-trading financial assets mandatorily at fair value through profit or loss

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				Annex V.Part 1.27	Annex V.Part 2.69
				0010	0020
0010	**Equity instruments**		IAS 32.11; Annex V.Part 1.44(b)		
0020	of which: credit institutions		Annex V.Part 1.42(c)		
0030	of which: other financial corporations		Annex V.Part 1.42(d)		
0040	of which: non-financial corporations		Annex V.Part 1.42(e)		
0050	**Debt securities**		Annex V.Part 1.31, 44(b)		
0060	Central banks		Annex V.Part 1.42(a)		
0070	General governments		Annex V.Part 1.42(b)		
0080	Credit institutions		Annex V.Part 1.42(c)		
0090	Other financial corporations		Annex V.Part 1.42(d)		
0100	Non-financial corporations		Annex V.Part 1.42(e)		
0110	**Loans and advances**		Annex V.Part 1.32, 44(a)		
0120	Central banks		Annex V.Part 1.42(a)		
0130	General governments		Annex V.Part 1.42(b)		
0140	Credit institutions		Annex V.Part 1.42(c)		
0150	Other financial corporations		Annex V.Part 1.42(d)		
0160	Non-financial corporations		Annex V.Part 1.42(e)		
0170	Households		Annex V.Part 1.42(f)		
0180	**NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS**		IFRS 7.8(a)(ii); IFRS 9.4.1.4		

4.2.2 Financial assets designated at fair value through profit or loss

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				Annex V.Part 1.27	Annex V.Part 2.69
				0010	0020
0010	**Equity instruments**	ECB/2013/33 Annex 2.Part 2.4-5			
0020	of which: at cost				
0030	of which: credit institutions	Annex V.Part 1.42(c)			
0040	of which: other financial corporations	Annex V.Part 1.42(d)			
0050	of which: non-financial corporations	Annex V.Part 1.42(e)			
0060	**Debt securities**	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)		
0070	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)		
0080	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)		
0090	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)		
0100	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)		
0110	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)		
0120	**Loans and advances**	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)		
0130	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)		
0140	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)		
0150	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)		
0160	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)		
0170	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)		
0180	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)		
0190	**FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS**	Accounting Directive art 8(1)(a), (6)	IFRS 7.8(a)(i); IFRS 9.4.1.5		

4.3.1 Financial assets at fair value through other comprehensive income

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Gross carrying amount (Annex V.Part 1.34(b)): Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Purchased or originated credit-impaired financial assets	Accumulated impairment (Annex V.Part 2.70(b), 71): Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Purchased or originated credit-impaired financial assets	Accumulated partial write-offs	Accumulated total write-offs
				Annex V.Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a)	IFRS 9.B5.5.22-24; Annex V.Part 2.75	IFRS 9.5.5.3; IFRS 7.35M(b)(i)	IFRS 9.5.5.1; IFRS 7.35M(b)(ii)	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67	IFRS 9.5.5.5; IFRS 7.35H(a); IFRS 7.16A	IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i); IFRS 7.16A	IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii); IFRS 7.16A	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67-70(d)	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74
				0010	0015	0020	0030	0040	0041	0050	0060	0070	0071	0080	0090
0010	**Equity instruments**		IAS 32.11; Annex V.Part 1.44(b)												
0020	of which: credit institutions		Annex V.Part 1.42(c)												
0030	of which: other financial corporations		Annex V.Part 1.42(d)												
0040	of which: non-financial corporations		Annex V.Part 1.42(e)												
0050	**Debt securities**		Annex V.Part 1.31, 44(b)												
0060	Central banks		Annex V.Part 1.42(a)												
0070	General governments		Annex V.Part 1.42(b)												
0080	Credit institutions		Annex V.Part 1.42(c)												
0090	Other financial corporations		Annex V.Part 1.42(d)												
0100	Non-financial corporations		Annex V.Part 1.42(e)												
0110	**Loans and advances**		Annex V.Part 1.32, 44(a)												
0120	Central banks		Annex V.Part 1.42(a)												
0130	General governments		Annex V.Part 1.42(b)												
0140	Credit institutions		Annex V.Part 1.42(c)												
0150	Other financial corporations		Annex V.Part 1.42(d)												
0160	Non-financial corporations		Annex V.Part 1.42(e)												
0165	Of which: Small and Medium-sized Enterprises		SME Art 1 2(a)												
0170	Households		Annex V.Part 1.42(f)												
0180	**FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**		IFRS 7.8(h); IFRS 9.4.1.2A												

4.4.1 Financial assets at amortised cost

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Gross carrying amount (Annex V.Part 1.34(b)): Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Purchased or originated credit-impaired financial assets	Accumulated impairment (Annex V.Part 2.70(b), 71): Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Purchased or originated credit-impaired financial assets	Accumulated partial write-offs	Accumulated total write-offs
				Annex V.Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a)	IFRS 9.B5.5.22-24; Annex V.Part 2.75	IFRS 9.5.5.3; IFRS 7.35M(b)(i)	IFRS 9.5.5.1; IFRS 7.35M(b)(ii)	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67	IFRS 9.5.5.5; IFRS 7.35H(a)	IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i)	IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii)	IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67-70(d)	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74	IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74
				0010	0015	0020	0030	0040	0041	0050	0060	0070	0071	0080	0090
0010	**Debt securities**		Annex V.Part 1.31, 44(b)												
0020	Central banks		Annex V.Part 1.42(a)												
0030	General governments		Annex V.Part 1.42(b)												
0040	Credit institutions		Annex V.Part 1.42(c)												
0050	Other financial corporations		Annex V.Part 1.42(d)												
0060	Non-financial corporations		Annex V.Part 1.42(e)												
0070	**Loans and advances**		Annex V.Part 1.32, 44(a)												
0080	Central banks		Annex V.Part 1.42(a)												
0090	General governments		Annex V.Part 1.42(b)												
0100	Credit institutions		Annex V.Part 1.42(c)												
0110	Other financial corporations		Annex V.Part 1.42(d)												
0120	Non-financial corporations		Annex V.Part 1.42(e)												
0125	Of which: Small and Medium-sized Enterprises		SME Art 1 2(a)												
0130	Households		Annex V.Part 1.42(f)												
0140	**FINANCIAL ASSETS AT AMORTISED COST**		IFRS 7.8(f); IFRS 9.4.1.2												

4.5 Subordinated financial assets

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount
				Annex V.Part 1.27-28
				0010
0010	**Loans and advances**	Annex V.Part 1.32	Annex V.Part 1.32	
0020	**Debt securities**	Annex V.Part 1.31	Annex V.Part 1.31	
0030	**SUBORDINATED [FOR THE ISSUER] FINANCIAL ASSETS**	Accounting Directive art 8(1)(a); Annex V.Part 2.78, 100	Annex V.Part 2.78, 100	

4.6 Trading financial assets

		References National GAAP based on BAD	Carrying amount
			Annex V.Part 1.27-28
			0010
0005	**Derivatives**	CRR Annex II; Annex V.Part 1.17	
0010	**Equity instruments**	ECB/2013/33 Annex 2.Part 2.4-5; Annex V.Part 1.44(b)	
0020	of which: unquoted		
0030	of which: credit institutions	Annex V.Part 1.42(c)	
0040	of which: other financial corporations	Annex V.Part 1.42(d)	
0050	of which: non-financial corporations	Annex V.Part 1.42(e)	
0060	**Debt securities**	Annex V.Part 1.31, 44(b)	
0070	Central banks	Annex V.Part 1.42(a)	
0080	General governments	Annex V.Part 1.42(b)	
0090	Credit institutions	Annex V.Part 1.42(c)	
0100	Other financial corporations	Annex V.Part 1.42(d)	
0110	Non-financial corporations	Annex V.Part 1.42(e)	
0120	**Loans and advances**	Annex V.Part 1.32, 44(a)	
0130	Central banks	Annex V.Part 1.42(a)	
0140	General governments	Annex V.Part 1.42(b)	
0150	Credit institutions	Annex V.Part 1.42(c)	
0160	Other financial corporations	Annex V.Part 1.42(d)	
0170	Non-financial corporations	Annex V.Part 1.42(e)	
0180	Households	Annex V.Part 1.42(f)	
0190	**TRADING FINANCIAL ASSETS**	BAD Article 32-33; Annex V.Part 1.17	

4.7 Non-trading non-derivative financial assets measured at fair value through profit or loss

		References National GAAP based on BAD	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Annex V.Part 1.27-28	Annex V.Part 2.69
			0010	0021
0010	**Equity instruments**	ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)		
0020	of which: unquoted			
0030	of which: credit institutions	Annex V.Part 1.42(c)		
0040	of which: other financial corporations	Annex V.Part 1.42(d)		
0050	of which: non-financial corporations	Annex V.Part 1.42(e)		
0060	**Debt securities**	Annex V.Part 1.31, 44(b)		
0070	Central banks	Annex V.Part 1.42(a)		
0080	General governments	Annex V.Part 1.42(b)		
0090	Credit institutions	Annex V.Part 1.42(c)		
0100	Other financial corporations	Annex V.Part 1.42(d)		
0110	Non-financial corporations	Annex V.Part 1.42(e)		
0120	**Loans and advances**	Annex V.Part 1.32, 44(a)		
0130	Central banks	Annex V.Part 1.42(a)		
0140	General governments	Annex V.Part 1.42(b)		
0150	Credit institutions	Annex V.Part 1.42(c)		
0160	Other financial corporations	Annex V.Part 1.42(d)		
0170	Non-financial corporations	Annex V.Part 1.42(e)		
0180	Households	Annex V.Part 1.42(f)		
0190	**NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS**	BAD art 36(2)		

4.8 Non-trading non-derivative financial assets measured at fair value to equity

		References National GAAP based on BAD	Financial assets not subject to impairment (Annex V.Part 1.34(d), Part 2.79): Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures	Financial assets subject to impairment (Annex V.Part 2.79): Carrying amount	Gross carrying amount (Annex V Part 1.34(d)): Unimpaired assets	Impaired assets	Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount	Accumulated partial write-offs	Accumulated total write-offs
			Annex V.Part 1.27-28	Annex V.Part 2.69	Annex V.Part 1.27-28		CRR art 4(95)	CRR art 4(95), Annex V Part 2.70(c), 71	CRR art 4(95); Annex V.Part 2.70(c), 71	CRR art 4(95); Annex V.Part 2.70(c), 71, 82	CRR art 4(95); Annex V.Part 2.72-74	CRR art 4(95); Annex V.Part 2.72-74
			0010	0030	0035	0040	0050	0060	0070	0080	0090	0100
0010	**Equity instruments**	ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)										
0020	of which: unquoted											
0030	of which: credit institutions	Annex V.Part 1.42(c)										
0040	of which: other financial corporations	Annex V.Part 1.42(d)										
0050	of which: non-financial corporations	Annex V.Part 1.42(e)										
0060	**Debt securities**	Annex V.Part 1.31, 44(b)										
0070	Central banks	Annex V.Part 1.42(a)										
0080	General governments	Annex V.Part 1.42(b)										
0090	Credit institutions	Annex V.Part 1.42(c)										
0100	Other financial corporations	Annex V.Part 1.42(d)										
0110	Non-financial corporations	Annex V.Part 1.42(e)										
0120	**Loans and advances**	Annex V.Part 1.32, 44(a)										
0130	Central banks	Annex V.Part 1.42(a)										
0140	General governments	Annex V.Part 1.42(b)										
0150	Credit institutions	Annex V.Part 1.42(c)										
0160	Other financial corporations	Annex V.Part 1.42(d)										
0170	Non-financial corporations	Annex V.Part 1.42(e)										
0175	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)										
0180	Households	Annex V.Part 1.42(f)										
0190	**NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY**	Accounting Directive art 8(1)(a), 8(2)										

4.9 Non-trading non-derivative financial assets measured at a cost-based method

		References National GAAP based on BAD	Gross carrying amount (Annex V.Part 1.34(c),34(e)): Unimpaired assets	of which: assets under LOCOM	Impaired assets	of which: assets under LOCOM	Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount	Carrying amount	of which: assets under LOCOM	Accumulated negative value adjustments on LOCOM assets - market risk induced	Accumulated negative value adjustments on LOCOM assets - credit risk induced	Accumulated partial write-offs	Accumulated total write-offs
			Annex V.Part 2.80	Annex V.Part 1.19	CRR art 4(95), Annex V.Part 2.80	Annex V.Part 1.19	CRR art 4(95); Annex V.Part 2.70(c), 71	CRR art 4(95); Annex V.Part 2.70(c),71	CRR art 4(95); Annex V.Part 2.70(c), 71, 82	Annex V.Part 1.27-28	Annex V.Part 1.19	Annex V.Part 2.80	Annex V.Part 2.80	CRR art 4(95); Annex V.Part 2.72-74	CRR art 4(95); Annex V.Part 2.72-74
			0010	0015	0020	0025	0030	0041	0045	0050	0060	0070	0080	0090	0100
0005	**Equity instruments**	ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)													
0006	of which: unquoted														
0007	of which: credit institutions	Annex V.Part 1.42(c)													
0008	of which: other financial corporations	Annex V.Part 1.42(d)													
0009	of which: non-financial corporations	Annex V.Part 1.42(e)													
0010	**Debt securities**	Annex V.Part 1.31, 44(b)													
0020	Central banks	Annex V.Part 1.42(a)													
0030	General governments	Annex V.Part 1.42(b)													
0040	Credit institutions	Annex V.Part 1.42(c)													
0050	Other financial corporations	Annex V.Part 1.42(d)													
0060	Non-financial corporations	Annex V.Part 1.42(e)													
0070	**Loans and advances**	Annex V.Part 1.32, 44(a)													
0080	Central banks	Annex V.Part 1.42(a)													
0090	General governments	Annex V.Part 1.42(b)													
0100	Credit institutions	Annex V.Part 1.42(c)													
0110	Other financial corporations	Annex V.Part 1.42(d)													
0120	Non-financial corporations	Annex V.Part 1.42(e)													
0125	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)													
0130	Households	Annex V.Part 1.42(f)													
0140	**NON-TRADING FINANCIAL ASSETS MEASURED AT A COST-BASED METHOD**	BAD art 37.1; art 42a(4)(b); Annex V.Part 1.19													

4.10 Other non-trading non-derivative financial assets

		References National GAAP based on BAD	Gross carrying amount (Annex V.Part 1.34(e),34(f)): Unimpaired assets	of which: assets under LOCOM	Impaired assets	of which: assets under LOCOM	Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount	Carrying amount	of which: assets under LOCOM	Accumulated negative value adjustments on LOCOM assets - market risk induced	Accumulated negative value adjustments on LOCOM assets - credit risk induced	Accumulated partial write-offs	Accumulated total write-offs
			Annex V.Part 2.81	Annex V.Part 1.20	Annex V.Part 2.81	CRR art 4(95); Annex V.Part 1.20	CRR art 4(95); Annex V.Part 2.70(c), 71	CRR art 4(95); Annex V.Part 2.70(c),71	CRR art 4(95); Annex V.Part 2.70(c), 71, 82	Annex V.Part 1.27-28	Annex V.Part 1.20	Annex V.Part 2.81	Annex V.Part 2.81	CRR art 4(95); Annex V.Part 2.72-74	CRR art 4(95); Annex V.Part 2.72-74
			0015	0016	0020	0025	0030	0040	0050	0010	0070	0080	0090	0100	0110
0010	**Equity instruments**	ECB/2013/33 Annex 2.Part 2.4-5; Annex V.Part 1.44(b)													
0020	of which: unquoted														
0030	of which: credit institutions	Annex V.Part 1.42(c)													
0040	of which: other financial corporations	Annex V.Part 1.42(d)													
0050	of which: non-financial corporations	Annex V.Part 1.42(e)													
0060	**Debt securities**	Annex V.Part 1.31, 44(b)													
0070	Central banks	Annex V.Part 1.42(a)													
0080	General governments	Annex V.Part 1.42(b)													
0090	Credit institutions	Annex V.Part 1.42(c)													
0100	Other financial corporations	Annex V.Part 1.42(d)													
0110	Non-financial corporations	Annex V.Part 1.42(e)													
0120	**Loans and advances**	Annex V.Part 1.32, 44(a)													
0130	Central banks	Annex V.Part 1.42(a)													
0140	General governments	Annex V.Part 1.42(b)													
0150	Credit institutions	Annex V.Part 1.42(c)													
0160	Other financial corporations	Annex V.Part 1.42(d)													
0170	Non-financial corporations	Annex V.Part 1.42(e)													
0175	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)													
0180	Households	Annex V.Part 1.42(f)													
0190	**OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS**	Accounting Directive art 8(1)(a), 8(2); Annex V.Part 1.20													

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

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

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

6. Breakdown of non-trading loans and advances to non-financial corporations by NACE codes

6.1 Breakdown of loans and advances other than held for trading, trading or held for sale assets to non-financial corporations by NACE codes

		References	**Non-financial corporations** *Annex V.Part 1.42(e), Part 2.91*					
			Gross carrying amount	**of which: loans and advances subject to impairment**	**Of which: non-performing**		**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
						of which: defaulted		
			Annex V.Part 1.34	*Annex V.Part 2.93*	*Annex V.Part 2. 213-232*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.70-71*	*Annex V.Part 2.69*
			0010	0011	0012	0013	0021	0022
0010	**A Agriculture, forestry and fishing**	*NACE Regulation*						
0020	**B Mining and quarrying**	*NACE Regulation*						
0030	**C Manufacturing**	*NACE Regulation*						
EVE metho	**D Electricity, gas, steam and air conditioning supply**	*NACE Regulation*						
0050	**E Water supply**	*NACE Regulation*						
0060	**F Construction**	*NACE Regulation*						
0070	**G Wholesale and retail trade**	*NACE Regulation*						
0080	**H Transport and storage**	*NACE Regulation*						
0090	**I Accommodation and food service activities**	*NACE Regulation*						
0100	**J Information and communication**	*NACE Regulation*						
0105	**K Financial and insurance activities**	*NACE Regulation, Annex V.Part 2.92*						
0110	**L Real estate activities**	*NACE Regulation*						
0120	**M Professional, scientific and technical activities**	*NACE Regulation*						
0130	**N Administrative and support service activities**	*NACE Regulation*						
0140	**O Public administration and defence, compulsory social security**	*NACE Regulation*						
0150	**P Education**	*NACE Regulation*						
0160	**Q Human health services and social work activities**	*NACE Regulation*						
0170	**R Arts, entertainment and recreation**	*NACE Regulation*						
0180	**S Other services**	*NACE Regulation*						
0190	**LOANS AND ADVANCES**	*Annex V.Part 1.32, Part 2.90*						

7. Financial assets subject to impairment that are past due

7.1 Financial assets subject to impairment that are past due

		References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27											
			Assets without significant increase in credit risk since initial recognition (Stage 1)			Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Credit-impaired assets (Stage 3)			Purchased or originated credit-impaired financial assets		
			≤ 30 days	> 30 days ≤ 90 days	> 90 days	≤ 30 days	> 30 days ≤ 90 days	> 90 days	≤ 30 days	> 30 days ≤ 90 days	> 90 days	≤ 30 days	> 30 days ≤ 90 days	> 90 days
			IFRS 9.5.5.11;B5.5.37; IFRS 7.B8I, Annex V.Part 2.96											
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120
0060	**Debt securities**	Annex V.Part 1.31, 44(b)												
0070	Central banks	Annex V.Part 1.42(a)												
0080	General governments	Annex V.Part 1.42(b)												
0090	Credit institutions	Annex V.Part 1.42(c)												
0100	Other financial corporations	Annex V.Part 1.42(d)												
0110	Non-financial corporations	Annex V.Part 1.42(e)												
0120	**Loans and advances**	Annex V.Part 1.32, 44(a)												
0130	Central banks	Annex V.Part 1.42(a)												
0140	General governments	Annex V.Part 1.42(b)												
0150	Credit institutions	Annex V.Part 1.42(c)												
0160	Other financial corporations	Annex V.Part 1.42(d)												
0170	Non-financial corporations	Annex V.Part 1.42(e)												
0180	Households	Annex V.Part 1.42(f)												
0190	**TOTAL DEBT INSTRUMENTS**	Annex V Part 2.94-95												
	Loans and advances by product, by collateral and by subordination													
0200	On demand [call] and short notice [current account]	Annex V.Part 2.85(a)												
0210	Credit card debt	Annex V.Part 2.85(b)												
0220	Trade receivables	Annex V.Part 2.85(c)												
0230	Finance leases	Annex V.Part 2.85(d)												
0240	Reverse repurchase loans	Annex V.Part 2.85(e)												
0250	Other term loans	Annex V.Part 2.85(f)												
0260	Advances that are not loans	Annex V.Part 2.85(g)												
0270	of which: Loans collateralized by innovable property	Annex V.Part 2.86(a), 87												
0280	of which: other collateralized loans	Annex V.Part 2.86(b), 87												
0290	of which: credit for consumption	Annex V.Part 2.88(a)												
0300	of which: lending for house purchase	Annex V.Part 2.88(b)												
0310	of which: project finance loans	Annex V.Part 2.89; CRR Art 147(8)												

7.2 Financial assets subject to impairment that are past due under national GAAP

		References National GAAP based on BAD	Carrying amount Annex V.Part 1.27-28					
			Past due but not impaired			Past due impaired		
			≤ 30 days	> 30 days ≤ 90 days	> 90 days	≤ 30 days	> 30 days ≤ 90 days	> 90 days
			CRR art 4(95); Annex V.Part 2.96					
			0010	0020	0030	0040	0050	0060
0060	**Debt securities**	Annex V.Part 1.31, 44(b)						
0070	Central banks	Annex V.Part 1.42(a)						
0080	General governments	Annex V.Part 1.42(b)						
0090	Credit institutions	Annex V.Part 1.42(c)						
0100	Other financial corporations	Annex V.Part 1.42(d)						
0110	Non-financial corporations	Annex V.Part 1.42(e)						
0120	**Loans and advances**	Annex V.Part 1.32, 44(a)						
0130	Central banks	Annex V.Part 1.42(a)						
0140	General governments	Annex V.Part 1.42(b)						
0150	Credit institutions	Annex V.Part 1.42(c)						
0160	Other financial corporations	Annex V.Part 1.42(d)						
0170	Non-financial corporations	Annex V.Part 1.42(e)						
0180	Households	Annex V.Part 1.42(f)						
0190	**TOTAL DEBT INSTRUMENTS**	Annex V Part 2.94-95						
	Loans and advances by product, by collateral and by subordination							
0200	On demand [call] and short notice [current account]	Annex V.Part 2.85(a)						
0210	Credit card debt	Annex V.Part 2.85(b)						
0220	Trade receivables	Annex V.Part 2.85(c)						
0230	Finance leases	Annex V.Part 2.85(d)						
0240	Reverse repurchase loans	Annex V.Part 2.85(e)						
0250	Other term loans	Annex V.Part 2.85(f)						
0260	Advances that are not loans	Annex V.Part 2.85(g)						
0270	of which: Loans collateralized by innovable property	Annex V.Part 2.86(a), 87						
0280	of which: other collateralized loans	Annex V.Part 2.86(b), 87						
0290	of which: credit for consumption	Annex V.Part 2.88(a)						
0300	of which: lending for house purchase	Annex V.Part 2.88(b)						
0310	of which: project finance loans	Annex V.Part 2.89; CRR Art 147(8)						

8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

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

8.2 Subordinated financial liabilities

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

9. Loan commitments, financial guarantees and other commitments

9.1.1 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given

		References National GAAP compatible IFRS	Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment *Annex V.Part 2.107-108, 118*				Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment *Annex V Part 2.106-109*				Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Purchased or originated credit-impaired instruments	Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Purchased or originated credit-impaired instruments	Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS9.B2.5; IFRS 7.35M*	*IFRS 7.35M; Annex V.Part 2.107*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)*	*IFRS 7.35M; Annex V.Part 2.107*	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118*	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111*	*IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118*	*Annex V Part 2.69*
			0010	0020	0030	0035	0040	0050	0060	0065	0100	0110	0120	0130
0010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*												
0021	of which: non-performing	*Annex V.Part 2.117*												
0030	Central banks	*Annex V.Part 1.42(a)*												
0040	General governments	*Annex V.Part 1.42(b)*												
0050	Credit institutions	*Annex V.Part 1.42(c)*												
0060	Other financial corporations	*Annex V.Part 1.42(d)*												
0070	Non-financial corporations	*Annex V.Part 1.42(e)*												
0080	Households	*Annex V.Part 1.42(f)*												
0090	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*												
0101	of which: non-performing	*Annex V.Part 2.117*												
0110	Central banks	*Annex V.Part 1.42(a)*												
0120	General governments	*Annex V.Part 1.42(b)*												
0130	Credit institutions	*Annex V.Part 1.42(c)*												
0140	Other financial corporations	*Annex V.Part 1.42(d)*												
0150	Non-financial corporations	*Annex V.Part 1.42(e)*												
0160	Households	*Annex V.Part 1.42(f)*												
0170	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*												
0181	of which: non-performing	*Annex V.Part 2.117*												
0190	Central banks	*Annex V.Part 1.42(a)*												
0200	General governments	*Annex V.Part 1.42(b)*												
0210	Credit institutions	*Annex V.Part 1.42(c)*												
0220	Other financial corporations	*Annex V.Part 1.42(d)*												
0230	Non-financial corporations	*Annex V.Part 1.42(e)*												
0240	Households	*Annex V.Part 1.42(f)*												

9.1 Off-balance sheet exposures under national GAAP: Loan commitments, financial guarantees and other commitments given

		References National GAAP	Nominal amount	Provisions
			CRR Annex I; Annex V.Part 2.118	*CRR Annex I; Annex V.Part 2.11*
			0010	0020
0010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113*		
0021	of which: non-performing	*Annex V. Part 2.117*		
0030	Central banks	*Annex V.Part 1.42(a)*		
0040	General governments	*Annex V.Part 1.42(b)*		
0050	Credit institutions	*Annex V.Part 1.42(c)*		
0060	Other financial corporations	*Annex V.Part 1.42(d)*		
0070	Non-financial corporations	*Annex V.Part 1.42(e)*		
0080	Households	*Annex V.Part 1.42(f)*		
0090	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114*		
0101	of which: non-performing	*Annex V. Part 2.117*		
0110	Central banks	*Annex V.Part 1.42(a)*		
0120	General governments	*Annex V.Part 1.42(b)*		
0130	Credit institutions	*Annex V.Part 1.42(c)*		
0140	Other financial corporations	*Annex V.Part 1.42(d)*		
0150	Non-financial corporations	*Annex V.Part 1.42(e)*		
0160	Households	*Annex V.Part 1.42(f)*		
0170	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115*		
0181	of which: non-performing	*Annex V. Part 2.117*		
0190	Central banks	*Annex V.Part 1.42(a)*		
0200	General governments	*Annex V.Part 1.42(b)*		
0210	Credit institutions	*Annex V.Part 1.42(c)*		
0220	Other financial corporations	*Annex V.Part 1.42(d)*		
0230	Non-financial corporations	*Annex V.Part 1.42(e)*		
0240	Households	*Annex V.Part 1.42(f)*		

9.2 Loan commitments, financial guarantees and other commitments received

		References National GAAP	References National GAAP compatible IFRS	Maximum amount of the guarantee that can be considered	Nominal amount
				IFRS 7.36 (b); Annex V.Part 2.119	*Annex V.Part 2.119*
				Annex V.Part 2.119	*Annex V.Part 2.119*
				0010	0020
0010	**Loan commitments received**	*Annex V.Part 1.44(h), Part 2.102-103, 113*	*IFRS 9.2.1(g), .BCZ2.2; Annex V.Part 1.44(h), Part 2.102-103, 113*		
0020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
0030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
0040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		
0060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0070	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*		
0080	**Financial guarantees received**	*Annex V.Part 1.44(h), Part 2.102-103, 114*	*IFRS 9.2.1(e), .B2.5, .BC2.17, IFRS 8.Appendix A; IFRS 4 Annex A; Annex V.Part 1.44(h), Part 2.102-103, 114*		
0090	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
0100	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
0110	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0120	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		
0130	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0140	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*		
0150	**Other Commitments received**	*Annex V.Part 1.44(h), Part 2.102-103, 115*	*Annex V.Part 1.44(h), Part 2.102-103, 115*		
0160	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
0170	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
0180	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0190	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		
0200	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0210	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*		

10. Derivatives - Trading and economic hedges

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

11. Hedge accounting

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

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

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

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

11.3 Non-derivative hedging instruments: Breakdown by accounting portfolio and type of hedge

		References National GAAP compatible IFRS	Carrying amount		
			Fair value hedge	Cash flow hedge	Hedge of net investment in a foreign operation
			Annex V.Part 2.145	Annex V.Part 2.145	Annex V.Part 2.145
			0010	0020	0030
0010	**Non-derivative financial assets**	IFRS 7.24A;-IFRS 9.6.1; IFRS 9.6.2.2			
0020	of which: Financial assets held for trading	IFRS 9.Appendix A			
0030	of which: Non-trading financial assets mandatorily at fair	IFRS 9.4.1.4; IFRS 7.8(a)(ii)			
0040	of which: Financial assets designated at fair value through	IFRS 9.4.1.5; IFRS 7.8(a)(i)			
0050	**Non-derivative financial liabilities**	IFRS 7.24A;-IFRS 9.6.1; IFRS 9.6.2.2			
0060	Financial liabilities held for trading	IFRS 9.Appendix A			
0070	Financial liabilities designated at fair value through profit or	IFRS 9.4.2.1; IFRS 9.6.2.2			
0080	Financial assets at amortised cost	IFRS 9.4.2.1; IFRS 9.6.2.2			

11.3.1 Non-derivative hedging instruments under national GAAP: breakdown by accounting portfolio

		References National GAAP based on BAD	Carrying amount
			Annex V.Part 2.145
			0010
0010	**Non-derivative financial assets**		
0020	of which: Trading financial assets	BAD Article 32-33; Annex V.Part 1.17	
0030	of which: Non-trading non-derivative financial assets measured at fair value through profit or loss	BAD art 36(2)	
0040	of which: Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), (8)	
0050	of which: Other non-trading non-derivative financial assets	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20	
0060	**Non-derivative financial liabilities**		
0070	of which: Trading financial liabilities	Accounting Directive art 8(1)(a),(3),(6)	
0080	of which: Non-trading non-derivative financial liabilities measured at a cost-based method	Accounting Directive art 8(3)	

11.4 Hedged items in fair value hedges

		References National GAAP compatible IFRS	Micro-hedges	Micro-hedges - Net position hedge	Hedge adjustments on micro-hedges		Macro hedges
			Carrying amount	Assets or liabilities included in hedge of a net position (before netting)	Hedge adjustments included in the carrying amount of assets/liabilities	Remaining adjustments for discontinued micro hedges including hedges of net positions	Hedged items in portfolio hedge of interest rate risk
			IFRS 7.24B(a), Annex V.Part 2.146, 147	IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V.Part 2.147, 151	IFRS 7.24B(a)(ii); Annex V.Part 2.148, 149	IFRS 7.24B(a)(v); Annex V.Part 2.148, 150	IFRS 9.6.1.3; IFRS 9.6.6.1; Annex V.Part 2.152
			0010	0020	0030	0040	0050
	ASSETS						
0010	**Financial assets measured at fair value through other comprehensive income**	IFRS 9.4.1.2A; IFRS 7.8(h); Annex V. Part 2.146, 151					
0020	Interest rate	Annex V.Part 2.129(a)					
0030	Equity	Annex V.Part 2.129(b)					
0040	Foreign exchange and gold	Annex V.Part 2.129(c)					
0050	Credit	Annex V.Part 2.129(d)					
0060	Commodity	Annex V.Part 2.129(e)					
0070	Other	Annex V.Part 2.129(f)					
0080	**Financial assets measured at amortised cost**	IFRS 9.4.1.2A; IFRS 7.8(f); Annex V. Part 2.146, 151					
0090	Interest rate	Annex V.Part 2.129(a)					
0100	Equity	Annex V.Part 2.129(b)					
0110	Foreign exchange and gold	Annex V.Part 2.129(c)					
0120	Credit	Annex V.Part 2.129(d)					
0130	Commodity	Annex V.Part 2.129(e)					
0140	Other	Annex V.Part 2.129(f)					
	LIABILITIES						
0150	**Financial liabilities measured at amortised costs**	IFRS 9.4.2.1; IFRS 7.8(g); Annex V. Part 2.146, 151					
0160	Interest rate	Annex V.Part 2.129(a)					
0170	Equity	Annex V.Part 2.129(b)					
0180	Foreign exchange and gold	Annex V.Part 2.129(c)					
0190	Credit	Annex V.Part 2.129(d)					
0200	Commodity	Annex V.Part 2.129(e)					
0210	Other	Annex V.Part 2.129(f)					

12. Movements in allowances and provisions for credit losses

12.0 Movements in allowances for credit losses and impairment of equity instruments under national GAAP

		References National GAAP based on BAD *CRR article 442(i); Annex V.Part 2.153*	**Opening balance**	**Increases due to amounts set aside for estimated loan losses during the period**	**Decreases due to amounts reversed for estimated loan losses during the period**	**Decrease in allowance account due to write-offs**	**Transfers between allowances**	**Other adjustments**	**Closing balance**	**Recoveries recorded directly to the statement of profit or loss**	**Value adjustments recorded directly to the statement of profit or loss**	**Amounts written-off directly to the statement of profit or loss**
				Annex V.Part 2.154	*Annex V.Part 2.154*			*Annex V.Part 2.155*			*Annex V.Part 2.78*	
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5*										
0330	**Specific allowances for credit risk**	*CRR art 428 (g)(ii)*										
0335	Cash balances at central banks and other demand deposits	*BAD art 13(2); Annex V.Part 2.2, 3*										
0340	Debt securities	*Annex V.Part 1.31, 44(b)*										
0350	*Central banks*	*Annex V.Part 1.42(a)*										
0360	*General governments*	*Annex V.Part 1.42(b)*										
EVE	*Credit institutions*	*Annex V.Part 1.42(c)*										
0380	*Other financial corporations*	*Annex V.Part 1.42(d)*										
0390	*Non-financial corporations*	*Annex V.Part 1.42(e)*										
0400	Loans and advances	*Annex V.Part 1.32, 44(a)*										
0410	*Central banks*	*Annex V.Part 1.42(a)*										
0420	*General governments*	*Annex V.Part 1.42(b)*										
0430	*Credit institutions*	*Annex V.Part 1.42(c)*										
0440	*Other financial corporations*	*Annex V.Part 1.42(d)*										
0450	*Non-financial corporations*	*Annex V.Part 1.42(e)*										
0460	*Households*	*Annex V.Part 1.42(f)*										
0470	**General allowances for credit risk**	*CRR art 4(1)(95)*										
0475	Cash balances at central banks and other demand deposits	*BAD art 13(2); Annex V.Part 2.2, 3*										
0480	Debt securities	*Annex V.Part 1.31*										
0490	Loans and advances	*Annex V.Part 1.32*										
0500	**General allowance for banking risks**	*BAD art 37.2; CRR art 4(95)*										
0505	Cash balances at central banks and other demand deposits	*BAD art 13(2); Annex V.Part 2.2, 3*										
0510	Debt securities	*Annex V.Part 1.31*										
0520	Loans and advances	*Annex V.Part 1.32*										
0530	**Total**											

12.1 Movements in allowances and provisions for credit losses

		References National GAAP compatible IFRS	**Opening balance**	**Increases due to origination and acquisition**	**Decreases due to derecognition**	**Changes due to change in credit risk (net)**	**Changes due to modifications without derecognition (net)**	**Changes due to update in the institution's methodology for estimation (net)**	**Decrease in allowance account due to write-offs**	**Other adjustments**	**Closing balance**	**Recoveries of previously written-off amounts recorded directly to the statement of profit or loss**	**Amounts written-off directly to the statement of profit or loss**	**Gains or losses on derecognition of debt instruments**
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*	*IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0010	0020	0030	0040	0050	0070	0080	0090	0100	0110	0120	0125
0010	**Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)**	*IFRS 9.5.5.5*												
0015	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*												
0020	Debt securities	*Annex V.Part 1.31, 44(b)*												
0030	*Central banks*	*Annex V.Part 1.42(a)*												
0040	*General governments*	*Annex V.Part 1.42(b)*												
0050	*Credit institutions*	*Annex V.Part 1.42(c)*												
0060	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0070	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0080	Loans and advances	*Annex V.Part 1.32, 44(a)*												
0090	*Central banks*	*Annex V.Part 1.42(a)*												
0100	*General governments*	*Annex V.Part 1.42(b)*												
0110	*Credit institutions*	*Annex V.Part 1.42(c)*												
0120	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0130	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0140	*Households*	*Annex V.Part 1.42(f)*												
0160	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0170	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0180	**Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	*IFRS 9.5.5.3*												
0185	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*												
0190	Debt securities	*Annex V.Part 1.31, 44(b)*												
0200	*Central banks*	*Annex V.Part 1.42(a)*												
0210	*General governments*	*Annex V.Part 1.42(b)*												
0220	*Credit institutions*	*Annex V.Part 1.42(c)*												
0230	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0240	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0250	Loans and advances	*Annex V.Part 1.32, 44(a)*												
0260	*Central banks*	*Annex V.Part 1.42(a)*												
0270	*General governments*	*Annex V.Part 1.42(b)*												
0280	*Credit institutions*	*Annex V.Part 1.42(c)*												
0290	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0300	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0310	*Households*	*Annex V.Part 1.42(f)*												
0330	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0340	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0350	of which: non-performing	*Annex V.Part 2.213-232*												
0360	**Allowances for credit-impaired debt instruments (Stage 3)**	*IFRS 9.5.5.1, 9. Appendix A*												
0365	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*												
0370	Debt securities	*Annex V.Part 1.31, 44(b)*												
0380	*Central banks*	*Annex V.Part 1.42(a)*												
0390	*General governments*	*Annex V.Part 1.42(b)*												
0400	*Credit institutions*	*Annex V.Part 1.42(c)*												
0410	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0420	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0430	Loans and advances	*Annex V.Part 1.32, 44(a)*												
0440	*Central banks*	*Annex V.Part 1.42(a)*												
0450	*General governments*	*Annex V.Part 1.42(b)*												
0460	*Credit institutions*	*Annex V.Part 1.42(c)*												
0470	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0480	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0490	*Households*	*Annex V.Part 1.42(f)*												
0500	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0510	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0600	**Allowances for purchased or originated credit-impaired financial assets**	*Annex V.Part 2.156*												
0610	Debt securities	*Annex V.Part 1.31, 44(b)*												
0620	*Central banks*	*Annex V.Part 1.42(a)*												
0630	*General governments*	*Annex V.Part 1.42(b)*												
0640	*Credit institutions*	*Annex V.Part 1.42(c)*												
0650	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0660	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0670	Loans and advances	*Annex V.Part 1.32, 44(a)*												
0680	*Central banks*	*Annex V.Part 1.42(a)*												
0690	*General governments*	*Annex V.Part 1.42(b)*												
0700	*Credit institutions*	*Annex V.Part 1.42(c)*												
0710	*Other financial corporations*	*Annex V.Part 1.42(d)*												
0720	*Non-financial corporations*	*Annex V.Part 1.42(e)*												
0730	*Households*	*Annex V.Part 1.42(f)*												
0740	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0750	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*												
0520	**Total allowance for debt instruments**	*IFRS 7.B8E*												
0530	Commitments and financial guarantees given (Stage 1)	*IFRS 9.2.1(g); 2.3(c); 5.5, B2.5; Annex V.Part 2.157*												
0540	Commitments and financial guarantees given (Stage 2)	*IFRS 9.2.1(g); 2.3(c); 5.5.3, B2.5; Annex V.Part 2.157*												
0550	of which: non-performing	*Annex V.Part 2.117*												
0560	Commitments and financial guarantees given (Stage 3)	*IFRS 9.2.1(g); 2.3(c); 5.5.1, B2.5; Annex V.Part 2.157*												
0565	Commitments and financial guarantees given (Purchased or originated credit-impaired)	*Annex V.Part 2.156*												
0570	**Total provisions on commitments and financial guarantees given**	*IFRS 7.B8E; Annex V.Part 2.157*												

12.2 Transfers between impairment stages (gross basis presentation)

		References National GAAP compatible IFRS	**Gross carrying amount / nominal amount** *Annex V.Part 1.34, Part 2.118, 167, 170*					
			Transfers between Stage 1 and Stage 2		**Transfers between Stage 2 and Stage 3**		**Transfers between Stage 1 and Stage 3**	
			To Stage 2 from Stage 1	**To Stage 1 from Stage 2**	**To Stage 3 from Stage 2**	**To Stage 2 from Stage 3**	**To Stage 3 from Stage 1**	**To Stage 1 from Stage 3**
			Annex V.Part 2.168-169					
			0010	0020	0030	0040	0050	0060
0010	Debt securities	*Annex V.Part 1.31, 44(b)*						
0020	*Central banks*	*Annex V.Part 1.42(a)*						
0030	*General governments*	*Annex V.Part 1.42(b)*						
0040	*Credit institutions*	*Annex V.Part 1.42(c)*						
0050	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0060	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0070	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0080	*Central banks*	*Annex V.Part 1.42(a)*						
0090	*General governments*	*Annex V.Part 1.42(b)*						
0100	*Credit institutions*	*Annex V.Part 1.42(c)*						
0110	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0120	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0130	*Households*	*Annex V.Part 1.42(f)*						
0140	**Total debt instruments**							
0150	**Commitments and financial guarantees given**	*IFRS 9.2.1(g); 2.3(c); 5.5.1, 5.5.3, 5.5.5*						

13. Collateral and guarantees received

13.1 Breakdown of collateral and guarantees by loans and advances other than held for trading

	Guarantees and collateral	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*							
				Loans collateralized by immovable property		Other collateralised loans				Financial guarantees received	
				Residential immovable property	Commercial immovable property	Cash, deposits, [debt securities issued]	Movable property	Equity and debt securities	Rest		of which: credit derivatives
			IFRS 7.36(b)	*Annex V.Part 2.173(a)*	*Annex V.Part 2.173(a)*	*Annex V.Part 2.173(b)(i)*	*Annex V.Part 2.173(b)(ii)*	*Annex V.Part 2.173(b)(iii)*	*Annex V.Part 2.173(b)(iv)*	*Annex V.Part 2.173(c)*	*Annex V.Part 2.114(b)*
				0010	0020	0030	0031	0032	0041	0050	0055
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*								
0015	of which: non-performing	*CRR Art. 47a (3); Annex V. Part 2. 213-239, 260*	*CRR Art. 47a (3); Annex V. Part 2. 213-239, 260*								
0020	of which: Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*								
EVE metho	of which: Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0035	of which: Small and Medium-sized Enterprises (SMEs)	*SME Art 1 2(a)*	*SME Art 1 2(a)*								
0036	of which: Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239ix*	*SME Art 1 2(a); Annex V.Part 2.239ix*								
0037	of which: Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0040	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0050	of which: Lending for house purchase	*Annex V.Part 2.88(b)*	*Annex V.Part 2.88(b)*								
0060	of which: Credit for consumption	*Annex V.Part 2.88(a)*	*Annex V.Part 2.88(a)*								

13.2.1 Collateral obtained by taking possession during the period [held at the reference date]

				Collateral obtained by taking possession during the period [held at the reference date] *(Annex V.Part 2.175)*				
							Of which: Non current assets held for sale *(IFRS 5.38, Annex V.Part 2.7)*	
		References National GAAP based on BAD	References National GAAP compatible IFRS	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount
				Annex V.Part 2.175i	*Annex V.Part 1.27-28*	*Annex V.Part 2.175ii*	*Annex V.Part 2.175i*	*Annex V.Part 1.27-28*
				0010	0020	0030	0040	0050
0010	**Property, Plant and Equipment**		*IAS 16.6*					
0020	**Other than Property Plant and Equipment**		*IFRS 7.38(a)*					
0030	Residential immovable property	*Annex V.Part 2.173(a)*	*IFRS 7.38(a), Annex V.Part 2.173(a)*					
0040	Commercial immovable property	*Annex V.Part 2.173(a)*	*IFRS 7.38(a), Annex V.Part 2.173(a)*					
0050	Movable property	*Annex V.Part 2.173(b)(ii)*	*IFRS 7.38(a), Annex V.Part 2.173(b)(ii)*					
0060	Equity and debt securities	*Annex V.Part 2.173(b)(iii)*	*IFRS 7.38(a), Annex V.Part 2.173(b)(iii)*					
0070	Other	*Annex V.Part 2.173(b)(iv)*	*IFRS 7.38(a), Annex V.Part 2.173(b)(iv)*					
0080	**Total**							

13.3.1 Collateral obtained by taking possession accumulated

				Collateral obtained by taking possession accumulated *(Annex V.Part 2.176)*				
							Of which: Non current assets held for sale *(IFRS 5.38, Annex V.Part 2.7)*	
		References National GAAP based on BAD	References National GAAP compatible IFRS	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount
				Annex V.Part 2.175i	*Annex V.Part 1.27-28*	*Annex V.Part 2.175ii*	*Annex V.Part 2.175i*	*Annex V.Part 1.27-28*
				0010	0020	0030	0040	0050
0010	**Property, Plant and Equipment**		*IAS 16.6*					
0020	**Other than Property Plant and Equipment**		*IFRS 7.38(a)*					
0030	Residential immovable property	*Annex V.Part 2.173(a)*	*IFRS 7.38(a), Annex V.Part 2.173(a)*					
0040	Commercial immovable property	*Annex V.Part 2.173(a)*	*IFRS 7.38(a), Annex V.Part 2.173(a)*					
0050	Movable property	*Annex V.Part 2.173(b)(ii)*	*IFRS 7.38(a), Annex V.Part 2.173(b)(ii)*					
0060	Equity and debt securities	*Annex V.Part 2.173(b)(iii)*	*IFRS 7.38(a), Annex V.Part 2.173(b)(iii)*					
0070	Other	*Annex V.Part 2.173(b)(iv)*	*IFRS 7.38(a), Annex V.Part 2.173(b)(iv)*					
0080	**Total**							

14. Fair value hierachy: financial instruments at fair value

		References National GAAP based on BAD	References National GAAP compatible IFRS	Fair value hierarchy *IFRS 13.93 (b)*			Change in fair value for the period *Annex V.Part 2.178*		Accumulated change in fair value before taxes *Annex V.Part 2.179*		
				Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
				IFRS 13.76	*IFRS 13.81*	*IFRS 13.86*	*IFRS 13.81*	*IFRS 13.86, 93(f)*	*IFRS 13.76*	*IFRS 13.81*	*IFRS 13.86*
				0010	0020	0030	0040	0050	0060	0070	0080
	ASSETS										
0010	**Financial assets held for trading**		*IFRS 7.8(a)(ii); IFRS 9.Appendix A*								
0020	Derivatives		*IFRS 9.Appendix A*								
0030	Equity instruments		*IAS 32.11,*								
0040	Debt securities		*Annex V.Part 1.31*								
0050	Loans and advances		*Annex V.Part 1.32*								
0051	**Trading financial assets**	*BAD Article 32-33; Annex V.Part 1.17*									
[illegible]	Derivatives	*CRR Annex II; Annex V.Part 1.17*									
0053	Equity instruments	*ECB/2013/33; Annex 2.Part 2.4-5*									
0054	Debt securities	*Annex V.Part 1.31*									
0055	Loans and advances	*Annex V.Part 1.32*									
0056	**Non-trading financial assets mandatorily at fair value through profit or loss**		*IFRS 9.4.1.4; IFRS 7.8(a)(ii)*								
0057	Equity instruments		*IAS 32.11*								
0058	Debt securities		*Annex V.Part 1.31*								
0059	Loans and advances		*Annex V.Part 1.32*								
0060	**Financial assets designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6); IAS 39.9*	*IFRS 7.8(a)(i); IFRS 9.4.1.5*								
0070	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*									
0080	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*								
0090	Loans and advances	*Annex V.Part 1.32*	*Annex V.Part 1.32*								
0101	**Financial assets at fair value through other comprehensive income**		*IFRS 7.8 (h); IFRS 9.4.1.2A*								
0102	Equity instruments		*IAS 32.11*								
0103	Debt securities		*Annex V.Part 1.31*								
0104	Loans and advances		*Annex V.Part 1.32*								
0121	**Non-trading non-derivative financial assets measured at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (4)*									
0122	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*									
0123	Debt securities	*Annex V.Part 1.31*									
0124	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32*									
0125	**Non-trading non-derivative financial assets measured at fair value to equity**	*Accounting Directive art 8(1)(a), (6),(8)*									
0126	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*									
0127	Debt securities	*Annex V.Part 1.31*									
0128	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32*									
0140	**Derivatives – Hedge accounting**	*Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22*	*IFRS 9.6.2.1; Annex V.Part 1.22*								
	LIABILITIES										
0150	**Financial liabilities held for trading**		*IFRS 7.8 (e) (ii); IFRS 9.BA.6*								
0160	Derivatives		*IFRS 9.BA.7(a)*								
0170	Short positions		*IFRS 9.BA.7(b)*								
0180	Deposits		*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*								
0190	Debt securities issued		*Annex V.Part 1.37*								
0200	Other financial liabilities		*Annex V.Part 1.38-41*								
0201	**Trading financial liabilities**	*Accounting Directive art 8(1)(a),(3),(6)*									
0202	Derivatives	*CRR Annex II; Annex V.Part 1.25, 27*									
0203	Short positions										
0204	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*									
0205	Debt securities issued	*Annex V.Part 1.37*									
0206	Other financial liabilities	*Annex V.Part 1.38-41*									
0210	**Financial liabilities designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6); IAS 39.9*	*IFRS 7.8 (e) (i); IFRS 9.4.1.5*								
0220	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*								
0230	Debt securities issued	*Annex V.Part 1.37*	*Annex V.Part 1.37*								
0240	Other financial liabilities	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*								
0250	**Derivatives – Hedge accounting**	*Accounting Directive art art 8(1)(a), (6), (8)(1)(a); IAS 39.9; Annex V.Part 1.26*	*IFRS 9.6.2.1; Annex V.Part 1.26*								

15. Derecognition and financial liabilities associated with transferred financial assets

				Transferred financial assets entirely recognized						Transferred financial assets recognized to the extent of the instution's continuing involvement			Principal amount outstanting of transferred financial assets entirely derecognised for which the intitution retains servicing rights	Amounts derecognised for capital purposes
				Transferred assets			Associated liabilities ITS V.Part 2.181			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilites		
				Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements					
			References National GAAP compatible IFRS	IFRS 7.42D.(e), Annex V.Part 1.27	IFRS 7.42D(e); CRR art 4(1)(61)	IFRS 7.42D(e); Annex V.Part 2.183-184	IFRS 7.42D(e)	IFRS 7.42D.(e)	IFRS 7.42D(e); Annex V.Part 2.183-184		IFRS 7.42D(f)	IFRS 7.42D(f); Annex V.Part 1.27, Part 2.181		CRR art 109; Annex V.Part 2.182
		References National GAAP based on BAD		Annex V.Part 1.27-28	CRR art 4(61)	Annex V.Part 2.183-184		CRR art 4(61)	Annex V.Part 2.183-184					CRR art 109; Annex V.Part 2.182
				0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
0010	**Financial assets held for trading**		IFRS 7.8(a)(ii); IFRS 9.Appendix A											
0020	Equity instruments		IAS 32.11											
0030	Debt securities		Annex V.Part 1.31											
0040	Loans and advances		Annex V.Part 1.32											
0041	**Trading financial assets**	Accounting Directive art 8(1)(a), (6); Annex V.Part 1.15												
EVE methodology	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5												
0043	Debt securities	Annex V.Part 1.31												
0044	Loans and advances	Annex V.Part 1.32												
0045	**Non-trading financial assets mandatorily at fair value through profit or loss**		IFRS 9.4.1.4											
0046	Equity instruments		IAS 32.11											
0047	Debt securities		Annex V.Part 1.31											
0048	Loans and advances		Annex V.Part 1.32											
0050	**Financial assets designated at fair value through profit or loss**	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8(a)(i); IFRS 9.4.1.5											
0060	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5												
0070	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31											
0080	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32											
0091	**Financial assets at fair value through other comprehensive income**		IFRS 7.8(h); IFRS 9.4.1.2A											
0092	Equity instruments		IAS 32.11											
0093	Debt securities		Annex V.Part 1.31											
0094	Loans and advances		Annex V.Part 1.32											
0121	**Non-trading non-derivative financial assets measured at fair value through profit or loss**	Accounting Directive art 8(1)(a), (4)												
0122	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5												
0123	Debt securities	Annex V.Part 1.31												
0124	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); part 1.14, part 3.35												
0125	**Non-trading non-derivative financial assets measured at fair value to equity**	Accounting Directive art 8(1)(a), 8(2)												
0126	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5												
0127	Debt securities	Annex V.Part 1.31												
0128	Loans and advances	Accounting Directive art 8(1)(a), (4)(b);part 1.14, part 3.35												
0131	**Financial assets at amortised cost**		IFRS 7.8 (f); IFRS 9.4.1.2											
0132	Debt securities		Annex V.Part 1.31											
0133	Loans and advances		Annex V.Part 1.32											
0181	**Non-trading non-derivative financial assets measured at a cost-based method**	BAD art 37.1; art 42a(4)(b); Annex V.Part 1.16												
0200	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5												
0182	Debt securities	Annex V.Part 1.31												
0183	Loans and advances	Annex V.Part 1.32												
0184	**Other non-trading non-derivative financial assets**	BAD art 35-37												
0185	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5												
0186	Debt securities	Annex V.Part 1.31												
0187	Loans and advances	Annex V.Part 1.32												
0190	**Total**													

16. Breakdown of selected statement of profit or loss items

16.1 Interest income and expenses by instrument and counterparty sector

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period Income	Current period Expenses
				Annex V.Part 2.187, 189	Annex V.Part 2.188, 190
				0010	0020
0010	**Derivatives -Trading**	*CRR Annex II; Annex V.Part 2.193*	*IFRS 9.Appendix A, .BA.1, .BA.6; Annex V.Part 2.193*		
0015	of which: interest income from derivatives in economic hedges	*Annex V.Part 2.193*	*Annex V.Part 2.193*		
0020	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*		
0030	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
0040	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
EVE methodology	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0060	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		
0070	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0080	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*		
0090	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
0100	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
0110	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0120	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		
0130	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0140	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*		
0141	of which: lending for house purchase	*Annex V.Part 2.88(b), 194i*	*Annex V.Part 2.88(b), 194i*		
0142	of which: credit for consumption	*Annex V.Part 2.88(a), 194i*	*Annex V.Part 2.88(a), 194i*		
0150	**Other assets**	*Annex V.Part 2.5*	*Annex V.Part 2.5*		
0160	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0170	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
0180	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
0190	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0200	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		
0210	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0220	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*		
0230	**Debt securities issued**	*Annex V.1.37*	*Annex V.Part 1.37*		
0240	**Other financial liabilities**	*Annex V.Part 1.32-34, Part 2.191*	*Annex V.Part 1.32-34, Part 2.191*		
0250	**Derivatives - Hedge accounting, interest rate risk**	*Annex V.Part 2.192*	*Annex V.Part 2.192*		
0260	**Other Liabilities**	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*		
0270	**INTEREST**	*BAD art 27.Vertical layout(1), (2)*	*IAS 1.97*		
0280	of which: interest-income on credit impaired financial assets		*IFRS 9.5.4.1; .B5.4.7; Annex V.Part 2.194*		
0290	of which: interest from leases	*Annex V.Part 2.194ii*	*IFRS 16.38 (a), 49, Annex V.Part 2.194ii*		

16.2 Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				Annex V. Part 2.195-196
				0010
0010	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5*		
0020	**Debt securities**	*Annex V.Part 1.31*	*Annex V.Part 1.31*	
0030	**Loans and advances**	*Annex V.Part 1.32*	*Annex V.Part 1.32*	
0040	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0050	**Debt securities issued**	*Annex V.Part 1.37*	*Annex V.Part 1.37*	
0060	**Other financial liabilities**	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*	
0070	**GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET**	*BAD art 27.Vertical layout(6); Annex V.Part 2.45*	*Annex V.Part 2.45*	

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				Annex V. Part 2.197-198
				0010
0010	**Derivatives**		IFRS 9.Appendix A, .BA.1, .BA.7(a)	
0015	of which: Economic hedges with use of the fair value option		IFRS 9.6.7.1; IFRS 7.9(d); Annex V.Part 2.199	
0020	**Equity instruments**		IAS 32.11	
0030	**Debt securities**		Annex V.Part 1.31	
0040	**Loans and advances**		Annex V.Part 1.32	
0050	**Short positions**		IFRS 9.BA.7(b)	
0060	**Deposits**		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
0070	**Debt securities issued**		Annex V.Part 1.37	
0080	**Other financial liabilities**		Annex V.Part 1.38-41	
0090	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET**		IFRS 9.Appendix A, .BA.6;IFRS 7.20(a)(i)	
0095	of which: gains and losses due to the reclassification of assets at amortised cost		IFRS 9.5.6.2; annex V.Part 2.199	
0100	**Derivatives**	CRR Annex II		
0110	**Equity instruments**	ECB/2013/33 Annex 2.Part 2.4-5		
0120	**Debt securities**	Annex V.Part 1.31		
0130	**Loans and advances**	Annex V.Part 1.32		
0140	**Short positions**			
0150	**Deposits**	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		
0160	**Debt securities issued**	Annex V.Part 1.37		
0170	**Other financial liabilities**	Annex V.Part 1.38-41		
0180	**GAINS OR (-) LOSSES ON TRADING FINANCIAL ASSETS AND LIABILITIES, NET**	BAD art 27.Vertical layout(6); Annex V.Part 1.17		

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				0010
0010	**Interest rate instruments and related derivatives**		Annex V.Part 2.200(a)	
0020	**Equity instruments and related derivatives**		Annex V.Part 2.200(b)	
0030	**Foreign exchange trading and derivatives related with foreign exchange and gold**		Annex V.Part 2.200(c)	
0040	**Credit risk instruments and related derivatives**		Annex V.Part 2.200(d)	
0050	**Derivatives related with commodities**		Annex V.Part 2.200(e)	
0060	**Other**		Annex V.Part 2.200(f)	
0070	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET**	BAD art 27.Vertical layout(6)	IFRS 7.20(a)(i)	
0080	**Interest rate instruments and related derivatives**	Annex V.Part 2.200(a)		
0090	**Equity instruments and related derivatives**	Annex V.Part 2.200(b)		
0100	**Foreign exchange trading and derivatives related with foreign exchange and gold**	Annex V.Part 2.200(c)		
0110	**Credit risk instruments and related derivatives**	Annex V.Part 2.200(d)		
0120	**Derivatives related with commodities**	Annex V.Part 2.200(e)		
0130	**Other**	Annex V.Part 2.200(f)		
0140	**GAINS OR (-) LOSSES ON TRADING FINANCIAL ASSETS AND LIABILITIES, NET**	BAD art 27.Vertical layout(6)		

16.4.1 Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				Annex V.Part 2.201
				0010
0020	**Equity instruments**		IAS 32.11	
0030	**Debt securities**		Annex V.Part 1.31	
0040	**Loans and advances**		Annex V.Part 1.32	
0090	**GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT AND LOSS, NET**		IFRS 7.20(a)(i)	
0100	of which: gains and losses due to the reclassification of assets at amortised cost		IFRS 9.6.5.2; Annex V.Part 2.202	

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period	Changes in fair value due to credit risk
				Annex V.Part 2.203	*Annex V.Part 2.203*
				0010	0020
0010	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5*			
0020	**Debt securities**	*Annex V.Part 1.31*	*Annex V.Part 1.31*		
0030	**Loans and advances**	*Annex V.Part 1.32*	*Annex V.Part 1.32*		
0040	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0050	**Debt securities issued**	*Annex V.Part 1.37*	*Annex V.Part 1.37*		
0060	**Other financial liabilities**	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*		
0070	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET**	*BAD art 27.Vertical layout(6)*	*IFRS 7.20(a)(i)*		
0071	of which: gains or (-) losses upon designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net		*IFRS 9.6.7;IFRS 7.24G(b); Annex V.Part 2.204*		
0072	of which: gains or (-) losses after designation on financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net		*IFRS 9.6.7; IFRS 7.20(a)(i); Annex V.Part 2.204*		
0080	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5*			
0090	**Debt securities**	*Annex V.Part 1.31*			
0100	**Loans and advances**	*Annex V.Part 1.32*			
0110	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*			
0120	**Debt securities issued**	*Annex V.Part 1.37*			
0130	**Other financial liabilities**	*Annex V.Part 1.38-41*			
0140	**GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS AND LIABILITIES, NET**	*BAD art 27.Vertical layout(6)*			

16.6 Gains or losses from hedge accounting

		References National GAAP based on BAD *Annex V.Part 2.207*	References National GAAP compatible IFRS	Current period
				Annex V.Part 2.205
				0010
0010	**Fair value changes of the hedging instrument [including discontinuation]**	*Accounting Directive art 8(1)(a), (6), (8)(a)*	*IFRS 7.24A(c);IFRS 7.24C(b)(vi)*	
0020	**Fair value changes of the hedged item attributable to the hedged risk**	*Accounting Directive art 8(1)(a), (6), (8)(a)*	*IFRS 9.6.3.7; .6.5.8; .B6.4.1; IFRS 7.24B(a)(iv); IFRS 7.24C(b)(vi); Annex V.Part 2.206*	
0030	**Ineffectiveness in profit or loss from cash flow hedges**	*Accounting Directive art 8(1)(a), (6), (8)(a)*	*IFRS 7.24C(b)ii; IFRS 7.24C(b)(vi)*	
0040	**Ineffectiveness in profit or loss from hedges of net investments in foreign operations**	*Accounting Directive art 8(1)(a)*	*IFRS 7.24C(b)(ii); IFRS 7.24C(b)(vi)*	
0050	**GAINS OR (-) LOSSES FROM HEDGE ACCOUNTING, NET**	*Accounting Directive art 8(1)(a), (6), (8)(a)*		

16.7 Impairment on non-financial assets

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period		
				Additions	Reversals	Accumulated impairment
				Annex V.Part 2.208	*Annex V.Part 2.208*	
				0010	0020	0040
0060	**Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates**	*BAD art 27.Vertical layout(13)-(14)*	*IAS 28.40-43*			
0070	Subsidiaries		*IFRS 10 Appendix A*			
0080	Joint ventures		*IAS 28.3*			
0090	Associates		*IAS 28.3*			
0100	**Impairment or (-) reversal of impairment on non-financial assets**		*IAS 36.126(a),(b)*			
0110	Property, plant and equipment	*BAD art 27.Vertical layout(9)*	*IAS 16.73(e)(v-vi)*			
0120	Investment properties	*BAD art 27.Vertical layout(9)*	*IAS 40.79(d)(v)*			
0130	Goodwill	*BAD art 27.Vertical layout(9)*	*IAS 36.10b; IAS 36.88-99, 124; IFRS 3 Appendix B67(d)(v)*			
0140	Other intangible assets	*BAD art 27.Vertical layout(9)*	*IAS 38.118(e)(iv)(v)*			
0145	Other		*IAS 36.126(a),(b)*			
0150	**TOTAL**					

16.8 Other administrative expenses

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				Expenses
				0010
0010	**Information Technology expenses**	*Annex V.Part 2.208i*	*Annex V.Part 2.208i*	
0020	IT outsourcing	*Annex V.Part 2.208i-208ii*	*Annex V.Part 2.208i-208ii*	
0030	IT expenses other than IT outsourcing expenses	*Annex V.Part 2.208i*	*Annex V.Part 2.208i*	
0040	**Taxes and duties (other)**	*Annex V.Part 2.208iii*	*Annex V.Part 2.208iii*	
0050	**Consulting and professional services**	*Annex V.Part 2.208iv*	*Annex V.Part 2.208iv*	
0060	**Advertising, marketing and communication**	*Annex V.Part 2.208v*	*Annex V.Part 2.208v*	
0070	**Expenses related to credit risk**	*Annex V.Part 2.208vi*	*Annex V.Part 2.208vi*	
0080	**Litigation expenses not covered by provisions**	*Annex V.Part 2.208vii*	*Annex V.Part 2.208vii*	
0090	**Real estate expenses**	*Annex V.Part 2.208viii*	*Annex V.Part 2.208viii*	
0100	**Leasing expenses**	*Annex V.Part 2.208ix*	*Annex V.Part 2.208ix*	
0110	**Other admininstrative expenses - Rest**	*Annex V.Part 2.208x*	*Annex V.Part 2.208x*	
0120	**OTHER ADMINISTRATIVE EXPENSES**			

17. Reconciliation between Accounting and CRR scope of consolidation: Balance Sheet

17.1 Assets

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accounting scope of consolidation [Carrying amount]
				Annex V.Part 1.27-28, Part 2.209
				0010
0010	**Cash, cash balances at central banks and other demand deposits**	BAD art 4.Assets(1)	IAS 1.54 (i)	
0020	Cash on hand	Annex V.Part 2.1	Annex V.Part 2.1	
0030	Cash balances at central banks	BAD art 13(2); Annex V.Part 2.2	Annex V.Part 2.2	
0040	Other demand deposits	Annex V.Part 2.3	Annex V.Part 2.3	
0050	**Financial assets held for trading**		IFRS 7.8(a)(ii); IFRS 9.Appendix A	
0060	Derivatives		IFRS 9.Appendix A	
EVE metho dology	Equity instruments		IAS 32.11	
0080	Debt securities		Annex V.Part 1.31	
0090	Loans and advances		Annex V.Part 1.32	
0091	**Trading financial assets**	BAD Article 32-33; Annex V.Part 1.17		
0092	Derivatives	CRR Annex II; Annex V.Part 1.17		
0093	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		
0094	Debt securities	Annex V.Part 1.31		
0095	Loans and advances	Annex V.Part 1.32		
0096	**Non-trading financial assets mandatorily at fair value through profit or loss**		IFRS 9.4.1.4	
0097	Equity instruments		IAS 32.11	
0098	Debt securities		Annex V.Part 1.31	
0099	Loans and advances		Annex V.Part 1.32	
0100	**Financial assets designated at fair value through profit or loss**	Accounting Directive art 8(1)(a), (6)	IFRS 7.8(a)(i); IFRS 9.4.1.5	
0110	Equity instruments			
0120	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31	
0130	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32	
0141	**Financial assets at fair value through other comprehensive income**		IFRS 7.8(h); IFRS 9.4.1.2A	
0142	Equity instruments		IAS 32.11	
0143	Debt securities		Annex V.Part 1.31	
0144	Loans and advances		Annex V.Part 1.32	
0171	**Non-trading non-derivative financial assets measured at fair value through profit or loss**	BAD art 36(2)		
0172	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		
0173	Debt securities	Annex V.Part 1.31		
0174	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32		
0175	**Non-trading non-derivative financial assets measured at fair value to equity**	Accounting Directive art 8(1)(a), (8)		
0176	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		
0177	Debt securities	Annex V.Part 1.31		
0178	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32		
0181	**Financial assets at amortised cost**		IFRS 7.8(f); IFRS 9.4.1.2	
0182	Debt securities		Annex V.Part 1.31	
0183	Loans and advances		Annex V.Part 1.32	
0231	**Non-trading non-derivative financial assets measured at a cost-based method**	BAD art 35;Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part1.18, 19		
0380	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		
0232	Debt securities	Annex V.Part 1.31		
0233	Loans and advances	Annex V.Part 1.32		
0234	**Other non-trading non-derivative financial assets**	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20		
0235	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		
0236	Debt securities	Annex V.Part 1.31		
0237	Loans and advances	Annex V.Part 1.32		
0240	**Derivatives – Hedge accounting**	Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22	IFRS 9.6.2.1; Annex V.Part 1.22	
0250	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	Accounting Directive art 8(5), (6); IAS 39.89A (a)	IAS 39.89A(a); IFRS 9.6.5.8	
0260	**Investments in subsidaries, joint ventures and associates**	BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4, 210	IAS 1.54(e); Annex V.Part 1.21, Part 2.4, 210	
0270	**Assets under reinsurance and insurance contracts**	Annex V.Part 2.211	IFRS 4.IG20.(b)-(c); Annex V.Part 2.211	
0280	**Tangible assets**	BAD art 4.Assets(10)		
0290	**Intangible assets**	BAD art 4.Assets(9); CRR art 4(1)(115)	IAS 1.54(c); CRR art 4(1)(115)	
0300	Goodwill	BAD art 4.Assets(9); CRR art 4(1)(113)	IFRS 3.B67(d); CRR art 4(1)(113)	
0310	Other intangible assets	BAD art 4.Assets(9)	IAS 38.8,118	
0320	**Tax assets**		IAS 1.54(n-o)	
0330	Current tax assets		IAS 1.54(n); IAS 12.5	
0340	Deferred tax assets	Accounting Directive art 17(1)(f); CRR art 4(1)(106)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)	
0350	**Other assets**	Annex V.Part 2.5, 6	Annex V.Part 2.5	
0360	**Non-current assets and disposal groups classified as held for sale**		IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6	
0365	**(-) Haircuts for trading assets valued at fair value**	Annex V Part 1.29		
0370	**TOTAL ASSETS**	BAD art 4 Assets	IAS 1.9(a), IG 6	

17.2 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accounting scope of consolidation [Nominal amount]
				Annex V.Part 2.118, 209
				0010
0010	**Loan commitments given**	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116	
0020	**Financial guarantees given**	CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116	
0030	**Other Commitments given**	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116	
0040	**OFF-BALANCE SHEET EXPOSURES**			

17.3 Liabilities and equity

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accounting scope of consolidation [Carrying amount]
				Annex V.Part 1.27-28, Part 2.209
				0010
0010	**Financial liabilities held for trading**		IFRS 7.8 (e) (ii); IFRS 9.BA.6	
0020	Derivatives		IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)	
0030	Short positions		IFRS 9.BA7(b)	
0040	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
0050	Debt securities issued		Annex V.Part 1.37	
0060	Other financial liabilities		Annex V.Part 1.38-41	
0061	**Trading financial liabilities**	Accounting Directive art 8(1)(a),(3),(6)		
0062	Derivatives	CRR Annex II; Annex V.Part 1.25, 27		
0063	Short positions			
0064	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		
0065	Debt securities issued	Annex V.Part 1.37		
0066	Other financial liabilities	Annex V.Part 1.38-41		
0070	**Financial liabilities designated at fair value through profit or loss**	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8 (e)(i); IFRS 9.4.2.2	
0080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
0090	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37	
0100	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41	
0110	**Financial liabilities measured at amortised cost**		IFRS 7.8(g); IFRS 9.4.2.1	
0120	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
0130	Debt securities issued		Annex V.Part 1.37	
0140	Other financial liabilities		Annex V.Part 1.38-41	
0141	**Non-trading non-derivative financial liabilities measured at a cost-based method**	Accounting Directive art 8(3)		
0142	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		
0143	Debt securities issued	Annex V.Part 1.37		
0144	Other financial liabilities	Annex V.Part 1.38-41		
0150	**Derivatives – Hedge accounting**	Accounting Directive art 8(1)(a), (6), (8)(a); Annex V.Part 1.26	IFRS 9.6.2.1; Annex V.Part 1.26	
0160	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	Accounting Directive art 8(5), (6); Annex V.Part 2.8; IAS 39.89A(b)	IAS 39.89A(b), IFRS 9.6.5.8	
0170	**Liabilities under insurance and reinsurance contracts**	Annex V.Part 2.212	IFRS 4.IG20(a); Annex V.Part 2.212	
0180	**Provisions**	BAD art 4.Liabilities(6)	IAS 37.10; IAS 1.54(l)	
0190	**Tax liabilities**		IAS 1.54(n-o)	
0200	Current tax liabilities		IAS 1.54(n); IAS 12.5	
0210	Deferred tax liabilities	Accounting Directive art 17(1)(f); CRR art 4(1)(108)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)	
0220	**Share capital repayable on demand**		IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12	
0230	**Other liabilities**	Annex V.Part 2.13	Annex V.Part 2.13	
0240	**Liabilities included in disposal groups classified as held for sale**		IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14	
0245	**Haircuts for trading liabilities valued at fair value**	Annex V Part 1.29		
0250	**LIABILITIES**		IAS 1.9(b);IG 6	
0260	**Capital**	BAD art 4.Liabilities(9), BAD art 22	IAS 1.54(r), BAD art 22	
0270	**Share premium**	BAD art 4.Liabilities(10); CRR art 4(124)	IAS 1.78(e); CRR art 4(1)(124)	
0280	**Equity instruments issued other than capital**	Annex V.Part 2.18-19	Annex V.Part 2.18-19	
0290	**Other equity**	Annex V.Part 2.20	IFRS 2.10; Annex V.Part 2.20	
0300	**Accumulated other comprehensive income**	CRR art 4(1)(100)	CRR art 4(1)(100)	
0310	**Retained earnings**	CRR art 4(1)(123)	CRR art 4(1)(123)	
0320	**Revaluation reserves**	BAD art 4.Liabilities(12)	IFRS 1.33, D5-D8	
0325	**Fair value reserves**	Accounting Directive art 8(1)(a)		
0330	**Other reserves**	BAD art 4.Liabilities (11)-(13)	IAS 1.54; IAS 1.78 (e)	
0335	**First consolidation differences**	Accounting Directive art 24(3)(c)		
0340	**(-) Treasury shares**	Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.20	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.28	
0350	**Profit or loss attributable to owners of the parent**	BAD art 4.Liabilities(14)	IFRS 10.B94	
0360	**(-) Interim dividends**	CRR Article 26 (2)	IAS 32.35	
0370	**Minority interests [Non-controlling interests]**	Accounting Directive art 24(4)	IAS 1.54(q); IFRS 10.22, .B94	
0380	**TOTAL EQUITY**		IAS 1.9(c), IG 6	
0390	**TOTAL EQUITY AND TOTAL LIABILITIES**	BAD art 4.Liabilities	IAS 1.IG6	

18 Information on performing and non-performing exposures

18.0 Information on performing and non-performing exposures

		References National GAAP based on BAD	References National GAAP compatible IFRS
0005	**Cash balances at central banks and other demand deposits**	BAD art 13(2); Annex V.Part 2.2, 3	Annex V.Part 2.2, 3
0010	**Debt securities**	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)
0020	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)
0030	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)
0040	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)
0050	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)
0060	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)
0070	**Loans and advances**	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)
0080	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)
0090	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)
0100	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)
0110	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)
0120	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)
0130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)
0140	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)
0150	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)
0160	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)
0170	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	Annex V.Part 2.233(a)	Annex V.Part 2.233(a)
0181	**Debt securities**	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)
0182	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)
0183	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)
0184	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)
0185	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)
0186	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)
0191	**Loans and advances**	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)
0192	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)
0193	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)
0194	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)
0195	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)
0196	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)
0900	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)
0903	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)
0197	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)
0910	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)
0913	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	Annex V.Part 2.233(b)	Annex V.Part 2.233(b)
0211	**Debt securities**	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)
0212	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)
0213	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)
0214	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)
0215	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)
0216	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)
0221	**Loans and advances**	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)
0222	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)
0223	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)
0224	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)
0225	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)
0226	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)
0920	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)
0923	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)
0227	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)
0930	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)
0933	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i (b)	Annex V.Part 2.88(a), 234i (b)
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	Annex V.Part 2.233(c), 234	Annex V.Part 2.233(c), 234
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	Annex V.Part 2.217	Annex V.Part 2.217
0335	**DEBT INSTRUMENTS HELD FOR SALE**		Annex V.Part 2.220
0340	**Loan commitments given**	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116
0350	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)
0360	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)
0370	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)
0380	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)
0390	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)
0400	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)
0410	**Financial guarantees given**	CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116
0420	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)
0430	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)
0440	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)
0450	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)
0460	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)
0470	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)
0480	**Other Commitments given**	CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116
0490	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)
0500	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)
0510	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)
0520	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)
0530	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)
0540	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)
0550	**OFF-BALANCE SHEET EXPOSURES**	Annex V.Part 2.217	Annex V.Part 2.217

18 Information on performing and non-performing exposures (continued)

18.1 Inflows and outflows of non-performing exposures - loans and advances by counterparty sector

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount of loans and advances	
				Inflows to non-performing exposures	(-) Outflows from non-performing exposures
				0010	0020
				Annex V. Part 2.213-216, 224-234, 239i-239iii, 239vi	*Annex V. Part 2.213-216, 224-234, 239i, 239iv- 239vi*
				Annex V. Part 2.213-216, 224-234, 239i-239iii, 239vi	*Annex V. Part 2.213-216, 224-234, 239i, 239iv- 239vi*
0010	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
EVE method	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
0030	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0040	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		
0050	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0060	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*		
0070	Of which: Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vii (a), 239ix*	*SME Art 1 2(a); Annex V.Part 2.239vii (a), 239ix*		
0080	Of which: Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vii (a), 239ix*	*Annex V.Part 2.239vii (a), 239ix*		
0090	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vii (b)*	*Annex V.Part 2.86(a), 87, 239vii (b)*		
0100	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*		
0110	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vii (b)*	*Annex V.Part 2.86(a), 87, 239vii (b)*		
0120	Of which: Credit for consumption	*Annex V.Part 2.88(a), 239vii (c)*	*Annex V.Part 2.88(a), 239vii (c)*		
0130	**LOANS AND ADVANCES OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*	*Annex V.Part 2.217*		
0140	**LOANS AND ADVANCES HELD FOR SALE**		*Annex V.Part 2.220*		
0150	**TOTAL INFLOWS / OUTFLOWS**				

18 Information on performing and non-performing exposures (continued)

18.2 Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property

					Gross carrying amount																	Accumulated impairment, accumulated negative changes in fair value due to credit risk													Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
							Performing					Non-performing														Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions									Collateral received and financial guarantees received			
						of which: exposures with forbearance measures		Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	of which: performing exposures with forbearance measures	of which: Performing forborne exposures under probation		Unlikely to pay that are not past-due or past-due < =90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which: defaulted	Of which: Non-performing exposures with forbearance measures		Of which: Exposures with forbearance measures	**Performing exposures - Accumulated impairments**	Of which: Performing exposures with forbearance measures		Unlikely to pay that are not past-due or past-due < =90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Non-performing exposures with forbearance measures	Collateral received on performing exposues	Collateral received on non-performing exposues	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
					0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300	0310	0320	0330	0340
				References National GAAP compatible IFRS	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 1.34, Part 2. 118, 240-245, 251-258*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2. 256(b), 261*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V. Part 2. 259-263*	*Annex V. Part 2. 238*	*Annex V. Part 2. 267*	*Annex V. Part 2. 238*	*Annex V. Part 2. 207*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 207*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
			References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 1.34, Part 2. 118, 240-245, 251-255*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2. 256(b), 261*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V. Part 2. 259-263*	*Annex V. Part 2. 238*	*Annex V. Part 2. 267*	*Annex V. Part 2. 238*	*Annex V. Part 2. 207*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 207*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0010	**Non-financial corpo-rations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*																																		
EVE metho dology		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*	*Annex V.Part 2.239vi (a), 239vii*																																		
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*																																		
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																																		
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																																		
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																																		
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*																																		
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																																		
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																																		
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*																																		

19. Information forborne exposures

				Gross carrying amount / nominal amount of exposures with forbearance measures											Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
					Performing exposures with forbearance measures				Non-performing exposures with forbearance measures							Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance				Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Of which: Collateral received on non-performing exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	Of which: Financial guarantees received on non-performing exposures with forbearance measures
				0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0175	0180	0185
			References National GAAP compatible IFRS	*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*	*Annex V. Part 2. 259-263*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*	*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
		References National GAAP based on BAD		*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-255*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*	*Annex V. Part 2. 259-263*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*	*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0005	**Cash balances at central banks and other demand deposits**	*BAD art 13(2); Annex V.Part 2.2, 3*	*Annex V.Part 2.2, 3*																				
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*																				
0020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*																				
0030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*																				
0040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*																				
0050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*																				
0060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*																				
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*																				
0080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*																				
0090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*																				
0100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*																				
0110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*																				
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*																				
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*																				
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*																				
0150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*																				
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*																				
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*																				
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*	*Annex V.Part 2.249(a)*																				
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*																				
0182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*																				
0183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*																				
0184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*																				
0185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*																				
0186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*																				
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*																				
0192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*																				
0193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*																				
0194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*																				
0195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*																				
0196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*																				
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*																				
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*																				
0197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*																				
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*																				
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*																				
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*	*Annex V.Part 2.249(b)*																				
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*																				
0212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*																				
0213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*																				
0214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*																				
0215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*																				
0216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*																				
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*																				
0222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*																				
0223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*																				
0224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*																				
0225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*																				
0226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*																				
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*																				
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*																				
0227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*																				
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*																				
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*																				
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249*	*Annex V.Part 2.249*																				
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*	*Annex V.Part 2.246*																				
0335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.247*																				
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 246*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246*																				

20. Geographical breakdown

20.1 Geographical breakdown of assets by location of the activities

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activitivies	Non-domestic activities
				Annex V.Part 2.270	Annex V.Part 2.270
				0010	0020
0010	**Cash, cash balances at central banks and other demand deposits**	BAD art 4.Assets(1)	IAS 1.54 (i)		
0020	Cash on hand	Annex V.Part 2.1	Annex V.Part 2.1		
0030	Cash balances at central banks	BAD art 13(2); Annex V.Part 2.2	Annex V.Part 2.2		
0040	Other demand deposits	Annex V.Part 2.3	Annex V.Part 2.3		
0050	**Financial assets held for trading**		IFRS 9, Appendix A		
EVE metho	Derivatives		IFRS 9, Appendix A		
0070	Equity instruments		IAS 32.11		
0080	Debt securities		Annex V.Part 1.31		
0090	Loans and advances		Annex V.Part 1.32		
0091	**Trading financial assets**	BAD Article 32-33; Annex V.Part 1.17			
0092	Derivatives	CRR Annex II; Annex V.Part 1.17, 27			
0093	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5			
0094	Debt securities	Annex V.Part 1.31			
0095	Loans and advances	Annex V.Part 1.32			
0096	**Non-trading financial assets mandatorily at fair value through profit or loss**		IFRS 7.8(a)(ii); IFRS 9.4.1.4		
0097	Equity instruments		IAS 32.11		
0098	Debt securities		Annex V.Part 1.31		
0099	Loans and advances		Annex V.Part 1.32		
0100	**Financial assets designated at fair value through profit or loss**	Accounting Directive art 8(1)(a), (6)	IFRS 7.8(a)(i); IFRS 9.4.1.5		
0110	Equity instruments				
0120	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31		
0130	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32		
0141	**Financial assets at fair value through other comprehensive income**		IFRS 7.8(h); IFRS 9.4.1.2A		
0142	Equity instruments		IAS 32.11		
0143	Debt securities		Annex V.Part 1.31		
0144	Loans and advances		Annex V.Part 1.32		
0171	**Non-trading non-derivative financial assets measured at fair value through profit or loss**	BAD art 36(2)			
0172	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5			
0173	Debt securities	Annex V.Part 1.31			
0174	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32			
0175	**Non-trading non-derivative financial assets measured at fair value to equity**	Accounting Directive art 8(1)(a), (8)			
0176	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5			
0177	Debt securities	Annex V.Part 1.31			
0178	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32			
0181	**Financial assets at amortised cost**		IFRS 7.8(f); IFRS 9.4.1.2		
0182	Debt securities		Annex V.Part 1.31		
0183	Loans and advances		Annex V.Part 1.32		
0231	**Non-trading non-derivative financial assets measured at a cost-based method**	BAD art 35;Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part1.18, 19			
0330	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5			
0232	Debt securities	Annex V.Part 1.31			
0233	Loans and advances	Annex V.Part 1.32			
0234	**Other non-trading non-derivative financial assets**	BAD art 37; Accounting Directive Article 12(7);			
0235	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5			
0236	Debt securities	Annex V.Part 1.31			
0237	Loans and advances	Annex V.Part 1.32			
0240	**Derivatives – Hedge accounting**	Accounting Directive art 8(1)(a), (6), (8); IAS	IFRS 9.6.2.1; Annex V.Part 1.22		
0250	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	Accounting Directive art 8(5), (6); IAS 39.89A	IAS 39.89A(a); IFRS 9.6.5.8		
0260	**Tangible assets**	BAD art 4.Assets(10)			
0270	**Intangible assets**	BAD art 4.Assets(9); CRR art 4(1)(115)	IAS 1.54(c); CRR art 4(1)(115)		
0280	**Investments in subsidaries, joint ventures and associates**	BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4	IAS 1.54(e); Annex V.Part 1.21, Part 2.4		
0290	**Tax assets**		IAS 1.54(n-o)		
0300	**Other assets**	Annex V.Part 2.5, 6	Annex V.Part 2.5		
0310	**Non-current assets and disposal groups classified as held for sale**		IAS 1.54(j); IFRS 5.38, Annex V.Part		
0315	**(-) Haircuts for trading assets valued at fair value**	Annex V.Part 1.29			
0320	**ASSETS**	BAD art 4.Assets	IAS 1.9(a), IG 6		

20.2 Geographical breakdown of liabilities by location of the activities

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activitivies	Non-domestic activities
				Annex V.Part 2.270	Annex V.Part 2.270
				0010	0020
0010	**Financial liabilities held for trading**		IFRS 7.8 (e) (ii); IFRS 9.BA.6		
0020	Derivatives		IFRS 9.Appendix A; IFRS 9.4.2.1(a);		
0030	Short positions		IFRS 9.BA7(b)		
0040	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex		
0050	Debt securities issued		Annex V.Part 1.37		
0060	Other financial liabilities		Annex V.Part 1.38-41		
0061	**Trading financial liabilities**	Accounting Directive art 8(1)(a),(3),(6)			
0062	Derivatives	CRR Annex II; Annex V.Part 1.25			
0063	Short positions				
0064	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part			
0065	Debt securities issued	Annex V.Part 1.37			
0066	Other financial liabilities	Annex V.Part 1.38-41			
0070	**Financial liabilities designated at fair value through profit or loss**	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8 (e)(i); IFRS 9.4.2.2		
0080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part	ECB/2013/33 Annex 2.Part 2.9; Annex		
0090	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37		
0100	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41		
0110	**Financial liabilities measured at amortised cost**		IFRS 7.8(g); IFRS 9.4.2.1		
0120	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex		
0130	Debt securities issued		Annex V.Part 1.37		
0140	Other financial liabilities		Annex V.Part 1.38-41		
0141	**Non-trading non-derivative financial liabilities measured at a cost-based method**	Accounting Directive art 8(3)			
0142	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part			
0143	Debt securities issued	Annex V.Part 1.37			
0144	Other financial liabilities	Annex V.Part 1.38-41			
0150	**Derivatives – Hedge accounting**	Accounting Directive art 8(1)(a), (6), (8)(a);	IFRS 9.6.2.1; Annex V.Part 1.26		
0160	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	Accounting Directive art 8(5), (6); Annex	IAS 39.89A(b), IFRS 9.6.5.8		
0170	**Provisions**	BAD art 4.Liabilities(6)	IAS 37.10; IAS 1.54(l)		
0180	**Tax liabilities**		IAS 1.54(n-o)		
0190	**Share capital repayable on demand**		IAS 32 IE 33; IFRIC 2; Annex V.Part		
0200	**Other liabilities**	Annex V.Part 2.13	Annex V.Part 2.13		
0210	**Liabilities included in disposal groups classified as held for sale**		IAS 1.54 (p); IFRS 5.38, Annex V.Part		
0215	**Haircuts for trading liabilities valued at fair value**	Annex V.Part 1.29			
0220	**LIABILITIES**		IAS 1.9(b);IG 6		

20.3 Geographical breakdown of statement of profit or loss items by location of the activities

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period	
				Domestic activitivies	Non-domestic activities
				Annex V.Part 2.270	Annex V.Part 2.270
				0010	0020
0010	**Interest income**	BAD art 27.Vertical layout(1); Annex V.Part	IAS 1.97; Annex V.Part 2.31		
0020	**(Interest expenses)**	BAD art 27.Vertical layout(2); Annex V.Part	IAS 1.97; Annex V.Part 2.31		
0030	**(Expenses on share capital repayable on demand)**		IFRIC 2.11		
0040	**Dividend income**	BAD art 27.Vertical layout(3); Annex V.Part	Annex V.Part 2.40		
0050	**Fee and commission income**	BAD art 27.Vertical layout(4)	IFRS 7.20(c)		
0060	**(Fee and commission expenses)**	BAD art 27.Vertical layout(5)	IFRS 7.20(c)		
0070	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through**	BAD art 27.Vertical layout(6)	Annex V.Part 2.45		
0080	**Gains or (-) losses on financial assets and liabilities held for trading, net**		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex		
0083	**Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss**		IFRS 9.5.7.1		
0085	**Gains or (-) losses on trading financial assets and liabilities, net**	BAD art 27.Vertical layout(6)			
0090	**Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net**		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex		
0095	**Gains or (-) losses on non-trading financial assets and liabilities, net**	BAD art 27.Vertical layout(6)			
0100	**Gains or (-) losses from hedge accounting, net**	Accounting Directive art 8(1)(a), (6), (8)	Annex V.Part 2.47-48		
0110	**Exchange differences [gain or (-) loss], net**	BAD art 39	IAS 21.28, 52 (a)		
0120	**Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net**	BAD art 27.Vertical layout(13)-(14); Annex V	Annex V Part 2.56		
0130	**Gains or (-) losses on derecognition of non financial assets, net**		IAS 1.34		
0140	**Other operating income**	BAD art 27.Vertical layout(7); Annex V.Part	Annex V.Part 2.314-316		
0150	**(Other operating expenses)**	BAD art 27.Vertical layout(10); Annex V.Part	Annex V.Part 2.314-316		
0155	**TOTAL OPERATING INCOME, NET**				
0160	**(Administrative expenses)**	BAD art 27.Vertical layout(8)			
0165	**(Cash contributions to resolution funds and deposit guarantee schemes)**	Annex V.Part 2.48i	Annex V.Part 2.48i		
0170	**(Depreciation)**		IAS 1.102, 104		
0171	**Modification gains or (-) losses, net**		IFRS 9.5.4.3, IFRS 9 Appendix A;		
0175	**(Increases or (-) decreases of the fund for general banking risks, net)**	BAD art 38.2			
0180	**(Provisions or (-) reversal of provisions)**		IAS 37.59, 84; IAS 1.98(b)(f)(g)		
0190	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit**	BAD art 35-37, Annex V.Part 2.52, 53	IFRS 7.20(a)(viii); Annex V Part 2.51,		
0200	**(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates)**	BAD art 27.Vertical layout(13)-(14)	IAS 28.40-43		
0210	**(Impairment or (-) reversal of impairment on non-financial assets)**		IAS 36.126(a)(b)		
0220	**Negative goodwill recognised in profit or loss**	Accounting Directive art 24(3)(f)	IFRS 3.Appendix B64(n)(i)		
0230	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates**	BAD art 27.Vertical layout(13)-(14)	Annex V.Part 2.54		
0240	**Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying**		IFRS 5.37; Annex V.Part 2.55		
0250	**PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS**		IAS 1.102, IG 6; IFRS 5.33 A		
0260	**(Tax expense or (-) income related to profit or loss from continuing operations)**	BAD art 27.Vertical layout(15)	IAS 1.82(d); IAS 12.77		
0270	**PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS**	BAD art 27.Vertical layout(16)	IAS 1, IG 6		
0275	**Extraordinary profit or (-) loss after tax**	BAD art 27.Vertical layout(21)			
0280	**Profit or (-) loss after tax from discontinued operations**		IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A;		
0290	**PROFIT OR (-) LOSS FOR THE YEAR**	BAD art 27.Vertical layout(23)	IAS 1.81A(a)		

20.4 Geographical breakdown of assets by residence of the counterparty

Country of residence of the counterparty:

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount	Of which: held for trading or trading	Of which: financial assets subject to impairment, including cash balances at central banks and other demand deposits	Of which: forborne	Of which: non-performing	of which: defaulted	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				0010	0011	0012	0021	0022	0030	0040	0050
0010	**Derivatives**	[illegible]	[illegible]								
0020	Of which: credit institutions	[illegible]	[illegible]								
0030	Of which: other financial corporations	[illegible]	[illegible]								
0040	**Equity instruments**	[illegible]	[illegible]								
0050	Of which: credit institutions	[illegible]	[illegible]								
0060	Of which: other financial corporations	[illegible]	[illegible]								
0070	Of which: non-financial corporations	[illegible]	[illegible]								
0075	**Cash balances at central banks and other demand deposits**	[illegible]	[illegible]								
0080	**Debt securities**	[illegible]	[illegible]								
0090	Central banks	[illegible]	[illegible]								
0100	General governments	[illegible]	[illegible]								
0110	Credit institutions	[illegible]	[illegible]								
0120	Other financial corporations	[illegible]	[illegible]								
0130	Non-financial corporations	[illegible]	[illegible]								
0140	**Loans and advances**	[illegible]	[illegible]								
0150	Central banks	[illegible]	[illegible]								
0160	General governments	[illegible]	[illegible]								
0170	Credit institutions	[illegible]	[illegible]								
0180	Other financial corporations	[illegible]	[illegible]								
0190	Non-financial corporations	[illegible]	[illegible]								
0200	Of which: Small and Medium-sized Enterprises	[illegible]	[illegible]								
0210	Of which: Loans collateralised by commercial immovable property	[illegible]	[illegible]								
0220	Households	[illegible]	[illegible]								
0230	Of which: Loans collateralised by residential immovable property	[illegible]	[illegible]								
0240	Of which: Credit for consumption	[illegible]	[illegible]								

20.5 Geographical breakdown of off-balance sheet exposures by residence of the counterparty

Country of residence of the counterparty:

		References National GAAP based on BAD	References National GAAP compatible IFRS	Nominal amount	Of which: forborne	Of which: non-performing	of which: defaulted	Provisions for commitments and guarantees given
				0010	0022	0025	0026	0030
0010	**Loan commitments given**	[illegible]	[illegible]					
0020	**Financial guarantees given**	[illegible]	[illegible]					
0030	**Other Commitments given**	[illegible]	[illegible]					

20.6 Geographical breakdown of liabilities by residence of the counterparty

Country of residence of the counterparty:

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount
				0010
0010	**Derivatives**	[illegible]	[illegible]	
0020	Of which: credit institutions	[illegible]	[illegible]	
0030	Of which: other financial corporations	[illegible]	[illegible]	
0040	**Short positions**	[illegible]	[illegible]	
0050	Of which: credit institutions	[illegible]	[illegible]	
0060	Of which: other financial corporations	[illegible]	[illegible]	
0070	**Deposits**	[illegible]	[illegible]	
0080	Central banks	[illegible]	[illegible]	
0090	General governments	[illegible]	[illegible]	
0100	Credit institutions	[illegible]	[illegible]	
0110	Other financial corporations	[illegible]	[illegible]	
0120	Non-financial corporations	[illegible]	[illegible]	
0130	Households	[illegible]	[illegible]	

20.7.1 Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes

Country of residence of the counterparty:

		References	Non-financial corporations				
			Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			0010	0011	0012	0021	0022
0010	**A Agriculture, forestry and fishing**	NACE Regulation					
0020	**B Mining and quarrying**	NACE Regulation					
0030	**C Manufacturing**	NACE Regulation					
0040	**D Electricity, gas, steam and air conditioning supply**	NACE Regulation					
0050	**E Water supply**	NACE Regulation					
0060	**F Construction**	NACE Regulation					
0070	**G Wholesale and retail trade**	NACE Regulation					
0080	**H Transport and storage**	NACE Regulation					
0090	**I Accommodation and food service activities**	NACE Regulation					
0100	**J Information and communication**	NACE Regulation					
0105	**K Financial and insurance activities**	NACE Regulation					
0110	**L Real estate activities**	NACE Regulation					
0120	**M Professional, scientific and technical activities**	NACE Regulation					
0130	**N Administrative and support service activities**	NACE Regulation					
0140	**O Public administration and defence, compulsory social security**	NACE Regulation					
0150	**P Education**	NACE Regulation					
0160	**Q Human health services and social work activities**	NACE Regulation					
0170	**R Arts, entertainment and recreation**	NACE Regulation					
0180	**S Other services**	NACE Regulation					
0190	**LOANS AND ADVANCES**	[illegible]					

21. Tangible and intangible assets: assets subject to operating lease

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount *Annex V.Part 2.278-279* 0010
0010	**Property plant and equipment**		*IAS 16.6; IAS 1.54(a)*	
0020	Revaluation model		*IAS 17.49; IAS 16.31, 73(a)(d)*	
0030	Cost model		*IAS 17.49; IAS 16.30, 73(a)(d)*	
0040	**Investment property**		*IAS 40.IN5; IAS 1.54(b)*	
0050	Fair value model		*IAS 17.49; IAS 40.33-55, 76*	
0060	Cost model		*IAS 17.49; IAS 40.56,79(c)*	
0070	**Other intangible assets**	*BAD art 4.Assets(9)*	*IAS 38.8, 118*	
0080	Revaluation model		*IAS 17.49; IAS 38.75-87, 124(a)(ii)*	
EVE metho	Cost model		*IAS 17.49; IAS 38.74*	

22. Asset management, custody and other service functions

22.1 Fee and commission income and expenses by activity

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				Annex V.Part 2.280
		BAD art 27.Vertical layout(4), (5)	IFRS 7.20(c)	0010
0010	**Fee and commission income**		Annex V.Part 2.281-284	
0020	Securities			
0030	*Issuances*	*Annex V.Part 2.284(a)*	*Annex V.Part 2.284(a)*	
0040	*Transfer orders*	*Annex V.Part 2.284(b)*	*Annex V.Part 2.284(b)*	
0050	*Other fee and commission income in relation to securities*	*Annex V.Part 2.284(c)*	*Annex V.Part 2.284(c)*	
[illegible]	Corporate Finance			
0052	*M&A advisory*	*Annex V.Part 2.284 (e)*	*Annex V.Part 2.284 (e)*	
0053	*Treasury services*	*Annex V.Part 2.284(f)*	*Annex V.Part 2.284(f)*	
0054	*Other fee and commission income in relation to corporate finance activities*	*Annex V.Part 2.284(g)*	*Annex V.Part 2.284(g)*	
0055	Fee based advice	*Annex V.Part 2.284(h)*	*Annex V.Part 2.284(h)*	
0060	Clearing and settlement	*Annex V.Part 2.284(i)*	*Annex V.Part 2.284(i)*	
0070	Asset management	*Annex V.Part 2.284(j); 285(a)*	*Annex V.Part 2.284(j); 285(a)*	
0080	Custody [by type of customer]	*Annex V.Part 2.284(j); 285(b)*	*Annex V.Part 2.284(j); 285(b)*	
0090	*Collective investment*			
0100	*Other fee and commission income in relation to custody services*			
0110	Central administrative services for collective investment	*Annex V.Part 2.284(j); 285(c)*	*Annex V.Part 2.284(j); 285(c)*	
0120	Fiduciary transactions	*Annex V.Part 2.284(j); 285(d)*	*Annex V.Part 2.284(j); 285(d)*	
0131	Payment services	*Annex V.Part 2.284(k), 285(e)*	*Annex V.Part 2.284(k), 285(e)*	
0132	*Current accounts*	*Annex V.Part 2.284(k), 285(e)*	*Annex V.Part 2.284(k), 285(e)*	
0133	*Credit cards*	*Annex V.Part 2.284(k), 285(e)*	*Annex V.Part 2.284(k), 285(e)*	
0134	*Debit cards and other card payments*	*Annex V.Part 2.284(k), 285(e)*	*Annex V.Part 2.284(k), 285(e)*	
0135	*Transfers and other payment orders*	*Annex V.Part 2.284(k), 285(e)*	*Annex V.Part 2.284(k), 285(e)*	
0136	*Other fee and commission income in relation to payment services*	*Annex V.Part 2.284(k), 285(e)*	*Annex V.Part 2.284(k), 285(e)*	
0140	Customer resources distributed but not managed [by type of product]	*Annex V.Part 2.284 (l); 285(f)*	*Annex V.Part 2.284 (l); 285(f)*	
0150	*Collective investment*			
0160	*Insurance products*			
0170	*Other fee and commission income in relation to customer resources distributed but not managed*			
0180	Structured Finance	*Annex V.Part 2.284(n)*	*Annex V.Part 2.284(n)*	
0190	Loan servicing activities	*Annex V.Part 2.284(o)*	*Annex V.Part 2.284(o)*	
0200	Loan commitments given	*Annex V.Part 2.284(p)*	*IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(p)*	
0210	Financial guarantees given	*Annex V.Part 2.284(p)*	*IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(p)*	
0211	Loans granted	*Annex V.Part 2.284(r)*	*Annex V.Part 2.284(r)*	
0213	Foreign exchange	*Annex V.Part 2.284(s)*	*Annex V.Part 2.284(s)*	
0214	Commodities	*Annex V.Part 2.284(t)*	*Annex V.Part 2.284(t)*	
0220	Other fee and commission income	*Annex V.Part 2.284(u)*	*Annex V.Part 2.284(u)*	
0230	**(Fee and commission expenses)**		*Annex V.Part 2.281-284*	
0235	(Securities)	*Annex V.Part 2.284(d)*	*Annex V.Part 2.284(d)*	
0240	(Clearing and settlement)	*Annex V.Part 2.284(i)*	*Annex V.Part 2.284(i)*	
0245	(Asset management)	*Annex V.Part 2.284(j); 285(a)*	*Annex V.Part 2.284(j); 285(a)*	
0250	(Custody)	*Annex V.Part 2.284(j); 285 (b)*	*Annex V.Part 2.284(j); 285 (b)*	
0255	(Payment services)	*Annex V.Part 2.284(k), 285(e)*	*Annex V.Part 2.284(k), 285(e)*	
0256	*(of which: Credit, Debit and other Cards)*			
0260	(Loan servicing activities)	*Annex V.Part 2.284(o)*	*Annex V.Part 2.284(o)*	
0270	(Loan commitments received)	*Annex V.Part 2.284(q)*	*Annex V.Part 2.284(q)*	
0280	(Financial guarantees received)	*Annex V.Part 2.284(q)*	*Annex V.Part 2.284(q)*	
0281	(Externally provided distribution of products)	*Annex V.Part 2.284(m)*	*Annex V.Part 2.284(m)*	
0282	(Foreign exchange)	*Annex V.Part 2.284(s)*	*Annex V.Part 2.284(s)*	
0290	(Other fee and commission expenses)	*Annex V.Part 2.284(u)*	*Annex V.Part 2.284(u)*	

22.2 Assets involved in the services provided

		References National GAAP based on BAD	References National GAAP compatible IFRS	Amount of the assets involved in the services provided
				Annex V.Part 2.285(g)
				0010
0010	**Asset management [by type of customer]**	*Annex V.Part 2.285(a)*	*Annex V.Part 2.285(a)*	
0020	Collective investment			
0030	Pension funds			
0040	Customer portfolios managed on a discretionary basis			
0050	Other investment vehicles			
0060	**Custody assets [by type of customer]**	*Annex V.Part 2.285(b)*	*Annex V.Part 2.285(b)*	
0070	Collective investment			
0080	Other			
0090	Of which: entrusted to other entities			
0100	**Central administrative services for collective investment**	*Annex V.Part 2.285(c)*	*Annex V.Part 2.285(c)*	
0110	**Fiduciary transactions**	*Annex V.Part 2.285(d)*	*Annex V.Part 2.285(d)*	
0120	**Payment services**	*Annex V.Part 2.285(e)*	*Annex V.Part 2.285(e)*	
0130	**Customer resources distributed but not managed [by type of product]**	*Annex V.Part 2.285(f)*	*Annex V.Part 2.285(f)*	
0140	Collective investment			
0150	Insurance products			
0160	Other			

23. Loans and advances: additional information

23.1 Loans and advances: Number of instruments

				Number of instruments (Annex V.Part 2.320)																
						Performing			Non Performing											
											Unlikely to pay that are not past due or past due <= 90 days		Past due > 90 days							
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			References National GAAP compatible IFRS	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD		Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170
0010	**Loans and advances**	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319																	
methodo	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i (a)	Annex V.Part 2.86(a), 87, 234i (a)																	
0040	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0060	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0080	**Loans and advances in pre-litigation status**	Annex V.Part 1.32, 44(a), Part 2.319, 321	Annex V.Part 1.32, 44(a), Part 2.319, 321																	
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87																	
0110	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0130	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0150	**Loans and advances in litigation status**	Annex V.Part 1.32, 44(a), Part 2.319; 322	Annex V.Part 1.32, 44(a), Part 2.319; 322																	
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87																	
0180	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0200	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	

23.2 Loans and advances: Additional information on gross carrying amounts

				Gross carrying amount (Annex V.Part 1.34)																
						Performing			Non Performing											
											Unlikely to pay that are not past due or past due <= 90 days		Past due > 90 days							
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			References National GAAP compatible IFRS	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD		Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170
0010	**Loans and advances**	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319																	
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87																	
0040	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0060	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0080	**Loans and advances at cost or at amortised cost**	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319																	
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87																	
0110	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0130	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0150	**Loans and advances in pre-litigation status**	Annex V.Part 1.32, 44(a), Part 2.319, 321	Annex V.Part 1.32, 44(a), Part 2.319, 321																	
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87																	
0180	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0200	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0220	**Loans and advances in litigation status**	Annex V.Part 1.32, 44(a), Part 2.319, 322	Annex V.Part 1.32, 44(a), Part 2.319, 322																	
0230	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0240	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87																	
0250	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0260	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0270	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0290	**Unsecured loans and advances without guarantees**	Annex V.Part 1.32, 44(a), Part 2.319, 323	Annex V.Part 1.32, 44(a), Part 2.319, 323																	
0300	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0310	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0320	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0330	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0350	**Loans and advances with an accumulated coverage ratio > 90%**	Annex V.Part 1.32, 44(a), Part 2.319, 324	Annex V.Part 1.32, 44(a), Part 2.319, 324																	
0360	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0370	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87																	
0380	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0390	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0400	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	

23.3 Loans and advances collateralised by immovable property: Breakdown by LTV ratios

				Gross carrying amount (Annex V.Part 1.34)																
						Performing			Non Performing											
											Unlikely to pay that are not past due or past due <= 90 days		Past due > 90 days							
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			References National GAAP compatible IFRS	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD		Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170
0010	**Loans and advances collateralised by immovable property**	Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319	Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319																	
0020	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325																	
0030	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325																	
0040	Of which: Loans with a LTV higher than 100%	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325																	
0050	**Loans and advances to small and medium-sized enterprises (SMEs) collateralised by commercial immovable property**	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)																	
0060	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325																	
0070	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325																	
0080	Of which: Loans with a LTV higher than 100%	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325																	
0090	**Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property**	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)																	
0100	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325																	
0110	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325																	
0120	Of which: Loans with a LTV higher than 100%	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325																	
0130	**Commercial Real Estate loans to small and medium-sized enterprises (SMEs) collateralised by immovable property**	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)																	
0140	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325																	
0150	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325																	
0160	Of which: Loans with a LTV higher than 100%	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325																	
0170	**Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs) collateralised by immovable property**	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)																	
0180	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325																	
0190	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325																	
0200	Of which: Loans with a LTV higher than 100%	Annex V.Part 2.239x, 325	Annex V.Part 2.239x, 325																	

23.4 Loans and advances: Additional information on accumulated impairments and accumulated negative changes in fair value due to credit risk

				Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V.Part 2.69-71)																
						Performing			Non Performing											
											Unlikely to pay that are not past due or past due <= 90 days		Past due > 90 days							
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			References National GAAP compatible IFRS	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD		Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170
0010	**Loans and advances**	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319																	
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87																	
0040	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0060	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0080	**Loans and advances at cost or at amortised cost**	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319	Annex V.Part 1.32, 44(a), Part 2.233 (a), 319																	
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87																	
0110	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0130	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0150	**Unsecured loans and advances without guarantees**	Annex V.Part 1.32, 44(a), Part 2.319, 323	Annex V.Part 1.32, 44(a), Part 2.319, 323																	
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0170	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0180	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0190	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	

23.5 Loans and advances: Collateral received and financial guarantees received

				Maximum amount of the collateral or guarantees that can be considered Annex V.Part 2.171-172, 174																
						Performing			Non Performing											
											Unlikely to pay that are not past due or past due <= 90 days		Past due > 90 days							
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			References National GAAP compatible IFRS	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD		Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170
0010	**Financial guarantees received on loans and advances**	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326																	
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87																	
0040	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0060	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0080	**Collateral received on loans and advances**	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326																	
0090	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87																	
0110	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0130	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0150	**Immovable property collateral received on loans and advances**	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326																	
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87																	
0180	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0200	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0220	**Memorandum item: Collateral received on loans and advances - uncapped amounts**	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327																	
0230	of which: Immovable property collateral	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327																	

23.6 Loans and advances: Accumulated partial write-offs

				Accumulated partial write-offs (Annex V.Part 2.72, 74)																
						Performing			Non Performing											
											Unlikely to pay that are not past due or past due <= 90 days		Past due > 90 days							
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures		of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
			References National GAAP compatible IFRS	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD		Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170
0010	**Loans and advances**	Annex V.Part 1.32, 44(a), Part 2.319	Annex V.Part 1.32, 44(a), Part 2.319																	
0020	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)																	
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87																	
0040	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)																	
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	
0060	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)																	
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix																	

24. Loans and advances: Flows of non performing exposures, impairment & write offs since the end of the last financial year

24.1 Loans and advances: Inflows and outflows of non-performing exposures

				Gross Carrying amount *(Annex V. Part 1.34)*						
				Non-performing exposures - loans and advances						
					of which: Households		**of which: Non-financial corporations**			
						of which: Loans collateralised by residential immovable property		**of which: SMEs**		**of which: CRE loans to NFCs other than SMEs**
									of which: Commercial Real Estate (CRE) loans	
			References National GAAP compatible IFRS	*Annex V.Part 1.32, 34, Part 2.213-216, 223-239*	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
		References National GAAP based on BAD		*Annex V.Part 1.32, 34, Part 2.213-216, 223-239*	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				0010	0020	0030	0040	0050	0060	0070
VE methodo	**Opening balance**	*Annex V.Part 2.328*	*Annex V.Part 2.328*							
0020	**Inflows**	*Annex V.Part 2.239ii, 239iii, 239vi, 329*	*Annex V.Part 2.239ii, 239iii, 239vi, 329*							
0030	Inflow due to reclassification from performing not forborne	*Annex V.Part 2.239ii, 239iii, 239vi, 329*	*Annex V.Part 2.239ii, 239iii, 239vi, 329*							
0040	Inflow due to reclassification from performing forborne	*Annex V.Part 2.239ii, 239iii, 239vi, 329*	*Annex V.Part 2.239ii, 239iii, 239vi, 329*							
0050	of which: reclassified from performing forborne exposures under probation previously reclassified from non-performing	*Annex V.Part 2.239ii, 239iii, 239vi, 329(b)*	*Annex V.Part 2.239ii, 239iii, 239vi, 329(b)*							
0060	Inflow due to purchase of exposures	*Annex V.Part 2.239ii, 239iii, 239vi, 329*	*Annex V.Part 2.239ii, 239iii, 239vi, 329*							
0070	Inflow due to accrued interest	*Annex V.Part 2.239ii, 239iii, 239vi, 329 (a)*	*Annex V.Part 2.239ii, 239iii, 239vi, 329 (a)*							
0080	Inflow due to other reasons	*Annex V.Part 2.239ii, 239iii, 239vi, 329 (c)*	*Annex V.Part 2.239ii, 239iii, 239vi, 329 (c)*							
0090	Of which: Inflow more than once	*Annex V.Part 2.239ii, 239iii, 239vi, 330 (a)*	*Annex V.Part 2.239ii, 239iii, 239vi, 330 (a)*							
0100	Of which: Inflow of exposures granted in the past 24 months	*Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)*	*Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)*							
0110	Of which: Inflow of exposures granted during the period	*Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)*	*Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)*							
0120	**Outflows**	*Annex V.Part 2.239iii-239v, 331, 332*	*Annex V.Part 2.239iii-239v, 331, 332*							
0130	Outflow due to reclassification as performing not forborne	*Annex V.Part 2.239iii-239v(a), 331, 332*	*Annex V.Part 2.239iii-239v(a), 331, 332*							
0140	Outflow due to reclassification as performing forborne	*Annex V.Part 2.239iii-239v(a), 331, 332*	*Annex V.Part 2.239iii-239v(a), 331, 332*							
0150	Outflow due to partial or total loan repayment	*Annex V.Part 2.239iii-239v(b), 331, 332*	*Annex V.Part 2.239iii-239v(b), 331, 332*							
0160	Outflow due to collateral liquidations	*Annex V.Part 2.239iii-239v(c), 331, 332*	*Annex V.Part 2.239iii-239v(c), 331, 332*							
0170	Net cumulated recoveries from collateral liquidation	*Annex V.Part 2.333*	*Annex V.Part 2.333*							
0180	of which: Write-offs in the context of collateral liquidations	*Annex V.Part 2.239iii-239v(c)*	*Annex V.Part 2.239iii-239v(c)*							
0190	Outflow due to taking possession of collateral	*Annex V.Part 2.239iii-239v(d), 331, 332*	*Annex V.Part 2.239iii-239v(d), 331, 332*							
0200	Net cumulated recoveries from taking possession of collateral	*Annex V.Part 2.333*	*Annex V.Part 2.333*							
0210	of which: Write-offs in the context of taking possession of collateral	*Annex V.Part 2.239iii-239v(d)*	*Annex V.Part 2.239iii-239v(d)*							
0220	Outflow due to sale of instruments	*Annex V.Part 2.239iii-239v(e), 331, 332*	*Annex V.Part 2.239iii-239v(e), 331, 332*							
0230	Net cumulated recoveries from sale of instruments	*Annex V.Part 2.333*	*Annex V.Part 2.333*							
0240	of which: Write-offs in the context of sale of instruments	*Annex V.Part 2.239iii-239v(e)*	*Annex V.Part 2.239iii-239v(e)*							
0250	Outflow due to risk transfers	*Annex V.Part 2.239iii-239v(f), 331, 332*	*Annex V.Part 2.239iii-239v(f), 331, 332*							
0260	Net cumulated recoveries from risk transfers	*Annex V.Part 2.333*	*Annex V.Part 2.333*							
0270	of which: Write-offs in the context of risk transfers	*Annex V.Part 2.239iii-239v(f)*	*Annex V.Part 2.239iii-239v(f)*							
0280	Outflow due to write-offs	*Annex V.Part 2.239iii-239v(g), 331, 332*	*Annex V.Part 2.239iii-239v(g), 331, 332*							
0290	Outflow due to reclassification as held for sale	*Annex V.Part 2.239iii-239vi, 331, 332*	*Annex V.Part 2.239iii-239vi, 331, 332*							
0300	Outflow due to other reasons	*Annex V.Part 2.239iii-239v(h), 331, 332*	*Annex V.Part 2.239iii-239v(h), 331, 332*							
0310	Of which: Outflow of non-performing exposures that became non-performing during the period	*Annex V.Part 2.334*	*Annex V.Part 2.334*							
0320	**Closing balance**	*Annex V.Part 2.328*	*Annex V.Part 2.328*							

24.2 Loans and advances: Flow of impairments and accumulated negative changes in fair value due to credit risk on non-performing exposures

				Accumulated impairment and accumulated negative changes in fair value due to credit risk						
				Non-performing exposures - loans and advances						
					of which: Households		**of which: Non-financial corporations**			
						of which: Loans collateralised by residential immovable property		**of which: SMEs**		**of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs**
									of which: Commercial Real Estate (CRE) loans	
			References National GAAP compatible IFRS	*Annex V.Part 1.32, Part 2.69-71, 213-216, 223-239*	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
		References National GAAP based on BAD		*Annex V.Part 1.32, Part 2.69-71, 213-216, 223-239*	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				0010	0020	0030	0040	0050	0060	0070
0010	**Opening balance**	*Annex V.Part 2.335*	*Annex V.Part 2.335*							
0020	**Increases during the period**	*Annex V.Part 2.336*	*Annex V.Part 2.336*							
0030	Of which: impairments against interest accrued	*Annex V.Part 2.337*	*Annex V.Part 2.337*							
0040	**Decreases during the period**	*Annex V.Part 2.338*	*Annex V.Part 2.338*							
0050	Of which: Reversal of impairment and negative changes in fair value due to credit risk	*Annex V.Part 2.339(a)*	*Annex V.Part 2.339(a)*							
0060	Of which: Release of allowances due to unwinding process	*Annex V.Part 2.339(b)*	*Annex V.Part 2.339(b)*							
0070	**Closing balance**	*Annex V.Part 2.335*	*Annex V.Part 2.335*							

24.3 Loans and advances: Write-offs of non-performing exposures during the period

				Gross Carrying amount						
				Non-performing exposures - Loans and advances						
					of which: Households		**of which: Non-financial corporations**			
						of which: Loans collateralised by residential immovable property		**Of which: SMEs**		**Of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs**
									Of which: Commercial Real Estate (CRE) loans to SMEs	
			References National GAAP compatible IFRS	*Annex V.Part 1.32, 34, Part 2.213-216, 223-239*	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
		References National GAAP based on BAD		*Annex V.Part 1.32, 34, Part 2.213-216, 223-239*	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				0010	0020	0030	0040	0050	0060	0070
0010	**Write-offs during the period**	*Annex V.Part 2.340*	*Annex V.Part 2.340*							
0020	Of which: Debt forgiveness	*Annex V.Part 2.340*	*Annex V.Part 2.340*							

25. Collateral obtained by taking possession and execution processes

25.1 Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Inflows and outflows

				Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)									
								Time passed since recognition in balance sheet						Of which: Non-current assets held-for-sale	
								<= 2 years		> 2 years <= 5 years		> 5 years			
				Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
			References National GAAP compatible IFRS	Annex V.Part 1.34, Part 2.343	Annex V.Part 2.69-71, 343	Annex V.Part 2.175, 175i, 344	Annex V.Part 1.27, Part 2.175	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	IFRS 5.6, Annex V.Part 2.175, 175i, 344	IFRS 5.6, Annex V.Part 1.27, Part 2.175
		References National GAAP based on BAD		Annex V.Part 1.34, Part 2.343	Annex V.Part 1.34, Part 2.343	Annex V.Part 2.175, 175i, 344	Annex V.Part 1.27, Part 2.175	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 352	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	Annex V.Part 2.175, 175i, 344	Annex V.Part 1.27, Part 2.175
				0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120
0010	**Opening balance**	Annex V.Part 2.341, 342	Annex V.Part 2.341, 342												
method	**Inflows of collateral during the period**	Annex V.Part 2.345, 349	Annex V.Part 2.345, 349												
0030	Inflow due to new collateral obtained by taking possession	Annex V.Part 2.345, 349	Annex V.Part 2.345, 349												
0040	Inflow due to positive changes in value	Annex V.Part 2.345, 349	Annex V.Part 2.345, 349												
0050	**Outflows of collateral during the period**	Annex V.Part 2.346, 349	Annex V.Part 2.346, 349												
0060	Outflow for which cash was collected	Annex V.Part 2.347, 349	Annex V.Part 2.347, 349												
0070	Cash collected net of costs	Annex V.Part 2.347	Annex V.Part 2.347												
0080	Profits/(-) losses from sale of collateral obtained by taking possession	Annex V.Part 2.347	Annex V.Part 2.347												
0090	Outflow with replacement by financial instrument	Annex V.Part 2.346, 349	Annex V.Part 2.346, 349												
0100	Financing granted	Annex V.Part 2.347	Annex V.Part 2.347												
0110	Outflow due to negative changes in value	Annex V.Part 2.346, 349	Annex V.Part 2.346, 349												
0120	**Closing balance**	Annex V.Part 2.341, 342	Annex V.Part 2.341, 342												

25.2 Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Type of collateral obtained

				Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)													
									Time passed since recognition in balance sheet									Of which: Non-current assets held-for-sale	
									<= 2 years			> 2 years <= 5 years			> 5 years				
				Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount
			References National GAAP compatible IFRS	Annex V.Part 1.34, Part 2.343	Annex V.Part 2.69-71, 343	Annex V.Part 2.175, 175i, 344	Annex V.Part 1.27, Part 2.175	Annex V.Part 2.175, 175ii	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	Annex V.Part 2.175, 175ii, 348	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	Annex V.Part 2.175, 175ii, 348	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	Annex V.Part 2.175, 175ii, 348	IFRS 5.6, Annex V.Part 2.175, 175i	IFRS 5.6, Annex V.Part 1.27, Part 2.175
		References National GAAP based on BAD		Annex V.Part 1.34, Part 2.343	Annex V.Part 1.34, Part 2.343	Annex V.Part 2.175, 175i, 344	Annex V.Part 1.27, Part 2.175	Annex V.Part 2.175, 175ii	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	Annex V.Part 2.175, 175ii, 348	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	Annex V.Part 2.175, 175ii, 348	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	Annex V.Part 2.175, 175ii, 348	Annex V.Part 2.175, 175i	Annex V.Part 1.27, Part 2.175
				0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160
0010	**Residential immovable property**	Annex V. Part 2.350, 351	Annex V. Part 2.350, 351																
0020	Of which: under construction / development	Annex V. Part 2.350, 352(a)	Annex V. Part 2.350, 352(a)																
0030	**Commercial immovable property**	Annex V. Part 2.350, 351	Annex V. Part 2.350, 351																
0040	Of which: under construction / development	Annex V. Part 2.350, 352(a)	Annex V. Part 2.350, 352(a)																
0050	Of which: Land related to commercial real estate corporations (excluding agricultural land)	Annex V. Part 2.350, 352(b)	Annex V. Part 2.350, 352(b)																
0060	Of which: Land with planning permission for development	Annex V. Part 2.350, 352(b)	Annex V. Part 2.350, 352(b)																
0070	Of which: Land without planning permission for development	Annex V. Part 2.350, 352(b)	Annex V. Part 2.350, 352(b)																
0080	**Movable property**	Annex V. Part 2.350, 351	Annex V. Part 2.350, 351																
0090	**Equity and debt securities**	Annex V. Part 2.350, 351	Annex V. Part 2.350, 351																
0100	**Other**	Annex V. Part 2.350, 351	Annex V. Part 2.350, 351																
0110	**Total**	Annex V. Part 2.350, 351	Annex V. Part 2.350, 351																
0120	**Number of Collateral obtained by taking possession**	Annex V. Part 2.350, 351	Annex V. Part 2.350, 351																

25.3 Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)

				Debt balance reduction		Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)		
				Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes
			References National GAAP compatible IFRS	Annex V.Part 1.34, Part 2.343	Annex V.Part 2.69-71, 343	IAS 16.6, Annex V.Part 2.175, 175i	IAS 16.6, Annex V.Part 1.27, Part 2.175	IAS 16.6, Annex V.Part 2.175, 175ii
		References National GAAP based on BAD		Annex V.Part 1.34, Part 2.343	Annex V.Part 1.34, Part 2.343	Annex V.Part 2.175, 175i	Annex V.Part 1.27, Part 2.175	Annex V.Part 2.175, 175ii
				0010	0020	0030	0040	0050
0010	**Total**	Annex V.Part 2.341, 357-358	Annex V.Part 2.341, 357-358					
0020	**Inflows due to new collateral obtained by taking possession**	Annex V.Part 2.341, 345, 357-358	Annex V.Part 2.341, 345, 357-358					

26. Forbearance management and quality of forbearance

				Loans and advances with forbearance measures								
							of which: Households			of which: Non-financial corporations		
					of which: performing	of which: having been granted forbearance measures during the period		of which: performing	of which: having been granted forbearance measures during the period		of which: performing	of which: having been granted forbearance measures during the period
			References National GAAP compatible IFRS	*Annex V.Part 1.32, Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
		References National GAAP based on BAD		*Annex V.Part 1.32, Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
				0010	0020	0030	0040	0050	0060	0070	0080	0090
0010	**Number of instruments**	*Annex V. Part 2.320, 355, 356*	*Annex V. Part 2.320, 355, 356*									
0020	**Gross carrying amount of instruments,** for the following types of forbearance measures:	*Annex V.Part 1.34, Part 2.355, 357, 359*	*Annex V.Part 1.34, Part 2.355, 357, 359*									
0030	Grace period/payment moratorium	*Annex V.Part 2.358(a)*	*Annex V.Part 2.358(a)*									
0040	Interest rate reduction	*Annex V.Part 2.358(b)*	*Annex V.Part 2.358(b)*									
'E methodc	Extension of maturity/term	*Annex V.Part 2.358(c)*	*Annex V.Part 2.358(c)*									
0060	Rescheduled payments	*Annex V.Part 2.358(d)*	*Annex V.Part 2.358(d)*									
0070	Debt forgiveness	*Annex V.Part 2.358(e)*	*Annex V.Part 2.358(e)*									
0080	Debt asset swaps	*Annex V.Part 2.358(f)*	*Annex V.Part 2.358(f)*									
0090	Other forbearance measures	*Annex V.Part 2.358(g)*	*Annex V.Part 2.358(g)*									
	Gross carrying amount of instruments that were subject to forbearance measures at multiple points in time	*Annex V.Part 1.34, Part 2.355*	*Annex V.Part 1.34, Part 2.355*									
0100	Loans and advances having been forborne twice	*Annex V.Part 2.360(a)(i)*	*Annex V.Part 2.360(a)(i)*									
0110	Loans and advances having been forborne more than twice	*Annex V.Part 2.360(a)(i)*	*Annex V.Part 2.360(a)(i)*									
0120	Loans and advances to which forbearance measures were granted in addition to already existing forbearance measures	*Annex V.Part 2.360(a)(ii)*	*Annex V.Part 2.360(a)(ii)*									
0130	**Gross carrying amount of non-performing forborne loans and advances that failed to meet the non-performing exit criteria**	*Annex V.Part 1.34, Part 2.232, 355, 360(b)*	*Annex V.Part 1.34, Part 2.232, 355, 360(b)*									

30. Off-balance sheet activities: Interests in unconsolidated structured entities

30.1 Interests in unconsolidated structured entities

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount of financial assets recognised in the balance sheet	Of which: liquidity support drawn	Fair value of liquidity support drawn	Carrying amount of financial liabilities recognised in the balance sheet	Nominal amount of off-balance sheet exposures given by the reporting institution	Of which: Nominal amount of loan commitments given	Losses incurred by the reporting institution in the current period
				IFRS 12.29(a)	IFRS 12.29(a); Annex V.Part 2.286		IFRS 12.29(a)	IFRS 12.B26(e)		IFRS 12 B26(b); Annex V.Part 2.287
				0010	0020	0030	0040	0050	0060	0080
0010	**Total**									

30.2 Breakdown of interests in unconsolidated structured entities by nature of the activities

EVE n	*By nature of the activities*	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount		
				Securitisation Special Purpose Entities	Asset management	Other activities
				CRR art 4(1)(66)	Annex V.Part 2.285(a)	
			IFRS 12.24, B6.(a)	0010	0020	0030
0010	**Selected financial assets recognised in the reporting institution's balance sheet**		IFRS 12.29(a),(b)			
0021	of which: non-performing	Annex V.Part 2.213-239	Annex V.Part 2.213-239			
0030	Derivatives	CRR Annex II; Annex V.Part 2.272	IFRS 9 Appendix A; Annex V.Part 2.272			
0040	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5	IAS 32.11			
0050	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31			
0060	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32			
0070	**Selected equity and financial liabilites recognised in the reporting institution's balance sheet**		IFRS 12.29(a),(b)			
0080	Equity instruments issued		IAS 32.11			
0090	Derivatives	CRR Annex II; Annex V.Part 1.24(a), 25, 26, Part 2.272	IFRS 9 Appendix A; Annex V.Part 2.272			
0100	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36			
0110	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37			
				Nominal amount		
0120	**Off-balance sheet exposures given by the reporting institution**	CRR Annex I; Annex V.Part 2.112, 113-115, 118	IFRS 12.B26.(e); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118			
0131	of which: non-performing	Annex V.Part 2.117	Annex V.Part 2.117			

31. Related parties

31.1 Related parties: amounts payable to and amounts receivable from

		References National GAAP based on BAD	References National GAAP compatible IFRS	Outstanding balances				
				Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
				IAS 24.19(a),(b)	*IAS 24.19(c); Annex V.Part 2.289*	*IAS 24.19(d),(e); Annex V.Part 2.289*	*IAS 24.19(f)*	*IAS 24.19(g)*
				Accounting Directive art 17(1)(p)	*Accounting Directive art 17(1)(p); Annex V.Part 2.289*	*Accounting Directive art 17(1)(p); Annex V.Part 2.289*	*Accounting Directive art 17(1)(p)*	*Accounting Directive art 17(1)(p)*
		Annex V.Part 2.288-291	*Annex V.Part 2.288-291*	0010	0020	0030	0040	0050
0010	**Selected financial assets**		*IAS 24.18(b)*					
0020	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*	*IAS 32.11*					
0030	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*					
0040	Loans and advances	*Annex V.Part 1.32*	*Annex V.Part 1.32*					
EVE	of which: non-performing	*Annex V. Part 2.213-239*	*Annex V. Part 2.213-239*					
0060	**Selected financial liabilities**		*IAS 24.18(b)*					
0070	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*					
0080	Debt securities issued	*Annex V.Part 1.37*	*Annex V.Part 1.37*					
0090	**Nominal amount of loan commitments, financial guarantees and other commitments given**	*CRR Annex I; Annex V.Part 2.112, 113-115, 118*	*IAS 24.18(b); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118*					
0100	of which: non-performing	*Annex V. Part 2.117*	*IAS 24.18(b); Annex V. Part 2.117*					
0110	**Loan commitments, financial guarantees and other commitments received**	*Annex V.Part 2.102-103, 113-115, 290*	*IAS 24.18(b); Annex V.Part 2.290*					
0120	**Notional amount of derivatives**	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*					
0131	**Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures**	*Annex V.Part 2.69-71, 291*	*IAS 24.1(c); Annex V.Part 2.69-71, 291*					
0132	**Provisions on non-performing off-balance sheet exposures**	*Annex V.Part 2.11, 106, 291*	*Annex V.Part 2.11, 106, 291*					

31.2 Related parties: expenses and income generated by transactions with

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period				
				Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
				IAS 24.19(a),(b)	*IAS 24.19(c)*	*IAS 24.19(d),(e)*	*IAS 24.19(f)*	*IAS 24.19(g)*
		Annex V.Part 2.288-289, 292-293	*Annex V.Part 2.288-289, 292-293*	0010	0020	0030	0040	0050
0010	**Interest income**	*BAD art 27.Vertical layout(1); Annex V.Part 2.31*	*IAS 24.18(a); Annex V.Part 2.31*					
0020	**Interest expenses**	*BAD art 27.Vertical layout(2); Annex V.Part 2.31*	*IAS 24.18(a); IAS 1.97; Annex V.Part 2.31*					
0030	**Dividend income**	*BAD art 27.Vertical layout(3); Annex V.Part 2.40*	*IAS 24.18(a); Annex V.Part 2.40*					
0040	**Fee and commission income**	*BAD art 27.Vertical layout(4)*	*IAS 24.18(a); IFRS 7.20(c)*					
0050	**Fee and commission expenses**	*BAD art 27.Vertical layout(5)*	*IAS 24.18(a); IFRS 7.20(c)*					
0060	**Gains or (-) losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss**	*BAD art 27.Vertical layout(6)*	*IAS 24.18(a)*					
0070	**Gains or (-) losses on de-recognition of other than financial assets**	*Annex V.Part 2.292*	*IAS 24.18(a); Annex V.Part 2.292*					
0080	**Impairment or (-) reversal of impairment on non-performing exposures**	*Annex V. Part 2.293*	*IAS 24.18(d); Annex V.Part 2.293*					
0090	**Provisions or (-) reversal of provisions on non-performing exposures**	*Annex V. Part 2.50, 293*	*Annex V. Part 2.50, 293*					

40. Group structure

40.1 Group structure: "entity-by-entity"

Code	Type of code	National code	Entity name	Entry date	Share capital of investee	Equity of investee	Total assets of investee	Profit or (-) loss of investee	Residence of investee	Sector of investee	NACE Code	Accumulated equity interest [%]	Voting rights [%]	Group structure [relationship]	Accounting treatment [Accounting Group]	Accounting treatment [CRR Group]	Carrying amount	Acquisition cost	Goodwill link to Investee	Fair value of investments for which there are published price quotations
Annex V.Part 2.294-295, 296(a)	*Annex V.Part 2.294-295, 296(b)*	*Annex V.Part 2.294-295, 296(c)*	*IFRS 12.12(a), 21(a)(i); Annex V.Part 2.294-295, 296(d)*	*Annex V.Part 2.294-295, 296(e)*	*Annex V.Part 2.294-295, 296(f)*	*IFRS 12.B12(b); Annex V.Part 2.294-295, 296(g)*	*IFRS 12.B12(b); Annex V.Part 2.294-295, 296(g)*	*IFRS 12.B12(b); Annex V.Part 2.294-295, 296(g)*	*IFRS 12.12.(b), 21.(a).(iii); Annex V.Part 2.294-295, 296(h)*	*Annex V.Part 2.294-295, 296(i)*	*Annex V.Part 2.294-295, 296(j)*	*IFRS 12.21(a)(iv); Annex V.Part 2.294-295, 296(k)*	*IFRS 12.21(a)(iv); Annex V.Part 2.294-295, 296(l)*	*IFRS 12.10(a)(i); Annex V.Part 2.294-295, 296(m)*	*IFRS 12.21(b); Annex V.Part 2.294-295, 296(n)*	*CRR art 18; Annex V.Part 2.294-295, 296(o)*	*Annex V.Part 2.294-295, 296(p)*	*Annex V.Part 2.294-295, 296(q)*	*Annex V.Part 2.294-295, 296(r)*	*IFRS 12.21(b)(iii); Annex V.Part 2.294-295, 296(s)*
0011	0015	0025	0030	0040	0050	0060	0070	0080	0090	0095	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190

40.2. Group structure: "instrument-by-instrument"

Security code	Investee		Holding company				Accumulated equity interest (%)	Carrying amount	Acquisition cost
	Code	Type of code	Code	Type of code	National code	Holding company name			
Annex V.Part 2.297(a)	*Annex V.Part 2.296(a), 297(e)*	*Annex V.Part 2.296(b), 297(e)*	*Annex V.Part 2.297(b)*	*Annex V.Part 2.297(c)*	*Annex V.Part 2.297(d)*		*Annex V.Part 2.296(j), 297(e)*	*Annex V.Part 2.296(o), 297(e)*	*Annex V.Part 2.296(p), 297(e)*
0010	0021	0025	0031	0035	0045	0050	0060	0070	0080

41. Fair value

41.1 Fair value hierarchy: financial instruments at amortised cost

		References National GAAP based on BAD *Annex V.Part 2.298*	References National GAAP compatible IFRS *Annex V.Part 2.298*	Fair value *IFRS 7.25-26*	Fair value hierarchy *IFRS 13.97, 93(b)*		
					Level 1 *IFRS 13.76*	Level 2 *IFRS 13.81*	Level 3 *IFRS 13.86*
	ASSETS			0010	0020	0030	0040
0015	**Financial assets at amortised cost**		*IFRS 7.8(f); IFRS 9.4.1.2*				
0016	Debt securities		*Annex V.Part 1.31*				
0017	Loans and advances		*Annex V.Part 1.32*				
0021	**Non-trading non-derivative financial assets measured at a cost-based method**	*BAD art 35;Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part1.18, 19*					
0022	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					
0023	Debt securities	*Annex V.Part 1.31*					
EVE methodology	Loans and advances	*Annex V.Part 1.32*					
0031	**Other non-trading non-derivative financial assets**	*BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20*					
0032	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					
0033	Debt securities	*Annex V.Part 1.31*					
0034	Loans and advances	*Annex V.Part 1.32*					
	LIABILITIES						
0070	**Financial liabilities measured at amortised cost**		*IFRS 7.8(g); IFRS 9.4.2.1*				
0080	Deposits		*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*				
0090	Debt securities issued		*Annex V.Part 1.37*				
0100	Other financial liabilities		*Annex V.Part 1.38-41*				
0101	**Non-trading non-derivative financial liabilities measured at a cost-based method**	*Accounting Directive art 8(3)*					
0102	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*					
0103	Debt securities issued	*Annex V.Part 1.37*					
0104	Other financial liabilities	*Annex V.Part 1.38-41*					

41.2 Use of the Fair Value Option

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27-28*			
				Accounting mismatch	Managed on a fair value basis	Hybrid contracts	Managed for credit risk
				IFRS 9.B4.1.29	*IFRS 9.B4.1.33*	*IFRS 9.4.3.6; IFRS 9.4.3.7; Annex V.Part 2.300*	*IFRS 9.6.7; IFRS 7.8(a)(e); Annex V.Part 2.301*
	ASSETS			0010	0020	0030	0040
0010	**Financial assets designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6)*	*IFRS 7.8(a)(i); IFRS 9.4.1.5*				
0030	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*				
0040	Loans and advances	*Annex V.Part 1.32*	*Annex V.Part 1.32*				
	LIABILITIES						
0050	**Financial liabilities designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6); IAS 39.9*	*IFRS 7.8 (e)(i); IFRS 9.4.2.2*				
0060	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*				
0070	Debt securities issued	*Annex V.Part 1.37*	*Annex V.Part 1.37*				
0080	Other financial liabilities	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*				

42. Tangible and intangible assets: carrying amount by measurement method

		References National GAAP compatible IFRS *Annex V.Part 2.302*	**Carrying amount**	of which: right-of-use assets *IFRS 16.47(a), 53(j), Annex V.Part 2.303i*
			0010	0020
0010	**Property plant and equipment**	*IAS 16.6; IAS 16.29; IAS 1.54(a)*		
0015	Of which: Software assets	*IAS 38.4; Annex V.Part 2.303*		
0020	Revaluation model	*IAS 16.31, 73(a),(d)*		
0030	Cost model	*IAS 16.30, 73(a),(d)*		
0040	**Investment property**	*IAS 40.5, 30; IAS 1.54(b)*		
0050	Fair value model	*IAS 40.33-55, 76*		
EVE metho	Cost model	*IAS 40.56, 79(c)*		
0070	**Other intangible assets**	*IAS 38.8, 118, 122 ; Annex V.Part 2.303*		
0075	Of which: Software assets	*IAS 38.9; Annex V.Part 2.303*		
0080	Revaluation model	*IAS 38.75-87, 124(a)(ii)*		
0090	Cost model	*IAS 38.74*		

43. Provisions

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*						
				Pensions and other post employment defined benefit obligations	**Other long term employee benefits**	**Restructuring**	**Pending legal issues and tax litigation**	**Commitments and guarantees given under national GAAP**	**Other commitments and guarantees given measured under IAS 37 and guarantees given measured under IFRS 4**	**Other provisions**
				IAS 19.63; IAS 1.78(d); Annex V.Part 2.9	*IAS 19.153; IAS 1.78(d); Annex V.Part 2.10*	*IAS 37.70-83, 84 (a)*	*IAS 37.14, 84 (a)*		*IAS 37; IFRS 4; Annex V. Part 2.304-305*	*IAS 37.14*
				Annex V.Part 2.9	*Annex V.Part 2.10*			*BAD art 24-25, 33(1)*		
				0010	0020	0030	0040	0050	0055	0060
0010	**Opening balance [carrying amount at the beginning of the period]**		*IAS 37.84 (a)*							
0020	Additions, including increases in existing provisions		*IAS 37.84 (b)*							
0030	(-) Amounts used		*IAS 37.84 (c)*							
0040	(-) Unused amounts reversed during the period		*IAS 37.84 (d)*							
0050	Increase in the discounted amount [passage of time] and effect of any change in the discount rate		*IAS 37.84 (e)*							
0060	Other movements									
EVE metho dology	**Closing balance [carrying amount at the end of the period]**		*IAS 37.84 (a)*							

44 Defined benefit plans and employee benefits

44.1 Components of net defined benefit plan assets and liabilities

		References National GAAP compatible IFRS	Amount
			Annex V.Part 2.306-307
			0010
0010	**Fair value of defined benefit plan assets**	IAS 19.140(a)(i), 142	
0020	Of which: Financial instruments issued by the institution	IAS 19.143	
0030	Equity instruments	IAS 19.142(b)	
0040	Debt instruments	IAS 19.142(c)	
0050	Real estate	IAS 19.142(d)	
[illegible]	Other defined benefit plan assets		
0070	**Present value of defined benefit obligations**	IAS 19.140(a)(ii)	
0080	**Effect of the asset ceiling**	IAS 19.140(a)(iii)	
0090	**Net defined benefit assets [Carrying amount]**	IAS 19.63; Annex V.Part 2.308	
0100	**Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]**	IAS 19.63, IAS 1.78(d); Annex V.Part 2.9	
0110	**Fair value of any right to reimbursement recognised as an asset**	IAS 19.140(b)	

44.2 Movements in defined benefit obligations

		References National GAAP compatible IFRS	Defined benefit obligations
			Annex V.Part 2.306, 309
			0010
0010	**Opening balance [present value]**	IAS 19.140(a)(ii)	
0020	Current service cost	IAS 19.141(a)	
0030	Interest cost	IAS 19.141(b)	
0040	Contributions paid	IAS 19.141(f)	
0050	Actuarial (-) gains or losses from changes in demographic assumptions	IAS 19.141(c)(ii)	
0060	Actuarial (-) gains or losses from changes in financial assumptions	IAS 19.141(c)(iii)	
0070	Foreign currency exchange increase or (-) decrease	IAS 19.141(e)	
0080	Benefits paid	IAS 19.141(g)	
0090	Past service cost, including gains and losses arising from settlements	IAS 19.141(d)	
0100	Increase or (-) decrease through business combinations and disposals	IAS 19.141(h)	
0110	Other increases or (-) decreases		
0120	**Closing balance [present value]**	IAS 19.140(a)(ii); Annex V.Part 2.310	

44.3 Staff expenses by type of benefits

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				0010
0010	**Pension and similar expenses**	Annex V.Part 2.311(a)	Annex V.Part 2.311(a)	
0020	**Share based payments**	Annex V.Part 2.311(b)	IFRS 2.44; Annex V.Part 2.311(b)	
0030	**Wages and salaries**	Annex V.Part 2.311(c)	Annex V.Part 2.311(c)	
0040	**Social security contributions**	Annex V.Part 2.311(d)	Annex V.Part 2.311(d)	
0050	**Severance payments**	Annex V.Part 2.311(e)	IAS 19.8, Annex V.Part 2.311(e)	
0060	**Other types of staff expenses**	Annex V.Part 2.311(f)	Annex V.Part 2.311(f)	
0070	**STAFF EXPENSES**			

44.4 Staff expenses by category of remuneration and category of staff

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period			
				Total staff			
					of which: Identified staff	of which: Management body (in its management function) and senior management	of which: Management body (in its supervisory function)
					Annex V.Part 2.311i (a)	Annex V.Part 2.311i	Annex V.Part 2.311i (b)
				0010	0020	0030	0040
0010	**Fixed remuneration**	Annex V.Part 2.311i (a)	Annex V.Part 2.311i (a)				
0020	**Variable remuneration**	Annex V.Part 2.311i (a)	Annex V.Part 2.311i (a)				
0030	**Staff expenses other than remuneration**						
0040	**STAFF EXPENSES**						
0050	**NUMBER OF STAFF**	Annex V.Part 2.311ii	Annex V.Part 2.311ii				

45 Breakdown of selected items of statement of profit or loss

45.1 Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period	Changes in fair value due to credit risk
					Annex V.Part 2.312
				0010	0020
0010	**Financial assets designated at fair value through profit or loss**		IFRS 7.20(a)(i); IFRS 9.4.1.5		
0020	**Financial liabilities designated at fair value through profit or loss**		IFRS 7.20(a)(i); IFRS 9.4.2.2		
0030	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS**	BAD art 27.Vertical layout(6)	IFRS 7.20(a)(i)		

EVE methodology

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				Annex V.Part 2.313
				0010
0010	**Property, Plant and Equipment**		IAS 16.68, 71	
0020	**Investment property**		IAS 40.69; IAS 1.34(a), 98(d)	
0030	**Intangible assets**		IAS 38.113-115A; IAS 1.34(a)	
0040	**Other assets**		IAS 1.34 (a)	
0050	**GAINS OR (-) LOSSES ON DERECOGNITION OF NON-FINANCIAL ASSETS**		IAS 1.34	

45.3 Other operating income and expenses

		References National GAAP based on BAD	References National GAAP compatible IFRS	Income	Expenses
				0010	0020
0010	**Changes in fair value in tangible assets measured using the fair value model**	Annex V.Part 2.314	IAS 40.76(d); Annex V.Part 2.314		
0020	**Investment property**	Annex V.Part 2.314	IAS 40.75(f); Annex V.Part 2.314		
0030	**Operating Leases other than investment property**	Annex V.Part 2.315	IFRS 16.81,82; Annex V.Part 2.315		
0040	**Other**	Annex V.Part 2.316	Annex V.Part 2.316		
0050	**OTHER OPERATING INCOME OR EXPENSES**	Annex V.Part 2.314-316	Annex V.Part 2.314-316		

46. Statement of changes in equity

	Sources of equity changes	References National GAAP based on BAD	References National GAAP compatible IFRS	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income	Retained earnings	Revaluation reserves	Fair value reserves	Other reserves	First consolidation differences	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Minority interests: Accumulated Other Comprehensive Income	Minority interests: Other items	Total
				IAS 1.106, 54(r)	*IAS 1.106, 78(e)*	*IAS 1.106, Annex V.Part 2.18-19*	*IAS 1.106; Annex V.Part 2.20*	*IAS 1.106*	*CRR art 4(1)(123)*	*IFRS 1.30 D5-D8*		*IAS 1.106, 54(c)*		*IAS 1.106; IAS 32.34, 33; Annex V.Part 2.30*	*IAS 1.106(a)*	*IAS 1.106; IAS 32.35*	*IAS 1.54(q), 106(a)*	*IAS 1.54(q), 106(a)*	*IAS 1.9(c), IG6*
				BAD art 4.Liabilities(9), BAD art 22	*BAD art 4.Liabilities(10) ; CRR art 4(124)*	*Annex V.Part 2.18-19*	*Annex V.Part 2.20*	*Accounting Directive art 8(1)(a), (6)*	*BAD art 4 Liabilities (13); CRR art 4(123)*		*BAD art 4.Liabilities(12)*		*Accounting Directive 24(3)(c)*	*Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30*	*BAD art 4.Liabilities(14)*	*CRR Article 26(2b)*	*Accounting Directive art 24(4)*	*Accounting Directive art 24(4)*	
				0010	0020	0030	0040	0050	0060	0070	0075	0080	0085	0090	0100	0110	0120	0130	0140
0010	**Opening balance [before restatement]**																		
0020	Effects of corrections of errors		*IAS 1.106.(b); IAS 8.42*																
0030	Effects of changes in accounting policies		*IAS 1.106.(b); IAS 1.IG6; IAS 8.22*																
0040	**Opening balance [current period]**																		
0050	Issuance of ordinary shares		*IAS 1.106.(d).(iii)*																
0060	Issuance of preference shares		*IAS 1.106.(d).(iii)*																
EVE	Issuance of other equity instruments		*IAS 1.106.(d).(iii)*																
0080	Exercise or expiration of other equity instruments issued		*IAS 1.106.(d).(iii)*																
0090	Conversion of debt to equity		*IAS 1.106.(d).(iii)*																
0100	Capital reduction		*IAS 1.106.(d).(iii)*																
0110	Dividends		*IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6*																
0120	Purchase of treasury shares		*IAS 1.106.(d).(iii); IAS 32.33*																
0130	Sale or cancellation of treasury shares		*IAS 1.106.(d).(iii); IAS 32.33*																
0140	Reclassification of financial instruments from equity to liability		*IAS 1.106.(d).(iii)*																
0150	Reclassification of financial instruments from liability to equity		*IAS 1.106.(d).(iii)*																
0160	Transfers among components of equity		*IAS 1.106.(d).(iii); Annex V.Part 2.318*																
0170	Equity increase or (-) decrease resulting from business combinations		*IAS 1.106.(d).(iii)*																
0180	Share based payments		*IAS 1.106.(d).(iii); IFRS 2.10*																
0190	Other increase or (-) decrease in equity		*IAS 1.106.(d)*																
0200	Total comprehensive income for the year		*IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.IG6*																
0210	**Closing balance [current period]**																		

47. Loans and advances: Average duration and recovery periods

			TOTAL						
				of which: Households		of which: Non-financial corporations			
					of which: loans collateralised by residential immovable property		of which: SMEs		Of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs
								of which: Commercial Real Estate (CRE) loans	
		References		Annex V.Part 1.42(f)	Annex V.Part 2.86(a), 87	Annex V.Part 1.42(e)	SME Art 1 2(a)	SME Art 1 2(a), Annex V.Part 2.239ix	Annex V.Part 2.239ix
			0010	0020	0030	0040	0050	0060	0070
0010	**Non-performing loans and advances: weighted average time since past due date (in years)**	*Annex V.Part 2.362, 363*							
0020	**Net cumulated recoveries from litigation procedures concluded during the period**	*Annex V.Part 2.362, 364(a)*							
0030	**Gross carrying amount reduction from litigation procedures concluded during the period**	*Annex V.Part 2.362, 364(b)*							
0040	**Average duration of litigation procedures concluded in the period (in years)**	*Annex V.Part 2.362, 364(c)*							

C 15.00 - EXPOSURES AND LOSSES FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY (CR IP LOSSES)

Country:

		Losses		**Exposures**
		Sum of losses stemming from lending up to the reference percentages	**Sum of overall losses**	**Sum of the exposures**
Row	column	0010	0030	0050
	collateralised by:			
0010	Residential property			
0020	Commercial immovable property			

C 26.00 - Large Exposures limits (LE Limits)

		Applicable limit
		010
010	Non institutions	
020	Institutions	
030	Institutions in %	
040	Globally Systemic Important Institutions (G-SIIs)	

C 27.00 - Identification of the counterparty (LE 1)

COUNTERPARTY IDENTIFICATION							
Code	Type of code	Name	National code	Residence of the counterparty	Sector of the counterparty	NACE code	Type of counterparty
011	015	021	035	040	050	060	070

C 28.00 - Exposures in the non-trading and trading book (LE 2)

C 28.00 - Exposures in the non-trading and trading book (LE 2)

COUNTERPARTY			ORIGINAL EXPOSURES															(-) Value adjustments and provisions	(-) Exposures deducted from CET 1 or Additional Tier 1 items	Exposure value before application of exemptions and CRM			ELIGIBLE CREDIT RISK MITIGATION (CRM) TECHNIQUES								(-) Amounts exempted	Exposure value after application of exemptions and CRM		
					Direct exposures						Indirect exposures						Additional exposures arising from transactions where there is an exposure to underlying assets						(-) Substitution effect of eligible credit risk mitigation techniques						(-) Funded credit protection other than substitution effect	(-) Real estate				
Code	Group or individual	Transactions where there is an exposure to underlying assets	**Total original exposure**	*Of which: defaulted*	Debt instruments	Equity instruments	Derivatives	Off balance sheet items			Debt instruments	Equity instruments	Derivatives	Off balance sheet items						**Total**	*Of which: Non-trading book*	% of Tier 1 capital	(-) Debt instruments	(-) Equity instruments	(-) Derivatives	(-) Off balance sheet items						**Total**	*Of which: Non-trading book*	% of Tier 1 capital
								Loan commit-ments	Financial guarantees	Other commit-ments				Loan commit-ments	Financial guarantees	Other commit-ments										(-) Loan commit-ments	(-) Financial guarantees	(-) Other commit-ments						
010	020	030	040	050	060	070	080	090	100	110	120	130	140	150	160	170	180	190	200	210	220	230	240	250	260	270	280	290	300	310	320	330	340	350

EVE methodology

C 29.00 - Detail of the exposures to individual clients within groups of connected clients (LE 3)

C 29.00 - Detail of the exposures to individual clients within groups of connected clients (LE 3)

COUNTERPARTY			ORIGINAL EXPOSURES															(-) Value adjustments and provisions	(-) Exposures deducted from CET 1 or Additional Tier 1 items	Exposure value before application of exemptions and CRM			ELIGIBLE CREDIT RISK MITIGATION (CRM) TECHNIQUES								(-) Amounts exempted	Exposure value after application of exemptions and CRM		
					Direct exposures						Indirect exposures						Additional exposures arising from transactions where there is an exposure to underlying assets						(-) Substitution effect of eligible credit risk mitigation techniques						(-) Funded credit protection other than substitution effect	(-) Real estate				
Code	Group code	Transactions where there is an exposure to underlying assets	**Total original exposure**	*Of which: defaulted*	Debt instruments	Equity instruments	Derivatives	Off balance sheet items			Debt instruments	Equity instruments	Derivatives	Off balance sheet items						**Total**	*Of which: Non-trading book*	% of Tier 1 capital	(-) Debt instruments	(-) Equity instruments	(-) Derivatives	(-) Off balance sheet items						**Total**	*Of which: Non-trading book*	% of Tier 1 capital
								Loan commit-ments	Financial guarantees	Other commit-ments				Loan commit-ments	Financial guarantees	Other commit-ments										(-) Loan commit-ments	(-) Financial guarantees	(-) Other commit-ments						
010	020	030	050	060	070	080	090	100	110	120	130	140	150	160	170	180	190	200	210	220	230	240	250	260	270	280	290	300	310	320	330	340	350	360

C 47.00 - LEVERAGE RATIO CALCULATION (LRCalc)		
Row	Exposure Values	LR Exposure: Reporting reference date
		0010
0010	SFTs: Exposure value	
0020	SFTs: Add-on for counterparty credit risk	
0030	Derogation for SFTs: Add-on in accordance with Article 429e(5) and 222 CRR	
0040	Counterparty credit risk of SFT agent transactions	
0050	(-) Exempted CCP leg of client-cleared SFT exposures	
0061	Derivatives: replacement cost contribution under the SA-CCR (without the effect of collateral on NICA)	
0065	(-) Effect of the recognition of collateral on NICA on QCCP client-cleared transactions (SA-CCR - replacement cost)	
E methodol	(-) Effect of the eligible cash variation margin received offset against derivatives market value (SA-CCR - replacement cost)	
0081	(-) Effect of the exempted CCP leg of client-cleared trade exposures (SA-CCR -replacement cost)	
0091	Derivatives: Potential future exposure contribution under SA-CCR (multiplier at 1)	
0092	(-) Effect lower multiplier for QCCP client-cleared transactions on the PFE contribution (SA-CCR - Potential future exposure)	
0093	(-)Effect of the exempted CCP leg of client-cleared trade exposures (SA-CCR approach-potential future exposure)	
0101	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	
0102	(-) Effect of exempted CCP leg of client-cleared trade exposures (simplified standardised approach - replacement costs)	
0103	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach (multiplier at 1)	
0104	(-)Effect of exempted CCP leg of client-cleared trade exposures (simplified standardised approach - potential future exposure)	
0110	Derogation for derivatives: original exposure method	
0120	(-) Exempted CCP leg of client-cleared trade exposures (original exposure method)	
0130	Capped notional amount of written credit derivatives	
0140	(-) Eligible purchased credit derivatives offset against written credit derivatives	
0150	Off-balance sheet items with a 10% CCF in accordance with Article 429f CRR	
0160	Off-balance sheet items with a 20% CCF in accordance with Article 429f CRR	
0165	Off-balance sheet items with a 40% CCF in accordance with Article 429f CRR	
0170	Off-balance sheet items with a 50% CCF in accordance with Article 429f CRR	
0180	Off-balance sheet items with a 100% CCF in accordance with Article 429f CRR	
0181	(-) General credit risk adjustments to off balance sheet items	
0185	Regular-way purchases and sales awaiting settlement: Accounting value under trade date accounting	
0186	Regular-way sales awaiting settlement: Reverse out of accounting offsetting under trade date accounting	
0187	(-) Regular-way sales awaiting settlement: offset in accordance with 429g(2) CRR	
0188	Regular-way purchases awaiting settlement: Full recognition of commitments to pay under settlement date accounting	
0189	(-) Regular-way purchases awaiting settlement: offset to commitments to pay under settlement date accounting in accordance with 429g(3) CRR	
0190	Other assets	
0191	(-) General credit risk adjustments to on balance sheet items	
0193	Cash pooling arrangements that cannot be netted prudentially: value in the accounting framework	
0194	Cash pooling arrangements that cannot be netted prudentially: effect of grossing-up the netting applied in the accounting framework	
0195	Cash pooling arrangements that can be netted prudentially: value in the accounting framework	
0196	Cash pooling arrangements that can be netted prudentially: effect of grossing-up the netting applied in the accounting framework	
0197	(-) Cash pooling arrangements that can be netted prudentially: Recognition of netting in accordance with Article 429b(2) CRR	
0198	(-) Cash pooling arrangements that can be netted prudentially: Recognition of netting in accordance with Article 429b(3) CRR	
0200	Gross up for derivatives collateral provided	
0210	(-) Receivables for cash variation margin provided in derivatives transactions	
0220	(-) Exempted CCP leg of client-cleared trade exposures (initial margin)	
0230	Adjustments for SFT sales accounting transactions	
0235	(-) Reduction of the exposure value of pre-financing or intermediate loans	
0240	(-) Fiduciary assets	
0250	(-) Intragroup exposures (solo basis) exempted in accordance with point (c) of Article 429a(1) CRR	
0251	(-) IPS exposures exempted in accordance with point (c) of Article 429a(1) CRR	
0900	(-) IPS exposures exempted in accordance with point (ca) of Article 429a(1) CRR	
0252	(-) Excluded guaranteed parts of exposures arising from export credits	
0253	(-) Excluded excess collateral deposited at triparty agents	
0254	(-) Excluded securitised exposures representing significant risk transfer	
0255	(-) Exposures to the central bank exempted in accordance with point (n) of Article 429a(1) CRR	
0256	(-) Excluded banking-type ancillary services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR	
0257	(-) Excluded banking-type ancillary services of designated institutions in accordance with point (p) of Article 429a(1) CRR	
0260	(-) Exposures exempted in accordance with point (j) of Article 429a(1) CRR	
0261	(-) Excluded exposures of public development credit institutions - Public sector investments	
0262	(-) Excluded exposures of public development credit institutions - Promotional loans granted by a public development credit institution	
0263	(-) Excluded exposures of public development credit institutions - Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State	
0264	(-) Excluded exposures of public development credit institutions - Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution	
0910	(-) Excluded exposures to shareholders according to Article 429a, paragraph (1) point (da)	
0265	(-) Excluded passing-through promotional loan exposures by non-public development credit institutions (or units) - Promotional loans granted by a public development credit institution	
0266	(-) Excluded passing-through promotional loan exposures by non-public development credit institutions (or units) - Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State	
0267	(-) Excluded passing-through promotional loan exposures by non-public development credit institutions (or units) - Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution	
0268	(-) Exposures deducted in accordance with point (q) of Article 429a(1) CRR	
0269	Additional leverage ratio exposure amount in accordance with Article 3 CRR	
0270	(-) Asset amount deducted - Tier 1 capital - fully phased-in definition	
0280	(-) Asset amount deducted - Tier 1 capital - transitional definition	
	Leverage Ratio - exposure	
0290	Total Leverage Ratio exposure measure - using a fully phased-in definition of Tier 1 capital	
0300	Total Leverage Ratio exposure measure - using a transitional definition of Tier 1 capital	
Row	**Capital**	
0310	Tier 1 capital -fully phased-in definition	
0320	Tier 1 capital - transitional definition	
Row	**Leverage Ratio**	
0330	Leverage Ratio – using a fully phased-in definition of Tier 1 capital	
0340	Leverage Ratio - using a transitional definition of Tier 1 capital	
Row	**Requirements: amounts**	
0350	Pillar 2 requirement (P2R) to address risks of excessive leverage	
0360	of which: to be made up of CET1 capital	
0370	G-SII leverage ratio buffer	
0380	Pillar 2 guidance (P2G) to address risks of excessive leverage	
0390	of which: to be made up of CET1 capital	
0400	of which: to be made up of Tier 1 capital	
Row	**Requirements: ratios**	
0410	Pillar 1 Leverage Ratio requirement	
0420	Total SREP leverage ratio requirement (TSLRR)	
0430	TSLRR: to be made up of CET1 capital	
0440	Overall leverage ratio requirement (OLRR)	
0450	Overall leverage ratio requirement (OLRR) and Pillar 2 Guidance (P2G) ratio	
0460	OLRR and P2G: to be made up of CET1 capital	
0470	OLRR and P2G: to be made up of Tier 1 capital	
Row	**Memorandum items**	
0490	Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income have not been applied	

C 40.00 - ALTERNATIVE TREATMENT OF THE EXPOSURE MEASURE (LR1)

Row		Accounting balance sheet value	Accounting value assuming no netting or other CRM	Add-on for SFTs	Notional amount/ nominal value	Capped notional amount	Capped notional amount (same reference name)	Leverage ratio exposure amount
		0010	0020	0040	0070	0075	0085	0130
0010	Derivatives							
0020	Credit derivatives (protection sold)							
0030	Credit derivatives (protection sold), which are subject to a close out clause							
0040	Credit derivatives (protection sold), which are not subject to a close out clause							
0050	Credit derivatives (protection bought)							
0060	Financial derivatives							
0071	Security Financing Transactions							
methodo	Other assets							
0095	Off-balance sheet items							
0210	Cash collateral received in derivatives transactions							
0220	Receivables for cash collateral posted in derivatives transactions							
0230	Securities received in an SFT that are recognised as an asset							
0240	SFT cash conduit lending (cash receivables)							
0270	Public sector investments - Claims on central governments							
0280	Public sector investments - Claims on regional governments							
0290	Public sector investments - Claims on local authorities							
0300	Public sector investments - Claims on public sector entities							
0310	Promotional loans - Claims on central governments							
0320	Promotional loans - Claims on regional governments							
0330	Promotional loans - Claims on local authorities							
0340	Promotional loans - Claims on public sector entities							
0350	Promotional loans - Claims on non-financial corporations							
0360	Promotional loans - Claims on households							
0370	Promotional loans - Passing-through							
0380	Central bank exposures							
0390	The central bank exposures value used for the calculation of the adjusted leverage ratio requirement referred to in Article 429a(7) CRR - Leverage ratio exposure amount							
0400	Leverage ratio exposure measure used for the calculation of the adjusted leverage ratio requirement referred to in Article 429a(7) CRR - Leverage ratio exposure amount							
0410	Total assets							

C 43.00 - ALTERNATIVE BREAKDOWN OF LEVERAGE RATIO EXPOSURE MEASURE COMPONENTS (LR4)

Row	Off-balance sheet items, derivatives, SFTs and trading book	Leverage Ratio Exposure Value	RWEA
		0010	0020
0010	Off-balance sheet items		
0020	of which:Trade finance		
0030	of which:Under official export credit insurance scheme		
0040	Derivatives and SFTs subject to a cross-product netting agreement		
0050	Derivatives not subject to a cross-product netting agreement		
0060	SFTs not subject to a cross-product netting agreement		
0065	Exposure amounts resulting from the additional treatment for credit derivatives		
methodo	Other assets belonging to the trading book		

Row	Other non-trading book exposures	Leverage Ratio Exposure Value		RWEAs	
		SA Exposures	IRB Exposures	SA Exposures	IRB Exposures
		0010	0020	0030	0040
0080	Covered bonds				
0090	Exposures treated as sovereigns				
0100	Central governments and central banks				
0110	Regional governments and local authorities treated as sovereigns				
0120	MDBs and International organisations treated as sovereigns				
0130	PSEs treated as sovereigns				
0140	Exposures to regional governments, MDBs, international organisations and PSEs **not** treated as sovereigns				
0150	Regional governments and local authorities **not** treated as sovereigns				
0160	MDBs **not** treated as sovereigns				
0170	PSEs **not** treated as sovereigns				
0180	Institutions				
0190	Secured by mortgages on immovable properties and ADC exposures				
0200	of which: Secured by mortgages of residential properties				
0210	Retail exposures				
0220	of which: Retail SME				
0230	Corporate				
0240	Financial				
0250	Non-financial				
0260	SME exposures				
0270	Exposures other than SME exposures				
0280	Exposures in default				
0290	Other exposures				
0300	of which:Securitisation exposures				
0310	Trade finance (memo item)				
0320	of which:Under official export credit insurance scheme				

C 44.00 - GENERAL INFORMATION (LR5)

Row		Column
		0010
0010	Institution's company structure	
0020	Derivatives treatment	
0040	Institution type	
0070	Institution with a public development unit	
0080	Central government guaranteeing the public development credit institution / unit	
0090	Regional government guaranteeing the public development credit institution / unit	
0100	Local authority guaranteeing the public development credit institution / unit	
0110	Type of guarantee received in accordance with point (d) of Article 429a(2) CRR - Obligation to protect the credit institutions' viability	
methodo	Type of guarantee received in accordance with point (d) of Article 429a(2) CRR - Direct guarantee of the credit institutions' own funds requirements, funding requirements or promotional loans granted	
0130	Type of guarantee received in accordance with point (d) of Art 429a(2) CRR - Indirect guarantee of the credit institutions' own funds requirements, funding requirements or promotional loans granted	

C 48.01 - Leverage ratio volatility: Mean value for the reporting period (LR6.1)

Row		SFTs exposure value	Adjustments for SFT sales accounting transactions
		0010	0020
0010	Mean value for the reporting period		

C 48.02 - Leverage ratio volatility: daily values for the reporting period (LR6.2)

Reference date within reporting period	SFTs exposure value	Adjustments for SFT sales accounting transactions
0010	0020	0030

EVE methodology

C 80.00 - NSFR - REQUIRED STABLE FUNDING

Currency	

			Amount				Standard RSF factor				Applicable RSF factor				Required stable funding
			Non-HQLA by maturity			HQLA	Non-HQLA by maturity			HQLA	Non-HQLA by maturity			HQLA	
			< 6 months	≥ 6 months to < 1 year	≥ 1 year		< 6 months	≥ 6 months to < 1 year	≥ 1 year		< 6 months	≥ 6 months to < 1 year	≥ 1 year		
Row	**ID**	**Item**	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130
0010	1	**REQUIRED STABLE FUNDING**													
0020	1.1	**RSF from central bank assets**													
0030	1.1.1	cash, reserves and HQLA exposures to central banks													
0040	1.1.1.1	unencumbered or encumbered for a residual maturity of less than six months					0%	0%	0%	0%					
EVE method	1.1.1.2	encumbered for a residual maturity of at least six months but less than one year					50%	50%	50%	50%					
0060	1.1.1.3	encumbered for a residual maturity of one year or more					100%	100%	100%	100%					
0070	1.1.2	other non-HQLA central bank exposures					0%	50%	100%						
0080	1.2	**RSF from liquid assets**													
0090	1.2.1	level 1 assets eligible for 0% LCR haircut													
0100	1.2.1.1	unencumbered or encumbered for a residual maturity of less than six months								0%					
0110	1.2.1.2	encumbered for a residual maturity of at least six months but less than one year								50%					
0120	1.2.1.3	encumbered for a residual maturity of one year or more								100%					
0130	1.2.2	level 1 assets eligible for 5% LCR haircut													
0140	1.2.2.1	unencumbered or encumbered for a residual maturity of less than six months								5%					
0150	1.2.2.2	encumbered for a residual maturity of at least six months but less than one year								50%					
0160	1.2.2.3	encumbered for a residual maturity of one year or more								100%					
0170	1.2.3	level 1 eligible for 7% LCR haircut													
0180	1.2.3.1	unencumbered or encumbered for a residual maturity of less than six months								7%					
0190	1.2.3.2	encumbered for a residual maturity of at least six months but less than one year								50%					
0200	1.2.3.3	encumbered for a residual maturity of one year or more								100%					
0210	1.2.4	level 1 assets eligible for 12% LCR haircut													
0220	1.2.4.1	unencumbered or encumbered for a residual maturity of less than six months								12%					
0230	1.2.4.2	encumbered for a residual maturity of at least six months but less than one year								50%					
0240	1.2.4.3	encumbered for a residual maturity of one year or more								100%					
0250	1.2.5	level 2A assets eligible for 15% LCR haircut													
0260	1.2.5.1	unencumbered or encumbered for a residual maturity of less than six months								15%					
0270	1.2.5.2	encumbered for a residual maturity of at least six months but less than one year								50%					
0280	1.2.5.3	encumbered for a residual maturity of one year or more								100%					
0290	1.2.6	level 2A assets eligible for 20% LCR haircut													
0300	1.2.6.1	unencumbered or encumbered for a residual maturity of less than six months								20%					
0310	1.2.6.2	encumbered for a residual maturity of at least six months but less than one year								50%					
0320	1.2.6.3	encumbered for a residual maturity of one year or more								100%					
0330	1.2.7	level 2B securitizations eligible for 25% LCR haircut													
0340	1.2.7.1	unencumbered or encumbered for a residual maturity of less than six months								25%					
0350	1.2.7.2	encumbered for a residual maturity of at least six months but less than one year								50%					
0360	1.2.7.3	encumbered for a residual maturity of one year or more								100%					
0370	1.2.8	level 2B assets eligible for 30% LCR haircut													
0380	1.2.8.1	unencumbered or encumbered for a residual maturity of less than six months								30%					
0390	1.2.8.2	encumbered for a residual maturity of at least six months but less than one year								50%					
0400	1.2.8.3	encumbered for a residual maturity of one year or more								100%					
0410	1.2.9	level 2B assets eligible for 35% LCR haircut													
0420	1.2.9.1	unencumbered or encumbered for a residual maturity of less than six months								35%					
0430	1.2.9.2	encumbered for a residual maturity of at least six months but less than one year								50%					
0440	1.2.9.3	encumbered for a residual maturity of one year or more								100%					
0450	1.2.10	level 2B assets eligible for 40% LCR haircut													
0460	1.2.10.1	unencumbered or encumbered for a residual maturity of less than six months								40%					
0470	1.2.10.2	encumbered for a residual maturity of at least six months but less than one year								50%					
0480	1.2.10.3	encumbered for a residual maturity of one year or more								100%					
0490	1.2.11	level 2B assets eligible for 50% LCR haircut													
0500	1.2.11.1	unencumbered or encumbered for a residual maturity of less than one year								50%					
0510	1.2.11.2	encumbered for a residual maturity of one year or more								100%					
0520	1.2.12	level 2B assets eligible for 55% LCR haircut													
0530	1.2.12.1	unencumbered or encumbered for a residual maturity of less than one year								55%					
0540	1.2.12.2	encumbered for a residual maturity of one year or more								100%					
0550	1.2.13	HQLAs encumbered for a residual maturity of one year or morein cover pool								85%					
0560	1.3	**RSF from securities other than liquid assets**													
0570	1.3.1	non- HQLA securities and exchange traded equities													
0580	1.3.1.1	unencumbered or encumbered for a residual maturity of less than one year					50%	50%	85%						
0590	1.3.1.2	encumbered for a residual maturity of one year or more					100%	100%	100%						
0600	1.3.2	non-HQLA non-exchange traded equities							100%						
0610	1.3.3	non-HQLA securities encumbered for a residual maturity of one year or more in a cover pool					85%	85%	85%						
0620	1.4	**RSF from loans**													
0630	1.4.1	operational deposits					50%	50%	100%						
0640	1.4.2	securities financing transactions with financial customers													
0650	1.4.2.1	collateralized by level 1 assets eligible for 0% LCR haircut													
0660	1.4.2.1.1	unencumbered or encumbered for a residual maturity of less than six months					0%	50%	100%						
0670	1.4.2.1.2	encumbered for a residual maturity of at least six months but less than one year					50%	50%	100%						
0680	1.4.2.1.3	encumbered for a residual maturity of one year or more					100%	100%	100%						
0690	1.4.2.2	collateralized by other assets													
0700	1.4.2.2.1	unencumbered or encumbered for a residual maturity of less than six months					5%	50%	100%						
0710	1.4.2.2.2	encumbered for a residual maturity of at least six months but less than one year					50%	50%	100%						
0720	1.4.2.2.3	encumbered for a residual maturity of one year or more					100%	100%	100%						
0730	1.4.3	other loans and advances to financial customers					10%	50%	100%						
0740	1.4.4	assets encumbered for a residual maturity of one year or morein cover pool					85%	85%	85%						
0750	1.4.5	loans to non-financial customers other than central banks where those loans are assigned a risk weight of 35% or less													
0760	1.4.5.0.1	of which, residential mortgages													
0770	1.4.5.1	unencumbered or encumbered for a residual maturity of less than six months					50%	50%	65%						
0780	1.4.5.2	encumbered for a residual maturity of at least six months but less than one year					50%	50%	65%						
0790	1.4.5.3	encumbered for a residual maturity of one year or more					100%	100%	100%						
0800	1.4.6	other loans to non-financial customers other than central banks													
0810	1.4.6.0.1	of which, residential mortgages													
0820	1.4.6.1	unencumbered or encumbered for a residual maturity of less than one year					50%	50%	85%						
0830	1.4.6.2	encumbered for a residual maturity of one year or more					100%	100%	100%						
0840	1.4.7	trade finance on-balance sheet products					10%	50%	85%						
0850	1.5	**RSF from interdependent assets**													
0860	1.5.1	centralised regulated savings					0%	0%	0%						
0870	1.5.2	promotional loans and credit and liquidity facilities					0%	0%	0%						
0880	1.5.3	eligible covered bonds					0%	0%	0%						
0890	1.5.4	derivatives client clearing activities					0%	0%	0%						
0900	1.5.5	others					0%	0%	0%						
0910	1.6	**RSF from assets within a group or an IPS if subject to preferential treatment**													
0920	1.7	**RSF from derivatives**													
0930	1.7.1	required stable funding for derivative liabilities					5%								
0940	1.7.2	NSFR derivative assets					100%								
0950	1.7.3	initial margin posted					85%	85%	85%	85%					
0960	1.8	**RSF from contributions to CCP default fund**					85%	85%	85%	85%					
0970	1.9	**RSF from other assets**													
0980	1.9.1	physically traded commodities													
0990	1.9.1.1	unencumbered or encumbered for a residual maturity of less than one year							85%						
1000	1.9.1.2	encumbered for a residual maturity of one year or more							100%						
1010	1.9.2	trade date receivables					0%								
1020	1.9.3	non-performing assets					100%	100%	100%						
1030	1.9.4	other assets					50%	50%	100%						
1040	1.10	**RSF from OBS items**													
1050	1.10.1	committed facilities within a group or an IPS if subject to preferential treatment													
1060	1.10.2	committed facilities					5%	5%	5%						
1070	1.10.3	trade finance off-balance sheet items					5%	7,5%	10%						
1080	1.10.4	non-performing off-balance sheet items					100%	100%	100%						
1090	1.10.5	other off-balance sheet exposures for which the competent authority has determined RSF factors													

C 81.00 - NSFR - AVAILABLE STABLE FUNDING

Currency	

Row	ID	Item	Amount			Standard ASF factor			Applicable ASF factor			Available stable funding
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	Total
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	2	**AVAILABLE STABLE FUNDING**										
0020	2,1	**ASF from capital items and instruments**										
0030	2.1.1	Common Equity Tier 1						100%				
0040	2.1.2	Additional Tier 1				0%	0%	100%				
0050	2.1.3	Tier 2				0%	0%	100%				
EVE meth	2.1.4	Other capital instruments				0%	0%	100%				
0070	2.2	**ASF from retail deposits**										
0080	2.2.0.1	of which, retail bonds										
0090	2.2.1	Stable retail deposits				95%	95%	100%				
0100	2.2.0.2	of which with a material early withdrawable penalty						100%				
0110	2.2.2	Other retail deposits				90%	90%	100%				
0120	2.2.0.3	of which with a material early withdrawable penalty						100%				
0130	2.3	**ASF from other non-financial customers (except central banks)**										
0140	2.3.0.1	of which, securities financing transactions										
0150	2.3.0.2	of which, operational deposits										
0160	2.3.1	Liabilities provided by the central government of a Member State or a third country				50%	50%	100%				
0170	2.3.2	Liabilities provided by regional governments or local authorities of a Member State or a third country				50%	50%	100%				
0180	2.3.3	Liabilities provided by public sector entities of a Member State or a third country				50%	50%	100%				
0190	2.3.4	Liabilities provided by multilateral development banks and international organisations				50%	50%	100%				
0200	2.3.5	Liabilities provided by non-financial corporate customers				50%	50%	100%				
0210	2.3.6	Liabilities provided by credit unions, personal investment companies and deposit brokers				50%	50%	100%				
0220	2.4	**ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment**										
0230	2.5	**ASF from financial customers and central banks**										
0240	2.5.0.1	of which, sight deposits provided by network member to central institution										
0250	2.5.1	Liabilities provided by the ECB or the central bank of a Member State				0%	50%	100%				
0260	2.5.2	Liabilities provided by the central bank of a third country				0%	50%	100%				
0270	2.5.3	Liabilities provided by financial customers										
0280	2.5.3.1	Operational deposits				50%	50%	100%				
0290	2.5.3.2	Excess operational deposits				0%	50%	100%				
0300	2.5.3.3	Other liabilities				0%	50%	100%				
0310	2.6	**ASF from liabilities provided where the counterparty cannot be determined**				0%	50%	100%				
0320	2.7	**ASF from net derivatives liabilities**				0%	0%	0%				
0330	2.8	**ASF from interdependent liabilities**										
0340	2.8.1	Centralised regulated savings				0%	0%	0%				
0350	2.8.2	Promotional loans and relevant credit and liquidity facilities				0%	0%	0%				
0360	2.8.3	Eligible covered bonds				0%	0%	0%				
0370	2.8.4	Derivatives client clearing activities				0%	0%	0%				
0380	2.8.5	Others				0%	0%	0%				
0390	2.9	**ASF from other liabilities**										
0400	2.9.1	Trade date payables				0%	0%	0%				
0410	2.9.2	Deferred tax liabilities				0%	50%	100%				
0420	2.9.3	Minority interests				0%	50%	100%				
0430	2.9.4	Other liabilities				0%	50%	100%				

C 82.00 - NSFR - SIMPLIFIED REQUIRED STABLE FUNDING

Currency	

			Amount			Standard RSF factor			Applicable RSF factor			Required stable funding
			Non-HQLA by maturity		HQLA	Non-HQLA by maturity		HQLA	Non-HQLA by maturity		HQLA	
			< 1 year	≥ 1 year		< 1 year	≥ 1 year		< 1 year	≥ 1 year		
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	1	**REQUIRED STABLE FUNDING**										
0020	1.1	**RSF from central bank assets**										
0030	1.1.1	cash, reserves and HQLA exposures to central banks				0%	0%	0%				
0040	1.1.2	other non-HQLA central bank exposures				0%	100%					
EVE methodol	1.2	**RSF from liquid assets**										
0060	1.2.1	level 1 assets eligible for 0% LCR haircut										
0070	1.2.1.1	unencumbered or encumbered for a residual maturity of less than six months						0%				
0080	1.2.1.2	encumbered for a residual maturity of at least six months but less than one year						50%				
0090	1.2.1.3	encumbered for a residual maturity of one year or more						100%				
0100	1.2.2	level 1 assets eligible for 7% LCR haircut										
0110	1.2.2.1	unencumbered or encumbered for a residual maturity of less than six months						10%				
0120	1.2.2.2	encumbered for a residual maturity of at least six months but less than one year						50%				
0130	1.2.2.3	encumbered for a residual maturity of one year or more						100%				
0140	1.2.3	level 2A assets eligible for 15% LCR haircut and shares or units in CIUs eligible for 0-20% LCR haircuts										
0150	1.2.3.1	unencumbered or encumbered for a residual maturity of less than six months						20%				
0160	1.2.3.2	encumbered for a residual maturity of at least six months but less than one year						50%				
0170	1.2.3.3	encumbered for a residual maturity of one year or more						100%				
0180	1.2.4	Level 2B assets eligible for 25-35% LCR haircut and shares or units in CIUs eligible for 30-55% LCR haircuts										
0190	1.2.4.1	unencumbered or encumbered for a residual maturity of less than one year						55%				
0200	1.2.4.2	encumbered for a residual maturity of one year or more						100%				
0210	1.3	**RSF from securities other than liquid assets**										
0220	1.3.1	unencumbered or encumbered for a residual maturity of less than one year				50%	85%					
0230	1.3.2	encumbered for a residual maturity of one year or more				100%	100%					
0240	1.4	**RSF from loans**										
0250	1.4.1	loans to non-financials										
0260	1.4.1.1	unencumbered or encumbered for a residual maturity of less than one year				50%	85%					
0270	1.4.1.2	encumbered for a residual maturity of one year or more				100%	100%					
0280	1.4.2	loans to financials										
0290	1.4.2.1	unencumbered or encumbered for a residual maturity of less than one year				50%	100%					
0300	1.4.2.2	encumbered for a residual maturity of one year or more				100%	100%					
0310	1.4.3	trade finance on-balance sheet products				50%	85%					
0320	1.5	**RSF from interdependent assets**				0%	0%					
0330	1.6	**RSF from assets within a group or an IPS if subject to preferential treatment**										
0340	1.7	**RSF from derivatives**										
0350	1.7.1	required stable funding for derivative liabilities				5%						
0360	1.7.2	NSFR derivative assets				100%						
0370	1.7.3	Initial margin posted				85%	85%	85%				
0380	1.8	**RSF from contributions to CCP default fund**										
0390	1.9	**RSF from other assets**				100%	100%					
0400	1.10	**RSF from OBS items**										
0410	1.10.1	committed facilities within a group or an IPS if subject to preferential treatment										
0420	1.10.2	commited facilities				5%	5%					
0430	1.10.3	trade finance off-balance sheet items				10%	10%					
0440	1.10.4	non-performing off-balance sheet items				100%	100%					
0450	1.10.5	other off-balance sheet exposures determined by competent authorities										

C 83.00 - NSFR - SIMPLIFIED AVAILABLE STABLE FUNDING

Currency	

Row	ID	Item	Amount		Standard ASF factor		Applicable ASF factor		Available stable funding
			< 1 year	≥ 1 year	< 1 year	≥ 1 year	< 1 year	≥ 1 year	
			0010	0020	0030	0040	0050	0060	0070
0010	2	**AVAILABLE STABLE FUNDING**							
0020	2,1	**ASF from capital items and instruments**			0%	100%			
0030	2,2	**ASF from retail deposits**							
0040	2.2.1	Stable retail deposits			95%	100%			
0050	2.2.2	Other retail deposits			90%	100%			
EVE methodology	2.3	**ASF from other non-financial customers (except central banks)**			50%	100%			
0070	2.4	**ASF from operational deposits**			50%	100%			
0080	2.5	**ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment**							
0090	2.6	**ASF from financial customers and central banks**			0%	100%			
0100	2.7	**ASF from liabilities provided where the counterparty cannot be determined**			0%	100%			
0110	2.8	**ASF from interdependent liabilities**			0%				
0120	2.9	**ASF from other liabilities**			0%	100%			

C 84.00 - NSFR Summary

Currency	

Row	ID	Item	Amount	Required stable funding	Available stable funding	Ratio
			0010	0020	0030	0040
0010	1	**REQUIRED STABLE FUNDING**				
0020	1.1	**RSF from central bank assets**				
0030	1.2	**RSF from liquid assets**				
0040	1.3	**RSF from securities other than liquid assets**				
0050	1.4	**RSF from loans**				
0060	1.5	**RSF from interdependent assets**				
EVE methodology	1.6	**RSF from assets within a group or an IPS if subject to preferential treatment**				
0080	1.7	**RSF from derivatives**				
0090	1.8	**RSF from contributions to CCP default fund**				
0100	1.9	**RSF from other assets**				
0110	1.10	**RSF from OBS items**				
0120	2	**AVAILABLE STABLE FUNDING**				
0130	2.1	**ASF from capital items and instruments**				
0140	2.2	**ASF from retail deposits**				
0150	2.3	**ASF from other non-financial customers (except central banks)**				
0160	2.4	**ASF from operational deposits**				
0170	2.5	**ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment**				
0180	2.6	**ASF from financial customers and central banks**				
0190	2.7	**ASF from liabilities provided where the counterparty cannot be determined**				
0200	2.8	**ASF from interdependent liabilities**				
0210	2.9	**ASF from other liabilities**				
0220	3	**NSFR**				

F 32.01 - ASSETS OF THE REPORTING INSTITUTION (AE-ASS)

		Carrying amount of encumbered assets				Fair value of encumbered assets			Carrying amount of non-encumbered assets				Fair value of non-encumbered assets		
			of which: issued by other entities of the group	of which: central bank's eligible	of which notionally eligible EHQLA and HQLA		of which: central bank's eligible	of which notionally eligible EHQLA and HQLA		of which: issued by other entities of the group	of which: central bank's eligible	of which EHQLA and HQLA		of which: central bank's eligible	of which EHQLA and HQLA
		0010	0020	0030	0035	0040	0050	0055	0060	0070	0080	0085	0090	0100	0105
0010	**Assets of the reporting institution**														
0015	of which: qualifying fiduciary assets														
0020	Loans on demand														
0030	Equity instruments														
0040	Debt securities														
0050	of which: covered bonds														
method	of which: securitisations														
0070	of which: issued by general governments														
0080	of which: issued by financial corporations														
0090	of which: issued by non-financial corporations														
0100	Loans and advances other than loans on demand														
0110	of which: Loans collateralised with Immovable Property														
0120	Other assets														

F 32.02 - COLLATERAL RECEIVED (AE-COL)

		Fair value of encumbered collateral received or own debt securities issued				Non-encumbered				
						Fair value of collateral received or own debt securities issued available for encumbrance				Nominal of collateral received or own debt securities issued non available for encumbrance
			of which: issued by other entities of the group	of which: central bank's eligible	of which notionally eligible EHQLA and HQLA		of which: issued by other entities of the group	of which: central bank's eligible	of which EHQLA and HQLA	
		0010	0020	0030	0035	0040	0050	0060	0065	0070
0130	**Collateral received by the reporting institution**									
0140	Loans on demand									
0150	Equity instruments									
0160	Debt securities									
0170	of which: covered bonds									
0180	of which: securitisations									
0190	of which: issued by general governments									
0200	of which: issued by financial corporations									
0210	of which: issued by non-financial corporations									
0220	Loans and advances other than loans on demand									
0230	Other collateral received									
0240	**Own debt securities issued other than own covered bonds or securitisations**									
0245	**Own covered bonds and securitisation issued and not yet pledged**									
0250	**TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED**									

F 32.03 - OWN COVERED BONDS AND SECURITISATIONS ISSUED AND NOT YET PLEDGED (AE-NPL)

		Non-encumbered				
		Carrying amount of the underlying pool of assets	Fair value of debt securities issued available for encumbrance			Nominal of own debt securities issued non available for encumbrance
				of which: central bank's eligible	of which notionally eligible EHQLA and HQLA	
		0010	0020	0030	0035	0040
0010	**Own covered bonds and securitisations issued and not yet pledged**					
0020	Retained covered bonds issued					
0030	Retained securitisations issued					
0040	Senior					
0050	Mezzanine					
0060	First Loss					

F 32.04 - SOURCES OF ENCUMBRANCE (AE-SOU)

		Matching liabilities, contingent liabilities or securities lent		Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered		
			of which: from other entities of the group		of which: collateral received re-used	of which: own debt securities encumbered
		0010	0020	0030	0040	0050
0010	**Carrying amount of selected financial liabilities**					
0020	Derivatives					
0030	of which: Over-The-Counter					
0040	Deposits					
0050	Repurchase agreements					
0060	of which: central banks					
0070	Collateralised deposits other than repurchase agreements					
0080	of which: central banks					
0090	Debt securities issued					
0100	of which: covered bonds issued					
0110	of which:securitisations issued					
0120	**Other sources of encumbrance**					
0130	Nominal of loan commitments received					
0140	Nominal of financial guarantees received					
0150	Fair value of securities borrowed with non cash-collateral					
0160	Other					
0170	**TOTAL SOURCES OF ENCUMBRANCE**					

Not to be filled on a consolidated basis template
Not to be filled in any case

F 33.00 - MATURITY DATA (AE-MAT)

		Residual maturity of liabilities												
		Open maturity	Overnight	>1day <=1wk	>1wk <=2wks	>2wks <=1mth	>1mth <=3mths	>3mths <=6mths	>6mths <=1yr	>1yr <=2yrs	>2yrs <=3yrs	3yrs <=5yrs	5yrs <=10yrs	>10yrs
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130
0010	Encumbered assets													
0020	Collateral received re-used (receiving leg)													
0030	Collateral received re-used (re-using leg)													

F 34.00 - CONTINGENT ENCUMBRANCE (AE-CONT)

			Contingent Encumbrance				
		Matching liabilities, contingent liabilities or securities lent	A. Decrease by 30% of the fair value of encumbered assets	B. Net effect of a 10% depreciation of significant currencies			
				Additional amount of encumbered assets			
			Additional amount of encumbered assets	Significant currency 1	Significant currency 2	...	Significant currency n
		0010	0020	0030	0040	...	...
0010	**Carrying amount of selected financial liabilities**						
0020	Derivatives						
0030	of which: Over-The-Counter						
0040	Deposits						
0050	Repurchase agreements						
methodo	of which: central banks						
0070	Collateralised deposits other than repurchase agreements						
0080	of which: central banks						
0090	Debt securities issued						
0100	of which: covered bonds issued						
0110	of which: securitisations issued						
0120	**Other sources of encumbrance**						
0170	**TOTAL SOURCES OF ENCUMBRANCE**						

F 35.00 - COVERED BONDS ISSUANCE (AE-CB)

z-axis	Cover pool identifier (open)

		Compliance with Art. 129 of Regulation (EU) No 575/2013		Covered bond liabilities														Cover pool										
		[YES/NO]	If YES, indicate primary asset class of cover pool	Reporting date	+ 6 months	+12 months	+ 2 years	+5 years	+ 10 years	Cover pool derivative positions with net negative market value	External credit rating on covered bond							Reporting date	+ 6 months	+12 months	+ 2 years	+5 years	+ 10 years	Cover pool derivative positions with net positive market value	Cover pool amount in excess of minimum coverage requirements			
																									as per the relevant statutory covered bond regime	as per credit rating agencies' methodology to maintain current external credit rating of covered bond		
										Reporting date	Credit rating agency 1	Credit rating 1	Credit rating agency 2	Credit rating 2	Credit rating agency 3	Credit rating 3								Reporting date		Credit rating agency 1	Credit rating agency 2	Credit rating agency 3
		0010	0012	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250
0010	Nominal amount																											
0020	Present value (swap) / Market value																											
0030	Asset-specific value																											
method	Carrying amount																											

F 36.01 - ADVANCED DATA. PART I (AE-ADV-1)

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type																	Total
			Loans on demand	Equity instruments	Debt Securities								Loans and advances other than loans on demand						Other assets	
					Total	of which: covered bonds		of which: securitisations		of which: issued by general governments	of which: issued by financial corporations	of which: issued by non financial corporations	Central banks and general governments	Financial corporations	Non financial Corporations		Households			
							of which: issued by other entities of the group		of which: issued by other entities of the group							of which: Loans collateralised with immovable property		of which: Loans collateralised with immovable property		
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180
0010	Central bank funding (of all types, including e.g. repos)	Encumbered assets																		
0020		Matching liabilities																		
0030	Exchange traded derivatives	Encumbered assets																		
0040		Matching liabilities																		
0050	Over-the-counter derivatives	Encumbered assets																		
0060		Matching liabilities																		
0070	Repurchase agreements	Encumbered assets																		
0080		Matching liabilities																		
0090	Collateralised deposits other than repurchase agreements	Encumbered assets																		
0100		Matching liabilities																		
0110	Covered bonds securities issued	Encumbered assets																		
0120		Matching liabilities																		
0130	Securitisations issued	Encumbered assets																		
0140		Matching liabilities																		
0150	Debt securities issued other than covered bonds and	Encumbered assets																		
0160		Matching liabilities																		
0170	Other sources of encumbrance	Encumbered assets																		
0180		Contingent liabilities or securities lent																		
0190	Total encumbered assets																			
0200		of which central bank eligible																		
0210	Total non-encumbered Assets																			
0220		of which central bank eligible																		
0230	Encumbered + Non-encumbered Assets																			

F 36.02 - ADVANCE DATA. PART II (AE-ADV-2)

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type																		Total
			Loans on demand	Equity instruments	Debt Securities								Loans and advances other than loans on demand						Other collateral received	Own debt securities issued other than own covered bonds or securitisations	
					Total	of which: covered bonds		of which: securitisations		of which: issued by general governments	of which: issued by financial corporations	of which: issued by non financial corporations	Central banks and general governments	Financial corporations	Non financial Corporations		Households				
							of which: issued by other entities of the group		of which: issued by other entities of the group							of which: Loans collateralised with immovable property		of which: Loans collateralised with immovable property			
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190
0010	Central bank funding (of all types, including e.g. repos)	Encumbered collateral received																			
0020		Matching liabilities																			
0030	Exchange traded Derivatives	Encumbered collateral received																			
0040		Matching liabilities																			
0050	Over-the-counter derivatives	Encumbered collateral received																			
0060		Matching liabilities																			
0070	Repurchase agreements	Encumbered collateral received																			
0080		Matching liabilities																			
0090	Collateralised deposits other than repurchase agreements	Encumbered collateral received																			
0100		Matching liabilities																			
0110	Covered bonds securities issued	Encumbered collateral received																			
0120		Matching liabilities																			
0130	Securitisations issued	Encumbered collateral received																			
0140		Matching liabilities																			
0150	Debt securities issued other than Covered bonds and	Encumbered collateral received																			
0160		Matching liabilities																			
0170	Other sources of encumbrance	Encumbered collateral received																			
0180		Contingent liabilities or securities lent																			
0190	Total encumbered collateral received																				
0200		of which central bank eligible																			
0210	Total non-encumbered collateral received																				
0220		of which central bank eligible																			
0230	Encumbered + Non-encumbered collateral received																				

Not to be filled on a consolidated basis template
Not to be filled in any case'

C 66.01 - MATURITY LADDER

Total and significant currencies

Code	ID	Item	Contractual Flow Maturity																						
			0010	0020	0025	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220
0010-0380	**1**	**OUTFLOWS**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**	**Greater than 5 years**
0010	**1.1**	**Liabilities resulting from securities issued (if not treated as retail deposits)**																							
0011	1.1.0.1	of which: Intragroup or IPS																							
0020	1.1.1	unsecured bonds due																							
EVE methodology	1.1.2	regulated covered bonds																							
0040	1.1.3	securitisations due																							
0050	1.1.4	other																							
0065	**1.2**	**Liabilities resulting from secured lending and capital market driven transactions collateralised by (Counterparty is non-Central Bank):**																							
0066	1.2.0.1	of which: Intragroup or IPS																							
0075	1.2.1	Level 1 tradable assets																							
0085	1.2.1.1	Level 1 excluding covered bonds																							
0095	1.2.1.1.1	Level 1 central bank																							
0105	1.2.1.1.2	Level 1 (CQS 1)																							
0115	1.2.1.1.3	Level 1 (CQS2, CQS3)																							
0125	1.2.1.1.4	Level 1 (CQS4+)																							
0135	1.2.1.2	Level 1 covered bonds (CQS1)																							
0145	1.2.2	Level 2A tradable assets																							
0155	1.2.2.1	Level 2A corporate bonds (CQS1)																							
0165	1.2.2.2	Level 2A covered bonds (CQS1, CQS2)																							
0175	1.2.2.3	Level 2A public sector (CQS1, CQS2)																							
0185	1.2.3	Level 2B tradable assets																							
0195	1.2.3.1	Level 2B Asset Backed Securities (ABS) (CQS1)																							
0205	1.2.3.2	Level 2B covered bonds (CQS1-6)																							
0215	1.2.3.3	Level 2B: corporate bonds (CQ1-3)																							
0225	1.2.3.4	Level 2B shares																							
0235	1.2.3.5	Level 2B public sector (CQS 3-5)																							
0245	1.2.4	other tradable assets																							
0251	1.2.5	other assets																							
0252	**1.2a**	**Liabilities resulting from secured lending and capital market driven transactions collateralised by (Counterparty is Central Bank):**																							
0253	1.2a.1	Level 1 tradable assets																							
0254	1.2a.2	Level 2A tradable assets																							
0255	1.2a.3	Level 2B tradable assets																							
0256	1.2a.4	other tradable assets																							
0257	1.2a.5	other assets																							
0260	**1.3**	**Liabilities not reported in 1.2, resulting from deposits received (excluding deposits received as collateral)**																							
0261	1.3.0.1	of which: Intragroup or IPS																							
0270	1.3.1	stable retail deposits																							
0280	1.3.2	other retail deposits																							
0290	1.3.3	operational deposits																							
0300	1.3.4	non-operational deposits from credit institutions																							
0310	1.3.5	non-operational deposits from other financial customers																							
0320	1.3.6	non-operational deposits from central banks																							
0330	1.3.7	non-operational deposits from non-financial corporates																							
0340	1.3.8	non-operational deposits from other counterparties																							
0350	**1.4**	**FX-swaps maturing**																							
0360	**1.5**	**Derivatives amount payables other than those reported in 1.4**																							
0370	**1.6**	**Other outflows**																							
0380	**1.7**	**Total outflows**																							
0390-0720	**2**	**INFLOWS**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**	**Greater than 5 years**
0390	**2.1**	**Monies due from secured lending and capital market driven transactions collateralised by:**																							
0391	2.1.0.1	of which: Intragroup or IPS																							
0400	2.1.1	Level 1 tradable assets																							
0410	2.1.1.1	Level 1 excluding covered bonds																							
0420	2.1.1.1.1	Level 1 central bank																							
0430	2.1.1.1.2	Level 1 (CQS 1)																							
0440	2.1.1.1.3	Level 1 (CQS2, CQS3)																							
0450	2.1.1.1.4	Level 1 (CQS4+)																							
0460	2.1.1.2	Level 1 covered bonds (CQS1)																							
0470	2.1.2	Level 2A tradable assets																							
0480	2.1.2.1	Level 2A corporate bonds (CQS1)																							
0490	2.1.2.2	Level 2A covered bonds (CQS1, CQS2)																							
0500	2.1.2.3	Level 2A public sector (CQS1, CQS2)																							
0510	2.1.3	Level 2B tradable assets																							
0520	2.1.3.1	Level 2B ABS (CQS1)																							
0530	2.1.3.2	Level 2B covered bonds (CQS1-6)																							
0540	2.1.3.3	Level 2B: corporate bonds (CQ1-3)																							
0550	2.1.3.4	Level 2B shares																							
0560	2.1.3.5	Level 2B public sector (CQS 3-5)																							
0570	2.1.4	other tradable assets																							
0580	2.1.5	other assets																							
0590	**2.2**	**Monies due not reported in 2.1 resulting from loans and advances granted to:**																							
0600	2.2.1	retail customers																							
0610	2.2.2	non-financial corporates																							
0620	2.2.3	credit institutions																							
0621	2.2.3.1	of which: Intragroup or IPS																							
0630	2.2.4	other financial customers																							
0640	2.2.5	central banks																							
0650	2.2.6	other counterparties																							
0660	**2.3**	**FX-swaps maturing**																							
0670	**2.4**	**Derivatives amount receivables other than those reported in 2.3**																							
0680	**2.5**	**Paper in own portfolio maturing**																							
0690	**2.6**	**Other inflows**																							
0691	2.6.1	of which: Intragroup or IPS																							
0700	**2.7**	**Total inflows**																							
0710	**2.8**	**Net contractual gap**																							
0720	**2.9**	**Cumulated net contractual gap**																							
0730-1080	**3**	**COUNTERBALANCING CAPACITY**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**	**Greater than 5 years**
0730	**3.1**	**coins and bank notes**																							
0740	**3.2**	**Withdrawable central bank reserves**																							
0750	**3.3**	**Level 1 tradable assets**																							
0760	3.3.1	Level 1 excluding covered bonds																							
0770	3.3.1.1	Level 1 central bank																							
0780	3.3.1.2	Level 1 (CQS 1)																							
0790	3.3.1.3	Level 1 (CQS2, CQS3)																							
0800	3.3.1.4	Level 1 (CQS4+)																							
0810	3.3.2	Level 1 covered bonds (CQS1)																							
0820	**3.4**	**Level 2A tradable assets**																							
0830	3.4.1	Level 2A corporate bonds (CQS1)																							
0840	3.4.3	Level 2A covered bonds (CQS 1, CQS2)																							
0850	3.4.4	Level 2A public sector (CQS1, CQS2)																							
0860	**3.5**	**Level 2B tradable assets**																							
0870	3.5.1	Level 2B ABS (CQS1)																							
0880	3.5.2	Level 2B covered bonds (CQS1-6)																							
0890	3.5.3	Level 2B corporate bonds (CQ1-3)																							
0900	3.5.4	Level 2B shares																							
0910	3.5.5	Level 2B public sector (CQS 3-5)																							
0920	**3.6**	**other tradable assets**																							
0930	3.6.1	central government (CQS1)																							
0940	3.6.2	central government (CQS 2 & 3)																							
0950	3.6.3	shares																							
0960	3.6.4	covered bonds																							
0970	3.6.5	ABS																							
0980	3.6.7	other tradable assets																							
0990	**3.7**	**non tradable assets eligible for central banks**																							
0991	**3.7a**	**own issuances eligible for central banks**																							
1000	**3.8**	**undrawn committed facilities received**																							
1010	3.8.1	Level 1 facilities																							
1020	3.8.2	Level 2B restricted use facilities																							
1030	3.8.3	Level 2B IPS facilities																							
1040	3.8.4	other facilities																							
1050	3.8.4.1	from intragroup counterparties																							
1060	3.8.4.2	from other counterparties																							
1070	**3.9**	**Net change of Counterbalancing Capacity**																							
1080	**3.10**	**Cumulated Counterbalancing Capacity**																							
1090-1140	**4**	**CONTINGENCIES**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**	**Greater than 5 years**
1090	**4.1**	**Outflows from committed facilities**																							
1091	4.1.0.1	of which: Intragroup or IPS																							
1100	4.1.1	Committed credit facilities																							
1110	4.1.1.1	considered as Level 2B by the receiver																							
1120	4.1.1.2	other																							
1130	4.1.2	Liquidity facilities																							
1131	**4.1a**	**Outflows from uncommitted funding facilities**																							
1140	**4.2**	**Outflows due to downgrade triggers**																							
1150-1290		**MEMORANDUM ITEMS**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**	**Greater than 5 years**
1230	**13**	**HQLA central bank eligible - Tradable assets**																							
1241	**14**	**Assets reported in 3.6 that are non-HQLA central bank eligible**																							
1270	**17**	**Behavioural outflows from deposits**																							
1280	**18**	**Behavioural inflows from loans and advances**																							
1290	**19**	**Behavioural draw-downs of committed facilities'**																							

C 67.00 - CONCENTRATION OF FUNDING BY COUNTERPARTY

Total and significant currencies

		Concentration of funding by counterparty									
		Counterparty Name	Code	Type of code	National code	Counterparty Sector	Residence of Counterparty	Product Type	Amount Received	Weighted average original maturity	Weighted average residual maturity
Row	ID	0010	0015	0016	0017	0030	0040	0050	0060	0070	0080
0010	**1. TOP TEN COUNTERPARTIES EACH GREATER THAN 1% OF TOTAL LIABILITIES**										
0020	1,01										
0030	1,02										
0040	1,03										
0050	1,04										
E methodolo	1,05										
0070	1,06										
0080	1,07										
0090	1,08										
0100	1,09										
0110	1,10										
0120	**2. ALL OTHER FUNDING**										

C 68.00 - CONCENTRATION OF FUNDING BY PRODUCT TYPE

Total and significant currencies

Row	ID	Product Name	Concentration of funding by product type				
			Carrying amount received	Amount covered by a Deposit Guarantee Scheme in accordance with Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country	Amount not covered by a Deposit Guarantee Scheme in accordance with Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country	Weighted average original maturity	Weighted average residual maturity
			0010	0020	0030	0040	0050
0010	1	**RETAIL FUNDING**					
0020	1,1	of which sight deposits					
0031	1,2	of which term deposits not withdrawable within the following 30 days					
0041	1,3	of which term deposits withdrawable within the following 30 days					
E methodol	1,4	Savings accounts					
0080	1.4.1	with a notice period for withdrawal greater than 30 days					
0090	1.4.2	without a notice period for withdrawal greater than 30 days					
0100	2	**WHOLESALE FUNDING**					
0110	2,1	Unsecured wholesale funding					
0120	2.1.1	of which loans and deposits from financial customers					
0130	2.1.2	of which loans and deposits from non financial customers					
0140	2.1.3	of which loans and deposits from intra-group entities					
0150	2,2	Secured wholesale funding					
0160	2.2.1	of which SFTs					
0170	2.2.2	of which covered bond issuance					
0180	2.2.3	of which asset backed security issuance					
0190	2.2.4	of which financial liabilities other than derivatives and short positions from intra-group entities					

C 69.00 - PRICES FOR VARIOUS LENGTHS OF FUNDING

Total and significant currencies

			Prices for various lengths of funding																	
			Overnight		1 week		1 month		3 months		6 months		1 year		2 years		5 years		10 years	
			Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume
Row	**ID**	**Item**	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180
0010	1	**Total Funding**																		
0020	1,1	Retail funding																		
0030	1,2	Unsecured wholesale funding																		
0035	1.2.1	of which: Senior unsecured securities																		
/E methodolo	1,3	Secured funding (non-Central Bank)																		
0065	1.3.1	of which: Covered bonds																		
0075	1.3.2	of which: Asset backed securities including ABCP																		
0080	1,4	Other funding																		

C 70.00 - ROLL-OVER OF FUNDING

Total and significant currencies

				Roll-over of funding																															
				Overnight				> 1 day ≤ 7 days				>7days ≤ 14 days				>14 days ≤ 1 month				>1 Month ≤ 3 Months				>3 Months ≤ 6 Months				>6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300	0310	0320
0010	1.1	1	**Total funding**																																
0020	1.1.1		**Retail funding**																																
0030	1.1.2		**Unsecured wholesale funding**																																
0040	1.1.3		**Secured funding**																																
/E method	1.2	2	**Total funding**																																
0060	1.2.1		**Retail funding**																																
0070	1.2.2		**Unsecured wholesale funding**																																
0080	1.2.3		**Secured funding**																																
0090	1.3	3	**Total funding**																																
0100	1.3.1		**Retail funding**																																
0110	1.3.2		**Unsecured wholesale funding**																																
0120	1.3.3		**Secured funding**																																
0130	1.4	4	**Total funding**																																
0140	1.4.1		**Retail funding**																																
0150	1.4.2		**Unsecured wholesale funding**																																
0160	1.4.3		**Secured funding**																																
0170	1.5	5	**Total funding**																																
0180	1.5.1		**Retail funding**																																
0190	1.5.2		**Unsecured wholesale funding**																																
0200	1.5.3		**Secured funding**																																
0210	1.6	6	**Total funding**																																
0220	1.6.1		**Retail funding**																																
0230	1.6.2		**Unsecured wholesale funding**																																
0240	1.6.3		**Secured funding**																																
0250	1.7	7	**Total funding**																																
0260	1.7.1		**Retail funding**																																
0270	1.7.2		**Unsecured wholesale funding**																																
0280	1.7.3		**Secured funding**																																
0290	1.8	8	**Total funding**																																
0300	1.8.1		**Retail funding**																																
0310	1.8.2		**Unsecured wholesale funding**																																
0320	1.8.3		**Secured funding**																																
0330	1.9	9	**Total funding**																																
0340	1.9.1		**Retail funding**																																
0350	1.9.2		**Unsecured wholesale funding**																																
0360	1.9.3		**Secured funding**																																
0370	1.10	10	**Total funding**																																
0380	1.10.1		**Retail funding**																																
0390	1.10.2		**Unsecured wholesale funding**																																
0400	1.10.3		**Secured funding**																																
0410	1.11	11	**Total funding**																																
0420	1.11.1		**Retail funding**																																
0430	1.11.2		**Unsecured wholesale funding**																																
0440	1.11.3		**Secured funding**																																
0450	1.12	12	**Total funding**																																
0460	1.12.1		**Retail funding**																																
0470	1.12.2		**Unsecured wholesale funding**																																
0480	1.12.3		**Secured funding**																																
0490	1.13	13	**Total funding**																																
0500	1.13.1		**Retail funding**																																
0510	1.13.2		**Unsecured wholesale funding**																																
0520	1.13.3		**Secured funding**																																
0530	1.14	14	**Total funding**																																
0540	1.14.1		**Retail funding**																																
0550	1.14.2		**Unsecured wholesale funding**																																
0560	1.14.3		**Secured funding**																																
0570	1.15	15	**Total funding**																																
0580	1.15.1		**Retail funding**																																
0590	1.15.2		**Unsecured wholesale funding**																																
0600	1.15.3		**Secured funding**																																
0610	1.16	16	**Total funding**																																
0620	1.16.1		**Retail funding**																																
0630	1.16.2		**Unsecured wholesale funding**																																
0640	1.16.3		**Secured funding**																																
0650	1.17	17	**Total funding**																																
0660	1.17.1		**Retail funding**																																
0670	1.17.2		**Unsecured wholesale funding**																																
0680	1.17.3		**Secured funding**																																
0690	1.18	18	**Total funding**																																
0700	1.18.1		**Retail funding**																																
0710	1.18.2		**Unsecured wholesale funding**																																
0720	1.18.3		**Secured funding**																																
0730	1.19	19	**Total funding**																																
0740	1.19.1		**Retail funding**																																
0750	1.19.2		**Unsecured wholesale funding**																																
0760	1.19.3		**Secured funding**																																
0770	1.20	20	**Total funding**																																
0780	1.20.1		**Retail funding**																																
0790	1.20.2		**Unsecured wholesale funding**																																
0800	1.20.3		**Secured funding**																																
0810	1.21	21	**Total funding**																																
0820	1.21.1		**Retail funding**																																
0830	1.21.2		**Unsecured wholesale funding**																																
0840	1.21.3		**Secured funding**																																
0850	1.22	22	**Total funding**																																
0860	1.22.1		**Retail funding**																																
0870	1.22.2		**Unsecured wholesale funding**																																
0880	1.22.3		**Secured funding**																																
0890	1.23	23	**Total funding**																																
0900	1.23.1		**Retail funding**																																
0910	1.23.2		**Unsecured wholesale funding**																																
0920	1.23.3		**Secured funding**																																
0930	1.24	24	**Total funding**																																
0940	1.24.1		**Retail funding**																																
0950	1.24.2		**Unsecured wholesale funding**																																
0960	1.24.3		**Secured funding**																																
0970	1.25	25	**Total funding**																																
0980	1.25.1		**Retail funding**																																
0990	1.25.2		**Unsecured wholesale funding**																																
1000	1.25.3		**Secured funding**																																
1010	1.26	26	**Total funding**																																
1020	1.26.1		**Retail funding**																																
1030	1.26.2		**Unsecured wholesale funding**																																
1040	1.26.3		**Secured funding**																																
1050	1.27	27	**Total funding**																																
1060	1.27.1		**Retail funding**																																
1070	1.27.2		**Unsecured wholesale funding**																																
1080	1.27.3		**Secured funding**																																
1090	1.28	28	**Total funding**																																
1100	1.28.1		**Retail funding**																																
1110	1.28.2		**Unsecured wholesale funding**																																
1120	1.28.3		**Secured funding**																																
1130	1.29	29	**Total funding**																																
1140	1.29.1		**Retail funding**																																
1150	1.29.2		**Unsecured wholesale funding**																																
1160	1.29.3		**Secured funding**																																
1170	1.30	30	**Total funding**																																
1180	1.30.1		**Retail funding**																																
1190	1.30.2		**Unsecured wholesale funding**																																
1200	1.30.3		**Secured funding**																																
1210	1.31	31	**Total funding**																																
1220	1.31.1		**Retail funding**																																
1230	1.31.2		**Unsecured wholesale funding**																																
1240	1.31.3		**Secured funding'**																																

C 71.00 - CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER

Total and significant currencies

		Concentration of counterbalancing capacity by issuer								
		Issuer	LEI code	Issuer Sector	Residence of Issuer	Product Type	Currency	Credit quality step	MtM value/ nominal	Collateral value CB-eligible
Row	**ID**	0010	0020	0030	0040	0050	0060	0070	0080	0090
0010	**1. TOP TEN ISSUERS**									
0020	1,01									
0030	1,02									
0040	1,03									
0050	1,04									
E method	1,05									
0070	1,06									
0080	1,07									
0090	1,08									
0100	1,09									
0110	1,10									
0120	**2. ALL OTHER ITEMS USED AS COUNTERBALANCING CAPACITY'**									

C 72.00 - LIQUIDITY COVERAGE - LIQUID ASSETS

Currency	

Row	ID	Item	Amount/Market value	Standard weight	Applicable weight	Value in accordance with Article 9
			0010	0020	0030	0040
0010	1	**TOTAL UNADJUSTED LIQUID ASSETS**				
0020	1.1	**Total unadjusted level 1 assets**				
0030	1.1.1	Total unadjusted LEVEL 1 assets excluding extremely high quality covered bonds				
0040	1.1.1.1	Coins and banknotes		1,00		
0050	1.1.1.2	Withdrawable central bank reserves		1,00		
0060	1.1.1.3	Central bank assets		1,00		
EVE methodology	1.1.1.4	Central government assets		1,00		
0080	1.1.1.5	Regional government / local authorities assets		1,00		
0090	1.1.1.6	Public Sector Entity assets		1,00		
0100	1.1.1.7	Recognisable domestic and foreign currency central government and central bank assets		1,00		
0110	1.1.1.8	Credit institution (protected by Member State government, promotional lender) assets		1,00		
0120	1.1.1.9	Multilateral development bank and international organisations assets		1,00		
0130	1.1.1.10	Qualifying CIU shares/units: underlying is coins/banknotes and/or central bank exposure		1,00		
0140	1.1.1.11	Qualifying CIU shares/units: underlying is Level 1 assets excluding extremely high quality covered bonds		0,95		
0150	1.1.1.12	Alternative Liquidity Approaches: Central bank credit facility		1,00		
0160	1.1.1.13	Central institutions: Level 1 assets excl. EHQ CB which are considered liquid assets for the depositing credit institution				
0170	1.1.1.14	Alternative Liquidity Approaches: Level 2A assets recognised as Level 1		0,80		
0180	1.1.2	Total unadjusted LEVEL 1 extremely high quality covered bonds				
0190	1.1.2.1	Extremely high quality covered bonds		0,93		
0200	1.1.2.2	Qualifying CIU shares/units: underlying is extremely high quality covered bonds		0,88		
0210	1.1.2.3	Central institutions: Level 1 EHQ covered bonds which are considered liquid assets for the depositing credit institution				
0220	1.2	**Total unadjusted level 2 assets**				
0230	1.2.1	Total unadjusted LEVEL 2A assets				
0240	1.2.1.1	Regional government / local authorities or Public Sector Entity assets (Member State, RW20%)		0,85		
0250	1.2.1.2	Central bank or central / regional government or local authorities or Public Sector Entity assets (Third Country, RW20%)		0,85		
0260	1.2.1.3	High quality covered bonds (CQS2)		0,85		
0270	1.2.1.4	High quality covered bonds (Third Country, CQS1)		0,85		
0280	1.2.1.5	Corporate debt securities (CQS1)		0,85		
0290	1.2.1.6	Qualifying CIU shares/units: underlying is Level 2A assets		0,80		
0300	1.2.1.7	Central institutions: Level 2A assets which are considered liquid assets for the depositing credit institution				
0310	1.2.2	Total unadjusted LEVEL 2B assets				
0320	1.2.2.1	Asset-backed securities (residential, CQS1)		0,75		
0330	1.2.2.2	Asset-backed securities (auto, CQS1)		0,75		
0340	1.2.2.3	High quality covered bonds (RW35%)		0,70		
0350	1.2.2.4	Asset-backed securities (commercial or individuals, Member State, CQS1)		0,65		
0360	1.2.2.5	Corporate debt securities (CQS2/3)		0,50		
0370	1.2.2.6	Corporate debt securities - non-interest bearing assets (held by credit institutions for religious reasons) (CQS1/2/3)		0,50		
0380	1.2.2.7	Shares (major stock index)		0,50		
0390	1.2.2.8	Non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)		0,50		
0400	1.2.2.9	Restricted-use central bank committed liquidity facilities		1,00		
0410	1.2.2.10	Qualifying CIU shares/units: underlying is asset-backed securities (residential or auto, CQS1)		0,70		
0420	1.2.2.11	Qualifying CIU shares/units: underlying is High quality covered bonds (RW35%)		0,65		
0430	1.2.2.12	Qualifying CIU shares/units: underlying is asset-backed securities (commercial or individuals, Member State, CQS1)		0,60		
0440	1.2.2.13	Qualifying CIU shares/units: underlying is corporate debt securities (CQS2/3), shares (major stock index) or non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)		0,45		
0450	1.2.2.14	Deposits by network member with central institution (no obligated investment)		0,75		
0460	1.2.2.15	Liquidity funding available to network member from central institution (non-specified collateralisation)		0,75		
0470	1.2.2.16	Central institutions: Level 2B assets which are considered liquid assets for the depositing credit institution				
MEMORANDUM ITEMS						
0485	**2**	**Deposits by network member with central institution (obligated investment)**				
0580	**3**	**Level 1/2A/2B assets excluded due to currency reasons**				
0590	**4**	**Level 1/2A/2B assets excluded for operational reasons except for currency reasons**				

C 73.00 - LIQUIDITY COVERAGE - OUTFLOWS

Currency	

Row	ID	Item	Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
			010	020	030	040	050	060
0010	**1**	**OUTFLOWS**						
0020	**1.1**	**Outflows from unsecured transactions/deposits**						
0030	1.1.1	Retail deposits						
0035	1.1.1.1	deposits exempted from the calculation of outflows				0,00		
0040	1.1.1.2	deposits where the payout has been agreed within the following 30 days				1,00		
EVE metho	1.1.1.3	deposits subject to higher outflows						
0060	1.1.1.3.1	category 1				0.10-0.15		
0070	1.1.1.3.2	category 2				0.15-0.20		
0080	1.1.1.4	stable deposits				0,05		
0090	1.1.1.5	derogated stable deposits				0,03		
0100	1.1.1.6	deposits in third countries where a higher outflow is applied						
0110	1.1.1.7	other retail deposits				0,10		
0120	1.1.2	Operational deposits						
0130	1.1.2.1	maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship						
0140	1.1.2.1.1	covered by DGS				0,05		
0150	1.1.2.1.2	not covered by DGS				0,25		
0160	1.1.2.2	maintained in the context of IPS or a cooperative network						
0170	1.1.2.2.1	not treated as liquid assets for the depositing institution				0,25		
0180	1.1.2.2.2	treated as liquid assets for the depositing credit institution				1,00		
0190	1.1.2.3	maintained in the context of an established operational relationship (other) with non-financial customers				0,25		
0200	1.1.2.4	maintained to obtain cash clearing and central credit institution services within a network				0,25		
0203	1.1.3	Excess operational deposits						
0204	1.1.3.1	deposits by-financial customers				1,00		
0205	1.1.3.2	deposits by other customers						
0206	1.1.3.2.1	covered by DGS				0,20		
0207	1.1.3.2.2	not covered by DGS				0,40		
0210	1.1.4	Non-operational deposits						
0220	1.1.4.1	correspondent banking and provisions of prime brokerage deposits				1,00		
0230	1.1.4.2	deposits by-financial customers				1,00		
0240	1.1.4.3	deposits by other customers						
0250	1.1.4.3.1	covered by DGS				0,20		
0260	1.1.4.3.2	not covered by DGS				0,40		
0270	1.1.5	Additional outflows						
0280	1.1.5.1	collateral other than Level 1 assets collateral posted for derivatives				0,20		
0290	1.1.5.2	Level 1 EHQ Covered Bonds assets collateral posted for derivatives				0,10		
0300	1.1.5.3	material outflows due to deterioration of own credit quality				1,00		
0310	1.1.5.4	impact of an adverse market scenario on derivatives transactions				1,00		
0340	1.1.5.5	outflows from derivatives				1,00		
0350	1.1.5.6	short positions						
0360	1.1.5.6.1	covered by collateralized SFT				0,00		
0370	1.1.5.6.2	other				1,00		
0380	1.1.5.7	callable excess collateral				1,00		
0390	1.1.5.8	due collateral				1,00		
0400	1.1.5.9	liquid asset collateral exchangable for non-liquid asset collateral				1,00		
0410	1.1.5.10	loss of funding on structured financing activites						
0420	1.1.5.10.1	structured financing instruments				1,00		
0430	1.1.5.10.2	financing facilites				1,00		
0450	1.1.5.11	internal netting of client´s positions				0,50		
0460	1.1.6	Committed facilities						
0470	1.1.6.1	credit facilities						
0480	1.1.6.1.1	to retail customers				0,05		
0490	1.1.6.1.2	to non-financial customers other than retail customers				0,10		
0500	1.1.6.1.3	to credit institutions						
0510	1.1.6.1.3.1	for funding promotional loans of retail customers				0,05		
0520	1.1.6.1.3.2	for funding promotional loans of non-financial customers				0,10		
0530	1.1.6.1.3.3	other				0,40		
0540	1.1.6.1.4	to regulated financial institutions other than credit institutions				0,40		
0550	1.1.6.1.5	within a group or an IPS if subject to preferential treatment						
0560	1.1.6.1.6	within IPS or cooperative network if treated as liquid asset by the depositing institution				0,75		
0570	1.1.6.1.7	to other financial customers				1,00		

Row	ID	Item	Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
			010	020	030	040	050	060
0580	1.1.6.2	liquidity facilities						
0590	1.1.6.2.1	to retail customers				0,05		
0600	1.1.6.2.2	to non-financial customers other than retail customers				0,30		
0610	1.1.6.2.3	to personal investment companies				0,40		
0620	1.1.6.2.4	to SSPEs						
0630	1.1.6.2.4.1	to purchase assets other than securities from non-financial customers				0,10		
0640	1.1.6.2.4.2	other				1,00		
0650	1.1.6.2.5	to credit institutions						
0660	1.1.6.2.5.1	for funding promotional loans of retail customers				0,05		
0670	1.1.6.2.5.2	for funding promotional loans of non-financial customers				0,30		
0680	1.1.6.2.5.3	other				0,40		
0690	1.1.6.2.6	within a group or an IPS if subject to preferential treatment						
0700	1.1.6.2.7	within IPS or cooperative network if treated as liquid asset by the depositing institution				0,75		
0710	1.1.6.2.8	to other financial customers				1,00		
0720	1.1.7	Other products and services						
0731	1.1.7.1	Uncommitted funding facilities						
0740	1.1.7.2	undrawn loans and advances to wholesale counterparties						
0750	1.1.7.3	mortgages that have been agreed but not yet drawn down						
0760	1.1.7.4	credit cards						
0770	1.1.7.5	overdrafts						
0780	1.1.7.6	planned outflows related to renewal or extension of new retail or wholesale loans						
0850	1.1.7.7	derivatives payables						
0860	1.1.7.8	trade finance off-balance sheet related products						
0870	1.1.7.9	others						
0885	1.1.8	Other liabilities and due commitments						
0890	1.1.8.1	liabilities resulting from-operating expenses				0,00		
0900	1.1.8.2	in the form of debt securities if not treated as retail deposits				1,00		
0912	1.1.8.4	the excess of funding to non-financial customers						
0913	1.1.8.4.1	the excess of funding to retail customers				1,00		
0914	1.1.8.4.2	the excess of funding to non financial corporates				1,00		
0915	1.1.8.4.3	the excess of funding to sovereigns, MLDBs and PSEs				1,00		
0916	1.1.8.4.4	the excess of funding to other legal entities				1,00		
0917	1.1.8.5	assets borrowed on an unsecured basis				1,00		
0918	1.1.8.6	others				1,00		
0920	**1.2**	**Outflows from secured lending and capital market-driven transactions**						
0930	1.2.1	Counterparty is central bank						
0940	1.2.1.1	level 1 excl. EHQ Covered Bonds collateral				0,00		
0945	1.2.1.1.1	of which collateral extended meets operational requirements						
0950	1.2.1.2	level 1 EHQ Covered Bonds collateral				0,00		
0955	1.2.1.2.1	of which collateral extended meets operational requirements						
0960	1.2.1.3	level 2A collateral				0,00		
0965	1.2.1.3.1	of which collateral extended meets operational requirements						
0970	1.2.1.4	level 2B asset-backed securities (residential or automobile, CQS1) collateral				0,00		
0975	1.2.1.4.1	of which collateral extended meets operational requirements						
0980	1.2.1.5	level 2B covered bonds				0,00		
0985	1.2.1.5.1	of which collateral extended meets operational requirements						
0990	1.2.1.6	level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral				0,00		
0995	1.2.1.6.1	of which collateral extended meets operational requirements						
1000	1.2.1.7	other Level 2B assets collateral				0,00		
1005	1.2.1.7.1	of which collateral extended meets operational requirements						
1010	1.2.1.8	non-liquid assets collateral				0,00		
1020	1.2.2	Counterparty is non-central bank						
1030	1.2.2.1	level 1 excl. EHQ Covered Bonds collateral				0,00		
1035	1.2.2.1.1	of which collateral extended meets operational requirements						
1040	1.2.2.2	level 1 EHQ Covered Bonds collateral				0,07		
1045	1.2.2.2.1	of which collateral extended meets operational requirements						
1050	1.2.2.3	level 2A collateral				0,15		
1055	1.2.2.3.1	of which collateral extended meets operational requirements						
1060	1.2.2.4	level 2B asset-backed securities (residential or automobile, CQS1) collateral				0,25		
1065	1.2.2.4.1	of which collateral extended meets operational requirements						
1070	1.2.2.5	level 2B covered bonds				0,30		
1075	1.2.2.5.1	of which collateral extended meets operational requirements						
1080	1.2.2.6	level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral				0,35		
1085	1.2.2.6.1	of which collateral extended meets operational requirements						
1090	1.2.2.7	other Level 2B assets collateral				0,50		
1095	1.2.2.7.1	of which collateral extended meets operational requirements						
1100	1.2.2.8	non-liquid assets collateral				1,00		
1130	**1.3**	**Total outflows from collateral swaps**						

Row	ID	Item	Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
			010	020	030	040	050	060
MEMORANDUM ITEMS								
1170	**2**	**Liquidity outflows to be netted by interdependent inflows**						
	3	**Operational deposits maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship**						
1180	3.1	provided by credit institutions						
1190	3.2	provided by financial customers other than credit institutions						
1200	3.3	provided by sovereigns, central banks, MDBs and PSEs						
1210	3.4	provided by other customers						
	4	**Intra group or IPS outflows**						
1290	4.1	of which: to financial customers						
1300	4.2	of which: to non-financial customers						
1310	4.3	of which: secured						
1320	4.4	of which: credit facilities without preferential treatment						
1330	4.5	of which: liquidity facilites without preferential treatment						
1340	4.6	of which: operational deposits						
1345	4.7	of which: excess operational deposits						
1350	4.8	of which: non-operational deposits						
1360	4.9	of which: liabilities in the form of debt securities if not treated as retail deposits						
1370	**5**	**FX outflows**						
	6	**Secured funding waived from Article 17 (2) and (3)**						
1400	6.1	of which: secured by L1 excl. EHQCB						
1410	6.2	of which: secured by L1 EHQCB						
1420	6.3	of which: secured by L2A						
1430	6.4	of which: secured by L2B						
1440	6.5	of which: secured by non-liquid assets						

C 74.00 - LIQUIDITY COVERAGE - INFLOWS

Currency	

			Amount			Market value of collateral received			Standard Weight	Applicable Weight			Value of collateral received in accordance with Article 9			Inflow		
			Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows		Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows
Row	**ID**	**Item**	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160
0010	1	**TOTAL INFLOWS**																
0020	1.1	**Inflows from unsecured transactions/deposits**																
EVE methodology	1.1.1	monies due from non-financial customers (except for central banks)																
0040	1.1.1.1	monies due from non-financial customers (except for central banks) not corresponding to principal repayment							1.00									
0050	1.1.1.2	other monies due from non-financial customers (except for central banks)																
0060	1.1.1.2.1	monies due from retail customers							0.50									
0070	1.1.1.2.2	monies due from non-financial corporates							0.50									
0080	1.1.1.2.3	monies due from sovereigns, multilateral development banks and public sector entities							0.50									
0090	1.1.1.2.4	monies due from other legal entities							0.50									
0100	1.1.2	monies due from central banks and financial customers																
0110	1.1.2.1	monies due from financial customers being classified as operational deposits																
0120	1.1.2.1.1	monies due from financial customers being classified as operational deposits where the credit institution is able to establish a																
0130	1.1.2.1.2	monies due from financial customers being classified as operational deposits where the credit institution is not able to establish a							0.05									
0140	1.1.2.2	monies due from central banks and financial customers not being classified as operational deposits																
0150	1.1.2.2.1	monies due from central banks							1.00									
0160	1.1.2.2.2	monies due from financial customers							1.00									
0170	1.1.3	inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Delegated Regulation (EU) 2015/61							1.00									
0180	1.1.4	monies due from trade financing transactions							1.00									
0190	1.1.5	monies due from securities maturing within 30 days							1.00									
0201	1.1.6	loans with an undefined contractual end date							0.20									
0210	1.1.7	monies due from positions in major index equity instruments provided that there is no double counting with liquid assets							1.00									
0230	1.1.8	inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets							1.00									
0240	1.1.9	inflows from derivatives							1.00									
0250	1.1.10	inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted																
0260	1.1.11	other inflows							1.00									
0263	1.2	**Inflows from secured lending and capital market-driven transactions**																
0265	1.2.1	Counterparty is central bank																
0267	1.2.1.1	collateral that qualifies as a liquid asset																
0269	1.2.1.1.1	Level 1 collateral excluding extremely high quality covered bonds							0,00									
0271	1.2.1.1.1.1	of which collateral received meets operational requirements																
0273	1.2.1.1.2	Level 1 collateral which is extremely high quality covered bonds							0,07									
0275	1.2.1.1.2.1	of which collateral received meets operational requirements																
0277	1.2.1.1.3	Level 2A collateral							0,15									
0279	1.2.1.1.3.1	of which collateral received meets operational requirements																
0281	1.2.1.1.4	Level 2B asset backed securities (residential or auto) collateral							0,25									
0283	1.2.1.1.4.1	of which collateral received meets operational requirements																
0285	1.2.1.1.5	Level 2B high quality covered bonds collateral							0,30									
0287	1.2.1.1.5.1	of which collateral received meets operational requirements																
0289	1.2.1.1.6	Level 2B asset backed securities (commercial or individuals) collateral							0,35									
0291	1.2.1.1.6.1	of which collateral received meets operational requirements																
0293	1.2.1.1.7	Level 2B collateral not already captured in section 1.2.1.1.4, 1.2.1.1.5 or 1.2.1.1.6							0.50									
0295	1.2.1.1.7.1	of which collateral received meets operational requirements																
0297	1.2.1.2	collateral is used to cover a short position																
0299	1.2.1.3	collateral that does not qualify as a liquid asset																
0301	1.2.1.3.1	collateral is non-liquid equity							1.00									
0303	1.2.1.3.2	all other non-liquid collateral							1.00									
0305	1.2.2	Counterparty is non-central bank																
0307	1.2.2.1	collateral that qualifies as a liquid asset																
0309	1.2.2.1.1	Level 1 collateral excluding extremely high quality covered bonds							0,00									
0311	1.2.2.1.1.1	of which collateral received meets operational requirements																
0313	1.2.2.1.2	Level 1 collateral which is extremely high quality covered bonds							0,07									
0315	1.2.2.1.2.1	of which collateral received meets operational requirements																
0317	1.2.2.1.3	Level 2A collateral							0,15									
0319	1.2.2.1.3.1	of which collateral received meets operational requirements																
0321	1.2.2.1.4	Level 2B asset backed securities (residential or auto) collateral							0,25									
0323	1.2.2.1.4.1	of which collateral received meets operational requirements																
0325	1.2.2.1.5	Level 2B high quality covered bonds collateral							0,30									
0327	1.2.2.1.5.1	of which collateral received meets operational requirements																
0329	1.2.2.1.6	Level 2B asset backed securities (commercial or individuals) collateral							0,35									
0331	1.2.2.1.6.1	of which collateral received meets operational requirements																
0333	1.2.2.1.7	Level 2B collateral not already captured in section 1.2.2.1.4, 1.2.2.1.5 or 1.2.2.1.6							0.50									
0335	1.2.2.1.7.1	of which collateral received meets operational requirements																
0337	1.2.2.2	collateral is used to cover a short position																
0339	1.2.2.3	collateral that does not qualify as a liquid asset																
0341	1.2.2.3.1	margin loans: collateral is non-liquid							0.50									
0343	1.2.2.3.2	collateral is non-liquid equity							1.00									
0345	1.2.2.3.3	all other non-liquid collateral							1.00									
0410	1.3	**Total inflows from collateral swaps**																
0420	1.4	**(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which**																
0430	1.5	**(Excess inflows from a related specialised credit institution)**																
MEMORANDUM ITEMS																		
0450	2	**FX inflows**																
0460	3	**Inflows within a group or an institutional protection scheme**																
0470	3.1	Monies due from non-financial customers (except for central banks)																
0480	3.2	Monies due from financial customers																
0490	3.3	Secured transactions																
0500	3.4	Monies due from maturing securities within 30 days																
0510	3.5	Any other inflows within a group or an institutional protection scheme																
	4	**Secured lending waived from Article 17 (2) and (3)**																
0530	4.1	of which: secured by L1 excl. EHQCB																
0540	4.2	of which: secured by L1 EHQCB																
0550	4.3	of which: secured by L2A																
0560	4.4	of which: secured by L2B																
0570	4.5	of which: secured by non-liquid assets																

C 75.01 - LIQUIDITY COVERAGE - COLLATERAL SWAPS

Currency	

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**	**0060**	**0070**	**0080**	**0090**	**0100**
0010	1	**TOTAL COLLATERAL SWAPS (counterparty is central bank)**										
0020	1.1	**Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:**										
0030	1.1.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
0040	1.1.1.1	Of which collateral swapped meets operational requirements										
EVE meth	1.1.2	Level 1: extremely high quality covered bonds					0,07					
0060	1.1.2.1	Of which collateral swapped meets operational requirements										
0070	1.1.3	Level 2A assets					0,15					
0080	1.1.3.1	Of which collateral swapped meets operational requirements										
0090	1.1.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,25					
0100	1.1.4.1	Of which collateral swapped meets operational requirements										
0110	1.1.5	Level 2B: high quality covered bonds					0,30					
0120	1.1.5.1	Of which collateral swapped meets operational requirements										
0130	1.1.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,35					
0140	1.1.6.1	Of which collateral swapped meets operational requirements										
0150	1.1.7	Other Level 2B					0,50					
0160	1.1.7.1	Of which collateral swapped meets operational requirements										
0170	1.1.8	Non-liquid assets					1,00					
0180	1.1.8.1	Of which collateral swapped meets operational requirements										
0190	1.2	**Totals for transactions in which Level 1: extremely high quality covered bonds are lent and the following collateral is borrowed:**										
0200	1.2.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
0210	1.2.1.1	Of which collateral swapped meets operational requirements										
0220	1.2.2	Level 1: extremely high quality covered bonds					0,00					
0230	1.2.2.1	Of which collateral swapped meets operational requirements										
0240	1.2.3	Level 2A assets					0,08					
0250	1.2.3.1	Of which collateral swapped meets operational requirements										
0260	1.2.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,18					
0270	1.2.4.1	Of which collateral swapped meets operational requirements										
0280	1.2.5	Level 2B: high quality covered bonds					0,23					
0290	1.2.5.1	Of which collateral swapped meets operational requirements										
0300	1.2.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,28					
0310	1.2.6.1	Of which collateral swapped meets operational requirements										
0320	1.2.7	Other Level 2B					0,43					
0330	1.2.7.1	Of which collateral swapped meets operational requirements										
0340	1.2.8	Non-liquid assets					0,93					
0350	1.2.8.1	Of which collateral swapped meets operational requirements										
0360	1.3	**Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:**										
0370	1.3.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
0380	1.3.1.1	Of which collateral swapped meets operational requirements										
0390	1.3.2	Level 1: extremely high quality covered bonds					0,00					
0400	1.3.2.1	Of which collateral swapped meets operational requirements										
0410	1.3.3	Level 2A assets					0,00					
0420	1.3.3.1	Of which collateral swapped meets operational requirements										
0430	1.3.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,10					
0440	1.3.4.1	Of which collateral swapped meets operational requirements										
0450	1.3.5	Level 2B: high quality covered bonds					0,15					
0460	1.3.5.1	Of which collateral swapped meets operational requirements										
0470	1.3.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,20					
0480	1.3.6.1	Of which collateral swapped meets operational requirements										
0490	1.3.7	Other Level 2B					0,35					
0500	1.3.7.1	Of which collateral swapped meets operational requirements										
0510	1.3.8	Non-liquid assets					0,85					
0520	1.3.8.1	Of which collateral swapped meets operational requirements										
0530	1.4	**Totals for transactions in which Level 2B: asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:**										
0540	1.4.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
0550	1.4.1.1	Of which collateral swapped meets operational requirements										
0560	1.4.2	Level 1: extremely high quality covered bonds					0,00					
0570	1.4.2.1	Of which collateral swapped meets operational requirements										
0580	1.4.3	Level 2A assets					0,00					
0590	1.4.3.1	Of which collateral swapped meets operational requirements										
0600	1.4.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00					
0610	1.4.4.1	Of which collateral swapped meets operational requirements										
0620	1.4.5	Level 2B: high quality covered bonds					0,05					
0630	1.4.5.1	Of which collateral swapped meets operational requirements										
0640	1.4.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,10					
0650	1.4.6.1	Of which collateral swapped meets operational requirements										
0660	1.4.7	Other Level 2B					0,25					
0670	1.4.7.1	Of which collateral swapped meets operational requirements										
0680	1.4.8	Non-liquid assets					0,75					
0690	1.4.8.1	Of which collateral swapped meets operational requirements										
0700	1.5	**Totals for transactions in which Level 2B: high quality covered bonds are lent and the following collateral is borrowed:**										

Row	ID	Item	Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0710	1.5.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
0720	1.5.1.1	Of which collateral swapped meets operational requirements										
0730	1.5.2	Level 1: extremely high quality covered bonds					0,00					
0740	1.5.2.1	Of which collateral swapped meets operational requirements										
0750	1.5.3	Level 2A assets					0,00					
0760	1.5.3.1	Of which collateral swapped meets operational requirements										
0770	1.5.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00					
0780	1.5.4.1	Of which collateral swapped meets operational requirements										
0790	1.5.5	Level 2B: high quality covered bonds					0,00					
0800	1.5.5.1	Of which collateral swapped meets operational requirements										
0810	1.5.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,05					
0820	1.5.6.1	Of which collateral swapped meets operational requirements										
0830	1.5.7	Other Level 2B					0,20					
0840	1.5.7.1	Of which collateral swapped meets operational requirements										
0850	1.5.8	Non-liquid assets					0,70					
0860	1.5.8.1	Of which collateral swapped meets operational requirements										
0870	1.6	**Totals for transactions in which Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:**										
0880	1.6.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
0890	1.6.1.1	Of which collateral swapped meets operational requirements										
0900	1.6.2	Level 1: extremely high quality covered bonds					0,00					
0910	1.6.2.1	Of which collateral swapped meets operational requirements										
0920	1.6.3	Level 2A assets					0,00					
0930	1.6.3.1	Of which collateral swapped meets operational requirements										
0940	1.6.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00					
0950	1.6.4.1	Of which collateral swapped meets operational requirements										
0960	1.6.5	Level 2B: high quality covered bonds					0,00					
0970	1.6.5.1	Of which collateral swapped meets operational requirements										
0980	1.6.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,00					
0990	1.6.6.1	Of which collateral swapped meets operational requirements										
1000	1.6.7	Other Level 2B					0,15					
1010	1.6.7.1	Of which collateral swapped meets operational requirements										
1020	1.6.8	Non-liquid assets					0,65					
1030	1.6.8.1	Of which collateral swapped meets operational requirements										
1040	1.7	**Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:**										
1050	1.7.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
1060	1.7.1.1	Of which collateral swapped meets operational requirements										
1070	1.7.2	Level 1: extremely high quality covered bonds					0,00					
1080	1.7.2.1	Of which collateral swapped meets operational requirements										
1090	1.7.3	Level 2A assets					0,00					
1100	1.7.3.1	Of which collateral swapped meets operational requirements										
1110	1.7.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00					
1120	1.7.4.1	Of which collateral swapped meets operational requirements										
1130	1.7.5	Level 2B: high quality covered bonds					0,00					
1140	1.7.5.1	Of which collateral swapped meets operational requirements										
1150	1.7.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,00					
1160	1.7.6.1	Of which collateral swapped meets operational requirements										
1170	1.7.7	Other Level 2B					0,00					
1180	1.7.7.1	Of which collateral swapped meets operational requirements										
1190	1.7.8	Non-liquid assets					0,50					
1200	1.7.8.1	Of which collateral swapped meets operational requirements										
1210	1.8	**Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:**										
1220	1.8.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
1230	1.8.1.1	Of which collateral swapped meets operational requirements										
1240	1.8.2	Level 1: extremely high quality covered bonds					0,00					
1250	1.8.2.1	Of which collateral swapped meets operational requirements										
1260	1.8.3	Level 2A assets					0,00					
1270	1.8.3.1	Of which collateral swapped meets operational requirements										
1280	1.8.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00					
1290	1.8.4.1	Of which collateral swapped meets operational requirements										
1300	1.8.5	Level 2B: high quality covered bonds					0,00					
1310	1.8.5.1	Of which collateral swapped meets operational requirements										
1320	1.8.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,00					
1330	1.8.6.1	Of which collateral swapped meets operational requirements										
1340	1.8.7	Other Level 2B					0,00					
1350	1.8.7.1	Of which collateral swapped meets operational requirements										
1360	1.8.8	Non-liquid assets										
1370	2	**TOTAL COLLATERAL SWAPS (counterparty is non-central bank)**										
1380	2.1	**Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:**										
1390	2.1.1	Level 1 assets (excl. EHQ covered bonds)					0,00					
1400	2.1.1.1	Of which collateral swapped meets operational requirements										
1410	2.1.2	Level 1: extremely high quality covered bonds					0,07					
1420	2.1.2.1	Of which collateral swapped meets operational requirements										
1430	2.1.3	Level 2A assets					0,15					
1440	2.1.3.1	Of which collateral swapped meets operational requirements										

Row	ID	Item	Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
1450	2.1.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,25					
1460	2.1.4.1	Of which collateral swapped meets operational requirements										
1470	2.1.5	Level 2B: high quality covered bonds					0,30					
1480	2.1.5.1	Of which collateral swapped meets operational requirements										
1490	2.1.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,35					
1500	2.1.6.1	Of which collateral swapped meets operational requirements										
1510	2.1.7	Other Level 2B					0,50					
1520	2.1.7.1	Of which collateral swapped meets operational requirements										
1530	2.1.8	Non-liquid assets					1,00					
1540	2.1.8.1	Of which collateral swapped meets operational requirements										
1550	2.2	**Totals for transactions in which Level 1: extremely high quality covered bonds are lent and the following collateral is borrowed:**										
1560	2.2.1	Level 1 assets (excl. EHQ covered bonds)					0,07					
1570	2.2.1.1	Of which collateral swapped meets operational requirements										
1580	2.2.2	Level 1: extremely high quality covered bonds					0,00					
1590	2.2.2.1	Of which collateral swapped meets operational requirements										
1600	2.2.3	Level 2A assets					0,08					
1610	2.2.3.1	Of which collateral swapped meets operational requirements										
1620	2.2.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,18					
1630	2.2.4.1	Of which collateral swapped meets operational requirements										
1640	2.2.5	Level 2B: high quality covered bonds					0,23					
1650	2.2.5.1	Of which collateral swapped meets operational requirements										
1660	2.2.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,28					
1670	2.2.6.1	Of which collateral swapped meets operational requirements										
1680	2.2.7	Other Level 2B					0,43					
1690	2.2.7.1	Of which collateral swapped meets operational requirements										
1700	2.2.8	Non-liquid assets					0,93					
1710	2.2.8.1	Of which collateral swapped meets operational requirements										
1720	2.3	**Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:**										
1730	2.3.1	Level 1 assets (excl. EHQ covered bonds)					0,15					
1740	2.3.1.1	Of which collateral swapped meets operational requirements										
1750	2.3.2	Level 1: extremely high quality covered bonds					0,08					
1760	2.3.2.1	Of which collateral swapped meets operational requirements										
1770	2.3.3	Level 2A assets					0,00					
1780	2.3.3.1	Of which collateral swapped meets operational requirements										
1790	2.3.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,10					
1800	2.3.4.1	Of which collateral swapped meets operational requirements										
1810	2.3.5	Level 2B: high quality covered bonds					0,15					
1820	2.3.5.1	Of which collateral swapped meets operational requirements										
1830	2.3.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,20					
1840	2.3.6.1	Of which collateral swapped meets operational requirements										
1850	2.3.7	Other Level 2B					0,35					
1860	2.3.7.1	Of which collateral swapped meets operational requirements										
1870	2.3.8	Non-liquid assets					0,85					
1880	2.3.8.1	Of which collateral swapped meets operational requirements										
1890	2.4	**Totals for transactions in which Level 2B: asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:**										
1900	2.4.1	Level 1 assets (excl. EHQ covered bonds)					0,25					
1910	2.4.1.1	Of which collateral swapped meets operational requirements										
1920	2.4.2	Level 1: extremely high quality covered bonds					0,18					
1930	2.4.2.1	Of which collateral swapped meets operational requirements										
1940	2.4.3	Level 2A assets					0,10					
1950	2.4.3.1	Of which collateral swapped meets operational requirements										
1960	2.4.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00					
1970	2.4.4.1	Of which collateral swapped meets operational requirements										
1980	2.4.5	Level 2B: high quality covered bonds					0,05					
1990	2.4.5.1	Of which collateral swapped meets operational requirements										
2000	2.4.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,10					
2010	2.4.6.1	Of which collateral swapped meets operational requirements										
2020	2.4.7	Other Level 2B					0,25					
2030	2.4.7.1	Of which collateral swapped meets operational requirements										
2040	2.4.8	Non-liquid assets					0,75					
2050	2.4.8.1	Of which collateral swapped meets operational requirements										
2060	2.5	**Totals for transactions in which Level 2B: high quality covered bonds are lent and the following collateral is borrowed:**										
2070	2.5.1	Level 1 assets (excl. EHQ covered bonds)					0,30					
2080	2.5.1.1	Of which collateral swapped meets operational requirements										
2090	2.5.2	Level 1: extremely high quality covered bonds					0,23					
2100	2.5.2.1	Of which collateral swapped meets operational requirements										
2110	2.5.3	Level 2A assets					0,15					
2120	2.5.3.1	Of which collateral swapped meets operational requirements										
2130	2.5.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,05					
2140	2.5.4.1	Of which collateral swapped meets operational requirements										
2150	2.5.5	Level 2B: high quality covered bonds					0,00					
2160	2.5.5.1	Of which collateral swapped meets operational requirements										
2170	2.5.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,05					
2180	2.5.6.1	Of which collateral swapped meets operational requirements										

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight	Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
2190	2.5.7	Other Level 2B					0,20					
2200	2.5.7.1	Of which collateral swapped meets operational requirements										
2210	2.5.8	Non-liquid assets					0,70					
2220	2.5.8.1	Of which collateral swapped meets operational requirements										
2230	2.6	**Totals for transactions in which Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:**										
2240	2.6.1	Level 1 assets (excl. EHQ covered bonds)					0,35					
2250	2.6.1.1	Of which collateral swapped meets operational requirements										
2260	2.6.2	Level 1: extremely high quality covered bonds					0,28					
2270	2.6.2.1	Of which collateral swapped meets operational requirements										
2280	2.6.3	Level 2A assets					0,20					
2290	2.6.3.1	Of which collateral swapped meets operational requirements										
2300	2.6.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,10					
2310	2.6.4.1	Of which collateral swapped meets operational requirements										
2320	2.6.5	Level 2B: high quality covered bonds					0,05					
2330	2.6.5.1	Of which collateral swapped meets operational requirements										
2340	2.6.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,00					
2350	2.6.6.1	Of which collateral swapped meets operational requirements										
2360	2.6.7	Other Level 2B					0,15					
2370	2.6.7.1	Of which collateral swapped meets operational requirements										
2380	2.6.8	Non-liquid assets					0,65					
2390	2.6.8.1	Of which collateral swapped meets operational requirements										
2400	2.7	**Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:**										
2410	2.7.1	Level 1 assets (excl. EHQ covered bonds)					0,50					
2420	2.7.1.1	Of which collateral swapped meets operational requirements										
2430	2.7.2	Level 1: extremely high quality covered bonds					0,43					
2440	2.7.2.1	Of which collateral swapped meets operational requirements										
2450	2.7.3	Level 2A assets					0,35					
2460	2.7.3.1	Of which collateral swapped meets operational requirements										
2470	2.7.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,25					
2480	2.7.4.1	Of which collateral swapped meets operational requirements										
2490	2.7.5	Level 2B: high quality covered bonds					0,20					
2500	2.7.5.1	Of which collateral swapped meets operational requirements										
2510	2.7.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,15					
2520	2.7.6.1	Of which collateral swapped meets operational requirements										
2530	2.7.7	Other Level 2B					0,00					
2540	2.7.7.1	Of which collateral swapped meets operational requirements										
2550	2.7.8	Non-liquid assets					0,50					
2560	2.7.8.1	Of which collateral swapped meets operational requirements										
2570	2.8	**Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:**										
2580	2.8.1	Level 1 assets (excl. EHQ covered bonds)					1,00					
2590	2.8.1.1	Of which collateral swapped meets operational requirements										
2600	2.8.2	Level 1: extremely high quality covered bonds					0,93					
2610	2.8.2.1	Of which collateral swapped meets operational requirements										
2620	2.8.3	Level 2A assets					0,85					
2630	2.8.3.1	Of which collateral swapped meets operational requirements										
2640	2.8.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,75					
2650	2.8.4.1	Of which collateral swapped meets operational requirements										
2660	2.8.5	Level 2B: high quality covered bonds					0,70					
2670	2.8.5.1	Of which collateral swapped meets operational requirements										
2680	2.8.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,65					
2690	2.8.6.1	Of which collateral swapped meets operational requirements										
2700	2.8.7	Other Level 2B					0,50					
2710	2.8.7.1	Of which collateral swapped meets operational requirements										
2720	2.8.8	Non-liquid assets										
MEMORANDUM ITEMS												
2730	**3**	**Total collateral swaps (all counterparties) where borrowed collateral has been used to cover short positions**										
2740	**4**	**Total collateral swaps with intragroup counterparties**										
	5	**Collateral swaps waived from Article 17 (2) and (3)**										
2750	5,1	of which: collateral borrowed is L1 excl. EHQCB										
2760	5,2	of which: collateral borrowed is L1 EHQCB										
2770	5,3	of which: collateral borrowed is L2A										
2780	5,4	of which: collateral borrowed is L2B										
2790	5,5	of which: collateral lent is L1 excl. EHQCB										
2800	5,6	of which: collateral lent is L1 EHQCB										
2810	5,7	of which: collateral lent is L2A										
2820	5,8	of which: collateral lent is L2B										

C 76.00 - LIQUIDITY COVERAGE - CALCULATIONS

Currency	

			Value / Percentage
Row	**ID**	**Item**	**010**
CALCULATIONS			
Numerator, denominator, ratio			
0010	1	Liquidity buffer	
0020	2	Net liquidity outflow	
0030	3	Liquidity coverage ratio (%)	
Numerator calculations			
EVE methodo logy	4	L1 excl. EHQCB liquidity buffer (value in accordance with Article 9): unadjusted	
0050	5	L1 excl. EHQCB collateral 30 day outflows	
0060	6	L1 excl. EHQCB collateral 30 day inflows	
0070	7	Secured cash 30 day ouflows	
0080	8	Secured cash 30 day inflows	
0091	9	L1 excl. EHQCB "adjusted amount"	
0100	10	L1 EHQCB value in accordance with Article 9: unadjusted	
0110	11	L1 EHQCB collateral 30 day outflows	
0120	12	L1 EHQCB collateral 30 day inflows	
0131	13	L1 EHQCB "adjusted amount"	
0160	14	L2A value in accordance with Article 9: unadjusted	
0170	15	L2A collateral 30 day outflows	
0180	16	L2A collateral 30 day inflows	
0191	17	L2A "adjusted amount"	
0220	18	L2B value in accordance with Article 9: unadjusted	
0230	19	L2B collateral 30 day outflows	
0240	20	L2B collateral 30 day inflows	
0251	21	L2B "adjusted amount"	
0280	22	Excess liquid asset amount	
0290	23	Liquidity buffer	
Denominator calculations			
0300	24	Total Outflows	
0310	25	Fully Exempt Inflows	
0320	26	Inflows Subject to 90% Cap	
0330	27	Inflows Subject to 75% Cap	
0340	28	Reduction for Fully Exempt Inflows	
0350	29	Reduction for Inflows Subject to 90% Cap	
0360	30	Reduction for Inflows Subject to 75% Cap	
0370	31	Net liquidity outflow	
Pillar 2			
0380	32	Pillar 2 requirement as set out in Article 105 CRD	

C 77.00 - LIQUIDITY COVERAGE - PERIMETER

Parent or subsidiary	Name	Code	Type of code	National code	Country code	Type of entity
0005	0010	0020	0021	0022	0040	0050

G 01.00 - G-SII indicators and EBU items

Rows	Item	Amount
	G-SII indicators	
0010	Total exposures, including insurance subsidiaries	
0020	Intra-financial system assets, including insurance subsidiaries	
0030	Intra-financial system liabilities, including insurance subsidiaries	
0040	Securities outstanding, including securities issued by insurance subsidiaries	
0050	Payments activity	
0060	Assets under custody	
0070	Underwriting activity	
0081	Trading volume - fixed income	
methodo	Trading volume - equities and other securities	
0090	Notional amount of OTC derivatives, including insurance subsidiaries	
0100	Trading and AFS securities	
0110	Level 3 assets, including insurance subsidiaries	
0120	Cross-jurisdictional claims	
0130	Cross-jurisdictional liabilities	
	Items considering the European Banking Union as a single jurisdiction	
0140	Total foreign claims on an ultimate risk basis	
0150	Foreign derivatives claims on an ultimate risk basis	
0160	Foreign liabilities on an immediate risk basis, including derivatives'	

J 01.00 - EVALUATION OF THE IRRBB: EVE/NII SOT AND MV CHANGES

Currency:

		Amount
		0010
Economic value of equity		
Δ EVE under worst scenario	0010	
Δ EVE ratio under worst scenario	0020	
EVE under baseline and supervisory shock scenarios		
Level of EVE under baseline scenario	0030	
EVE methodology	0040	
Δ EVE under parallel shock down	0050	
Δ EVE under steepener shock	0060	
Δ EVE under flattener shock	0070	
Δ EVE under short rates shock up	0080	
Δ EVE under short rates shock down	0090	
Net interest income		
Δ NII under worst scenario	0100	
Δ NII ratio under worst scenario	0110	
NII under baseline and supervisory shock scenarios		
Level of NII under baseline scenario	0120	
Δ NII under parallel shock up	0130	
Δ NII under parallel shock down	0140	
IMS Market value changes		
MV under baseline and supervisory shock scenarios		
Level of market value under baseline scenario	0150	
Δ MV under parallel shock up	0160	
Δ MV under parallel shock down	0170	
Other currencies: Size of interest rate shocks		
Parallel shock	0180	
Short rate shock	0190	
Long rate shock	0200	

J 02.00 - BREAKDOWN OF SENSITIVITY ESTIMATES

Currency:

		Carrying amount	Duration	Bank estimate of IRRBB sensivitities including behavioural, conditional and automatic optionality												
				Economic value of equity							Net interest income			Market value		
				Level of EVE - Baseline scenario	Δ EVE - Parallel shock up	ΔEVE - Parallel shock down	ΔEVE - Steepener shock	ΔEVE - Flattener shock	ΔEVE - Short rates shock up	ΔEVE - Short rates shock down	Level of NII - Baseline scenario	ΔNII - Parallel shock up	ΔEVE - Parallel shock down	Level of MV - Baseline scenario	ΔMV - Parallel shock up	ΔMV - Parallel shock down
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150
TOTAL ASSETS	0010															
of which: due to automatic optionality	0020															
EVE methodology	0030															
Interbank	0040															
Loans and advances	0050															
of which: fixed rate	0060															
of which: non-performing	0070															
Retail	0080															
of which: secured by residential real estate	0090															
Wholesale non-financial	0100															
Wholesale financial	0110															
Debt securities	0120															
of which: fixed rate	0130															
Derivatives hedging assets	0140															
of which: fixed rate	0150															
Hedging debt securities	0160															
Hedging other assets	0170															
Other	0180															
Off-balance sheet assets: contingent assets	0190															
TOTAL LIABILITIES	0200															
of which: due to automatic optionality	0210															
Central bank	0220															
Interbank	0230															
Debt securities issued	0240															
of which: fixed rate	0250															
of which: AT1 or T2	0260															
NMDs: Retail transactional	0270															
of which: fixed rate	0280															
of which: core component	0290															
of which: exempted from the 5Y cap	0300															
NMDs: Retail non-transactional	0310															
of which: fixed rate	0320															
of which: core component	0330															
of which: exempted from the 5Y cap	0340															
NMDs: Wholesale non-financial	0350															
of which: fixed rate	0360															
of which: core component	0370															
of which: exempted from the 5Y cap	0380															
NMDs: Wholesale financial	0390															
of which: fixed rate	0400															
of which: operational deposits	0410															
Term deposits	0420															
of which: fixed rate	0430															
Retail	0440															
Wholesale non-financial	0450															
Wholesale financial	0460															
Derivatives hedging liabilities	0470															
of which: fixed rate	0480															
Hedging debt securities	0490															
Hedging other liabilities	0500															
Other	0510															
Off-balance sheet liabilities: Contingent liabilities	0520															
Other derivatives (Net asset/liability)	0530															
MEMORANDUM ITEMS																
Net derivatives	0540															
Net interest rate position without derivatives	0550															
Net interest rate position with derivatives	0560															
Total Assets with MV impact	0570															
Debt securities	0580															
Derivatives	0590															
Other	0600															
Total Liabilities with MV impact	0610															
Debt securities issued	0620															
Derivatives	0630															
Other	0640															

J 03.00 - BREAKDOWN OF SENSITIVITY ESTIMATES (SIMPLIFIED FOR 'OTHER' INSTITUTIONS)

Currency:

				Bank estimate of IRRBB sensitivities including behavioural, conditional and automatic optionality												
		Carrying amount	Duration	Economic value of equity							Net interest income			Market value		
				Level of EVE - Baseline scenario	Δ EVE - Parallel shock up	ΔEVE - Parallel shock down	ΔEVE - Steepener shock	ΔEVE - Flattener shock	ΔEVE - Short rates shock up	ΔEVE - Short rates shock down	Level of NII - Baseline scenario	ΔNII - Parallel shock up	ΔEVE - Parallel shock down	Level of MV - Baseline scenario	ΔMV - Parallel shock up	ΔMV - Parallel shock down
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150
TOTAL ASSETS	0010															
Central bank	0030															
EVE methodology	0040															
Loans and advances	0050															
Debt securities	0120															
Derivatives hedging assets	0140															
Hedging debt securities	0160															
Hedging other assets	0170															
Other	0180															
Off-balance sheet assets: contingent assets	0190															
TOTAL LIABILITIES	0200															
Central bank	0220															
Interbank	0230															
Debt securities issued	0240															
NMDs: Retail transactional	0270															
NMDs: Retail non-transactional	0310															
NMDs: Wholesale non-financial	0350															
NMDs: Wholesale financial	0390															
Term deposits	0420															
Derivatives hedging liabilities	0470															
Hedging debt securities	0490															
Hedging other liabilities	0500															
Other	0510															
Off-balance sheet liabilities: Contingent liabilities	0520															
Other derivatives (Net asset/liability)	0530															
MEMORANDUM ITEMS																
Net derivatives	0540															
Net interest rate position without derivatives	0550															
Net interest rate position with derivatives	0560															
Total Assets with MV impact	0570															
Debt securities	0580															
Derivatives	0590															
Other	0600															
Total Liabilities with MV impact	0610															
Debt securities issued	0620															
Derivatives	0630															
Other	0640															

J 04.00 - BREAKDOWN OF SENSITIVITY ESTIMATES (SIMPLIFIED FOR SNCIS)

Currency:

		Carrying amount	Duration	Bank estimate of IRRBB sensitivities including behavioural, conditional and automatic optionality												
				Economic value of equity							Net interest income			Market value		
				Level of EVE - Baseline scenario	Δ EVE - Parallel shock up	ΔEVE - Parallel shock down	ΔEVE - Steepener shock	ΔEVE - Flattener shock	ΔEVE - Short rates shock up	ΔEVE - Short rates shock down	Level of NII - Baseline scenario	ΔNII - Parallel shock up	ΔEVE - Parallel shock down	Level of MV - Baseline scenario	ΔMV - Parallel shock up	ΔMV - Parallel shock down
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150
TOTAL ASSETS	0010															
Off-balance sheet assets: contingent assets	0190															
EVE methodology	0200															
Off-balance sheet liabilities: contingent liabilities	0520															
MEMORANDUM ITEMS																
Total Assets with MV impact	0570															
Debt securities	0580															
Derivatives	0590															
Other	0600															
Total Liabilities with MV impact	0610															
Debt securities issued	0620															
Derivatives	0630															
Other	0640															

J 05.00 - REPRICING CASH FLOWS

Currency:

Modelling:

Fixed rate

								Repricing schedule for all notional repricing cash flows																		
		Notional amount	% With embedded or explicity automatic optionality: Bought	% With embedded or explicity automatic optionality: Sold	% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1.5 years	Greater than 1.5 years up to 2 years	Greater than 2 years up to 3 years	Greater than 3 years up to 4 years	Greater than 4 years up to 5 years	Greater than 5 years up to 6 years	Greater than 6 years up to 7 years	Greater than 7 years up to 8 years	Greater than 8 years up to 9 years	Greater than 9 years up to 10 years	Greater than 10 years up to 15 years	Greater than 15 years up to 20 years	Greater than 20 years
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250
TOTAL ASSETS	0010																									
EVE methodology	0030																									
Interbank	0040																									
Loans and advances	0050																									
of which: non-performing	0070																									
Retail	0080																									
of which: secured by residential real estate ~~secured by immovable~~	0090																									
Wholesale non-financial	0100																									
Wholesale financial	0110																									
Debt securities	0120																									
Derivatives hedging assets	0140																									
Hedging debt securities	0160																									
Hedging other assets	0170																									
Other	0180																									
Off-balance sheet assets: contingent assets	0190																									
TOTAL LIABILITIES	0200																									
Central bank	0220																									
Interbank	0230																									
Debt securities issued	0240																									
of which: AT1 or T2	0260																									
NMD: Retail transactional	0270																									
of which: core component	0290																									
of which: exempted from the 5Y cap	0300																									
NMDs: Retail non-transactional	0310																									
of which: core component	0330																									
of which: exempted from the 5Y cap	0340																									
NMDs: Wholesale non-financial	0350																									
of which: core component	0370																									
of which: exempted from the 5Y cap	0380																									
NMDs: Wholesale financial	0390																									
of which: operational deposits	0410																									
Term deposits	0420																									
Retail	0440																									
Wholesale non-financial	0450																									
Wholesale financial	0460																									
Derivatives hedging liabilities	0470																									
Hedging debt securities	0490																									
Hedging other liabilities	0500																									
Other	0510																									
Off-balance sheet liabilities: contingent liabilities	0520																									
Other derivatives (Net asset/liability)	0530																									
MEMORANDUM ITEMS																										
Total Assets with MV impact	0570																									
Debt securities	0580																									
Derivatives	0590																									
Other	0600																									
Total Liabilities with MV impact	0610																									
Debt securities issued	0620																									
Derivatives	0630																									
Other	0640																									

Floating rate

								Repricing schedule for all notional repricing cash flows							
		Notional amount	% With embedded or explicity automatic optionality: Bought	% With embedded or explicity automatic optionality: Sold	% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1.5 years	Greater than 1.5 years up to 2 years
		0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390
TOTAL ASSETS	0010														
EVE methodology	0030														
Interbank	0040														
Loans and advances	0050														
of which: non-performing	0070														
Retail	0080														
of which: secured by residential real estate ~~secured by immovable~~	0090														
Wholesale non-financial	0100														
Wholesale financial	0110														
Debt securities	0120														
Derivatives hedging assets	0140														
Hedging debt securities	0160														
Hedging other assets	0170														
Other	0180														
Off-balance sheet assets: contingent assets	0190														
TOTAL LIABILITIES	0200														
Central bank	0220														
Interbank	0230														
Debt securities issued	0240														
of which: AT1 or T2	0260														
NMD: Retail transactional	0270														
of which: core component	0290														
of which: exempted from the 5Y cap	0300														
NMDs: Retail non-transactional	0310														
of which: core component	0330														
of which: exempted from the 5Y cap	0340														
NMDs: Wholesale non-financial	0350														
of which: core component	0370														
of which: exempted from the 5Y cap	0380														
NMDs: Wholesale financial	0390														
of which: operational deposits	0410														
Term deposits	0420														
Retail	0440														
Wholesale non-financial	0450														
Wholesale financial	0460														
Derivatives hedging liabilities	0470														
Hedging debt securities	0490														
Hedging other liabilities	0500														
Other	0510														
Off-balance sheet liabilities: contingent liabilities	0520														
Other derivatives (Net asset/liability)	0530														
MEMORANDUM ITEMS															
Total Assets with MV impact	0570														
Debt securities	0580														
Derivatives	0590														
Other	0600														
Total Liabilities with MV impact	0610														
Debt securities issued	0620														
Derivatives	0630														
Other	0640														

J 06.00 - REPRICING CASH FLOWS (SIMPLIFIED FOR 'OTHER' INSTITUTIONS)

Currency:
Modelling:

		Fixed rate																								
		Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows																		
			Bought	Sold				Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1.5 years	Greater than 1.5 years up to 2 years	Greater than 2 years up to 3 years	Greater than 3 years up to 4 years	Greater than 4 years up to 5 years	Greater than 5 years up to 6 years	Greater than 6 years up to 7 years	Greater than 7 years up to 8 years	Greater than 8 years up to 9 years	Greater than 9 years up to 10 years	Greater than 10 years up to 15 years	Greater than 15 years up to 20 years	Greater than 20 years
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250
TOTAL ASSETS	0010																									
EVE methodology	0030																									
Interbank	0040																									
Loans and advances	0050																									
Debt securities	0120																									
Derivatives hedging assets	0140																									
Hedging debt securities	0160																									
Hedging other assets	0170																									
Other	0180																									
Off-balance sheet assets: contingent assets	0190																									
TOTAL LIABILITIES	0200																									
Central bank	0220																									
Interbank	0230																									
Debt securities issued	0240																									
of which: AT1 or T2	0260																									
NMD: Retail transactional	0270																									
of which: core component	0290																									
of which: exempted from the 5Y cap	0300																									
NMDs: Retail non-transactional	0310																									
of which: core component	0330																									
of which: exempted from the 5Y cap	0340																									
NMDs: Wholesale non-financial	0350																									
of which: core component	0370																									
of which: exempted from the 5Y cap	0380																									
NMDs: Wholesale financial	0390																									
of which: operational deposits	0410																									
Term deposits	0420																									
Retail	0440																									
Wholesale non-financial	0450																									
Wholesale financial	0460																									
Derivatives hedging liabilities	0470																									
Hedging debt securities	0490																									
Hedging other liabilities	0500																									
Other	0510																									
Off-balance sheet liabilities: contingent liabilities	0520																									
Other derivatives (Net asset/liability)	0530																									
MEMORANDUM ITEMS																										
Total Assets with MV impact	0570																									
Debt securities	0580																									
Derivatives	0590																									
Other	0600																									
Total Liabilities with MV impact	0610																									
Debt securities issued	0620																									
Derivatives	0630																									
Other	0640																									

		Floating rate													
		Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows							
			Bought	Sold				Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1.5 years	Greater than 1.5 years up to 2 years
		0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390
TOTAL ASSETS	0010														
EVE methodology	0030														
Interbank	0040														
Loans and advances	0050														
Debt securities	0120														
Derivatives hedging assets	0140														
Hedging debt securities	0160														
Hedging other assets	0170														
Other	0180														
Off-balance sheet assets: contingent assets	0190														
TOTAL LIABILITIES	0200														
Central bank	0220														
Interbank	0230														
Debt securities issued	0240														
of which: AT1 or T2	0260														
NMD: Retail transactional	0270														
of which: core component	0290														
of which: exempted from the 5Y cap	0300														
NMDs: Retail non-transactional	0310														
of which: core component	0330														
of which: exempted from the 5Y cap	0340														
NMDs: Wholesale non-financial	0350														
of which: core component	0370														
of which: exempted from the 5Y cap	0380														
NMDs: Wholesale financial	0390														
of which: operational deposits	0410														
Term deposits	0420														
Retail	0440														
Wholesale non-financial	0450														
Wholesale financial	0460														
Derivatives hedging liabilities	0470														
Hedging debt securities	0490														
Hedging other liabilities	0500														
Other	0510														
Off-balance sheet liabilities: contingent liabilities	0520														
Other derivatives (Net asset/liability)	0530														
MEMORANDUM ITEMS															
Total Assets with MV impact	0570														
Debt securities	0580														
Derivatives	0590														
Other	0600														
Total Liabilities with MV impact	0610														
Debt securities issued	0620														
Derivatives	0630														
Other	0640														

J 07.00 - REPRICING CASH FLOWS (SIMPLIFIED FOR SNCIS)

Currency:
Modelling:

		Fixed rate																								
		Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows																		
			Bought	Sold				Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1.5 years	Greater than 1.5 years up to 2 years	Greater than 2 years up to 3 years	Greater than 3 years up to 4 years	Greater than 4 years up to 5 years	Greater than 5 years up to 6 years	Greater than 6 years up to 7 years	Greater than 7 years up to 8 years	Greater than 8 years up to 9 years	Greater than 9 years up to 10 years	Greater than 10 years up to 15 years	Greater than 15 years up to 20 years	Greater than 20 years
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250
TOTAL ASSETS	0010																									
EVE methodology	0030																									
Interbank	0040																									
Loans and advances	0050																									
Debt securities	0120																									
Derivatives hedging assets	0140																									
Other	0180																									
Off-balance sheet assets: contingent assets	0190																									
TOTAL LIABILITIES	0200																									
Central bank	0220																									
Interbank	0230																									
Debt securities issued	0240																									
NMD: Retail transactional	0270																									
of which: core component	0290																									
of which: exempted from the 5Y cap	0300																									
NMDs: Retail non-transactional	0310																									
of which: core component	0330																									
of which: exempted from the 5Y cap	0340																									
NMDs: Wholesale non-financial	0350																									
of which: core component	0370																									
of which: exempted from the 5Y cap	0380																									
NMDs: Wholesale financial	0390																									
of which: operational deposits	0410																									
Term deposits	0420																									
Retail	0440																									
Wholesale non-financial	0450																									
Wholesale financial	0460																									
Derivatives hedging liabilities	0470																									
Other	0510																									
Off-balance sheet liabilities: contingent liabilities	0520																									
Other derivatives (Net asset/liability)	0530																									
MEMORANDUM ITEMS																										
Total Assets with MV impact	0570																									
Debt securities	0580																									
Derivatives	0590																									
Other	0600																									
Total Liabilities with MV impact	0610																									
Debt securities issued	0620																									
Derivatives	0630																									
Other	0640																									

		Floating rate													
		Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows							
			Bought	Sold				Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1.5 years	Greater than 1.5 years up to 2 years
		0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390
TOTAL ASSETS	0010														
EVE methodology	0030														
Interbank	0040														
Loans and advances	0050														
Debt securities	0120														
Derivatives hedging assets	0140														
Other	0180														
Off-balance sheet assets: contingent assets	0190														
TOTAL LIABILITIES	0200														
Central bank	0220														
Interbank	0230														
Debt securities issued	0240														
NMD: Retail transactional	0270														
of which: core component	0290														
of which: exempted from the 5Y cap	0300														
NMDs: Retail non-transactional	0310														
of which: core component	0330														
of which: exempted from the 5Y cap	0340														
NMDs: Wholesale non-financial	0350														
of which: core component	0370														
of which: exempted from the 5Y cap	0380														
NMDs: Wholesale financial	0390														
of which: operational deposits	0410														
Term deposits	0420														
Retail	0440														
Wholesale non-financial	0450														
Wholesale financial	0460														
Derivatives hedging liabilities	0470														
Other	0510														
Off-balance sheet liabilities: contingent liabilities	0520														
Other derivatives (Net asset/liability)	0530														
MEMORANDUM ITEMS															
Total Assets with MV impact	0570														
Debt securities	0580														
Derivatives	0590														
Other	0600														
Total Liabilities with MV impact	0610														
Debt securities issued	0620														
Derivatives	0630														
Other	0640														

J 08.00 - RELEVANT PARAMETERS

Currency:

		Notional amount	Subject to behavioural modelling (%)	Baseline scenario (contractual)	Baseline scenario (behavioural)	Parallel shock up	Parallel shock down	Steepener shock	Flattener shock	Short rates shock up	Short rates shock down
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
NMDs - Behavioural modelling											
Average repricing dates before and after modelling											
NMDs: Retail transactional	0010										
of which: core component	0020										
of which: exempted from 5Y cap	0030										
EVE methodology	0040										
of which: core component	0050										
of which: exempted from 5Y cap	0060										
NMDs: Wholesale non-financial	0070										
of which: core component	0080										
of which: exempted from 5Y cap	0090										
NMDs: Wholesale financial	0100										
of which: operational deposits	0110										
PTR over 1 year horizon											
NMDs: Retail transactional	0120										
NMDs: Retail non-transactional	0130										
NMDs: Wholesale non-financial	0140										
NMDs: Wholesale financial	0150										
Fixed Rate - Prepayment risk											
Average repricing dates before and after modelling											
Loans and advances	0160										
of which: non-performing	0170										
Retail	0180										
of which: secured by residential real estate	0190										
Wholesale non-financial	0200										
Wholesale financial	0210										
Debt securities	0220										
Conditional prepayment rates (annualised average)											
Loans and advances	0230										
of which: non-performing	0240										
Retail	0250										
of which: secured by residential real estate	0260										
Wholesale non-financial	0270										
Wholesale financial	0280										
Debt securities	0290										
Fixed Rate - early redemption											
Average repricing dates before and after modelling											
Term deposits	0300										
Retail	0310										
Wholesale non-financial	0320										
Wholesale financial	0330										
Early redemtpion rates (cumulative average)											
Term deposits	0340										
Retail	0350										
Wholesale non-financial	0360										
Wholesale financial	0370										

J 09.00 - RELEVANT PARAMETERS (SIMPLIFIED FOR SNCIS AND 'OTHER' INSTITUTIONS)

Currency:

		Notional amount	Subject to behavioural modelling (%)	Baseline scenario (contractual)	Baseline scenario (behavioural)	Parallel shock up	Parallel shock down	Steepener shock	Flattener shock	Short rates shock up	Short rates shock down
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
NMDs - Behavioural modelling											
Average repricing dates before and after modelling											
NMDs: Retail transactional	0010										
of which: core component	0020										
of which: exempted from 5Y cap	0030										
EVE methodology	0040										
of which: core component	0050										
of which: exempted from 5Y cap	0060										
NMDs: Wholesale non-financial	0070										
of which: core component	0080										
of which: exempted from 5Y cap	0090										
NMDs: Wholesale financial	0100										
of which: operational deposits	0110										
Fixed Rate - Prepayment risk											
Average repricing dates before and after modelling											
Loans and advances	0160										
Debt securities	0220										
Conditional Prepayment Rates (average)											
Loans and advances	0230										
Debt securities	0290										
Fixed Rate - Early Redemption											
Average repricing dates before and after modelling											
Term deposits	0300										
Early redemtpion rates (average)											
Term deposits	0340										

J 10.00 - QUALITATIVE INFORMATION

10.1 General qualitative information

Approach NII and EVE SOT estimates		
Approach used for the purpose of the SOT (NII/EVE)	0010	
Requirement from the Competent Authority (NII/EVE)	0020	
NII methodology		
Methodology (NII)	0030	
Conditional Cash Flows (NII)	0040	
Option Risk (NII)	0050	
Basis Risk (NII)	0060	
EVE methodology		
Methodology (EVE)	0070	
Conditional Cash Flows (EVE)	0080	
Option Risk (EVE)	0090	
Basis Risk (EVE)	0100	
Commercial margins/other spread components (EVE)	0110	
Scope/Materiality Thresholds (NII/EVE)		
Penalty fees from loan prepayments	0120	
Pension obligations/pension plan assets	0130	
Non-performing exposures	0140	
Fixed rate loan committments	0150	
Risk of prepayment	0160	
Risk of early redemption	0170	
Additional qualitative information		
General approach for NMD modelling	0180	
Identification of core component NMD balances	0190	
Relevant drivers for NMD balances	0200	
NMD core component balances (slotting of core component balances)	0210	
5-year NMD repricing cap on IRRBB risk management	0220	
Exemptions to the 5-year NMD repricing cap	0230	
Modelling of operational NMDs from financial customers	0240	
Changes in balance sheet structure due to interest rates	0250	
IRRBB mitigation and hedging strategies (EVE)	0260	
IRRBB mitigation and hedging strategies (NII)	0270	
SOT on NII risk measure under the IMS Approach - PTR of Retail Term deposits	0280	
SOT on NII risk measure under the IMS Approach - PTR of Fixed Retail Loans	0290	
Basis risk	0300	
CSRBB	0310	

10.2 Qualitative information "currency by currency"

Currency:

Risk-free yield curve (discounting in EVE SOT)	0320	
Risk-free yield curve (internal risk measures of EVE)	0330	
Change of material assumptions (EVE)	0340	
Change of material assumptions (NII)	0350	
Post-shock interest rate floor (NII/EVE)	0360	

J 11.00 - QUALITATIVE INFORMATION (SIMPLIFIED FOR SNCIS AND 'OTHER' INSTITUTIONS)

11.1 General qualitative information (Simplified)

Approach NII and EVE SOT estimates		
Approach used for the purpose of the SOT (NII/EVE)	0010	
Requirement from the Competent Authority (NII/EVE)	0020	
NII methodology		
Methodology (NII)	0030	
Conditional Cash Flows (NII)	0040	
Option Risk (NII)	0050	
Basis Risk (NII)	0060	
EVE methodology		
Methodology (EVE)	0070	
Conditional Cash Flows (EVE)	0080	
Option Risk (EVE)	0090	
Basis Risk (EVE)	0100	
Commercial margins/other spread components (EVE)	0110	
Scope/Materiality Thresholds (NII/EVE)		
Penalty fees from loan prepayments	0120	
Pension obligations/pension plan assets	0130	
Non-performing exposures	0140	
Fixed rate loan committments	0150	
Risk of prepayment	0160	
Risk of early redemption	0170	
Additional qualitative information		
General approach for NMD modelling	0180	
Identification of core component NMD balances	0190	
Relevant drivers for NMD balances	0200	
NMD core component balances (slotting of core component balances)	0210	
5-year NMD repricing cap on IRRBB risk management	0220	
Exemptions to the 5-year NMD repricing cap	0230	
Modelling of operational NMDs from financial customers	0240	
IRRBB mitigation and hedging strategies (EVE)	0260	
IRRBB mitigation and hedging strategies (NII)	0270	
SOT on NII risk measure under the IMS Approach - PTR of Retail Term deposits	0280	
SOT on NII risk measure under the IMS Approach - PTR of Fixed Retail Loans	0290	
Basis risk	0300	
CSRBB	0310	

11.2 Qualitative information "currency by currency" (Simplified)

Currency:

Risk-free yield curve (discounting in EVE SOT)	0320	
Risk-free yield curve (internal risk measures of EVE)	0330	
Post-shock interest rate floor (NII/EVE)	0360	

ANNEX II

CORRELATION TABLE

This Regulation	Implementing Regulation (EU) 2021/451
Article 1	Article 1
Article 2	Article 2
Article 3	Article 3
Article 4(1),(2),(3)	Article 4(1),(2),(3)
-	Article 4(4),(5)
Article 5(1)	Article 5(1)
5(2)	5(5)
5(3)	5(14)(c)
Article 6(1)	Article 6(1)
Article 7	Article 7
Article 8	Article 8
Article 9(1)	Article 9(2)
Article 9(2)	Article 9(3)
Article 10(1)	Article 10(2)
Article 10(2)	Article 10(3)
Article 11	Article 11
Article 12	Article 12
Article 13	Article 13
Article 14	Article 14(1)
Article 15	Article 15(1)
Article 15(2)	Article 15(2)
Article 15(3)	Article 15(4)
Article 15(4)	Article 15(5)
Article 15(5)	Article 15(6)
Article 16	Article 16
Article 17	Article 17
Article 18	Article 18
Article 19	Article 19
Article 20	Article 20
Article 21	Article 20a
Article 22	-
Article 23	Article 21
Article 24	-
Article 25	-
Article 26	Article 23

Annex I	Annex I
Annex I	Annex III
Annex I	Annex V
Annex I	Annex VII
Annex I	Annex IX
Annex I	Annex XI
Annex I	Annex XIII
Annex I	Annex XV
Annex I	Annex XVII
Annex I	Annex XIX
Annex I	Annex XXI
Annex I	Annex XXIII
Annex I	Annex XXV
Annex I	Annex XXVII
Annex I	Annex XXIX