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II

(Non-legislative acts)

REGULATIONS

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

of 14 May 2021

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

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

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

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

Whereas:

- (1) The European Commission, based on the draft implementing technical standards submitted by the European Banking Authority (EBA), recently adopted Commission Implementing Regulation (EU) 2021/451 ⁽³⁾, which repeals and replaces Commission Implementing Regulation (EU) No 680/2014 ⁽⁴⁾.
- (2) As Regulation (EU) 2015/534 of the European Central Bank (ECB/2015/13) ⁽⁵⁾ (the 'ECB FINREP Regulation') provides for the use, for its purposes, of templates developed by the EBA and enacted in Implementing Regulation (EU) No 680/2014, references to Implementing Regulation (EU) No 680/2014 in the ECB FINREP Regulation need to be updated accordingly. It is also necessary to take account of other changes that require updates to cross references to Implementing Regulation (EU) 2021/451 to ensure that the ECB FINREP Regulation remains consistent with the applicable Commission Implementing Regulation. Those changes include certain changes in the naming and structure of certain templates in the Annexes to the ECB FINREP Regulation so as to align with the naming and structure of the templates in the Annexes to Implementing Regulation (EU) 2021/451.
- (3) On 20 May 2019, the European Parliament and the Council of the European Union adopted Regulation (EU) 2019/876 ⁽⁶⁾, which amends Regulation (EU) No 575/2013 of the European Parliament and of the Council ⁽⁷⁾. References to Regulation (EU) No 575/2013 in the ECB FINREP Regulation should be updated accordingly.

⁽¹⁾ OJ L 287, 29.10.2013, p. 63.

⁽²⁾ OJ L 141, 14.5.2014, p. 1.

⁽³⁾ Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014 (OJ L 97, 19.3.2021, p. 1).

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

⁽⁵⁾ Regulation (EU) 2015/534 of the European Central Bank of 17 March 2015 on reporting of supervisory financial information (ECB/2015/13) (OJ L 86, 31.3.2015, p. 13).

⁽⁶⁾ Regulation (EU) 2019/876 of the European Parliament and of the Council of 20 May 2019 amending Regulation (EU) No 575/2013 as regards the leverage ratio, the net stable funding ratio, requirements for own funds and eligible liabilities, counterparty credit risk, market risk, exposures to central counterparties, exposures to collective investment undertakings, large exposures, reporting and disclosure requirements, and Regulation (EU) No 648/2012 (OJ L 150, 7.6.2019, p. 1).

⁽⁷⁾ Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

- (4) In order to ensure legal certainty, it is necessary to ensure that the changes in references apply from the same date as the repeal of Implementing Regulation (EU) No 680/2014. This Regulation should therefore apply from the date of application of Implementing Regulation (EU) 2021/451, on 28 June 2021.
- (5) Therefore, Regulation (EU) 2015/534 (ECB/2015/13) should be amended accordingly,

HAS ADOPTED THIS REGULATION:

Article 1

Amendments

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

- (1) Article 1 is amended as follows:

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

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

- (b) paragraph 3 is replaced by the following:

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

- (2) Article 4 is replaced by the following:

'Article 4

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

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

- (3) Article 5 is replaced by the following:

'Article 5

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

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

- (4) Article 6 is amended as follows:

- (a) paragraph 2 is replaced by the following:

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

- (b) paragraph 4 is replaced by the following:

‘4. The supervisory financial reporting referred to in paragraph 3 shall include the information specified in Article 12 of Implementing Regulation (EU) 2021/451, including information specified in template 40.1 of Annex IV to that Regulation, and shall take place with the frequency specified in that Article.’;
- (c) in paragraphs 7 and 8, the reference to ‘Implementing Regulation (EU) No 680/2014’ is replaced by a reference to ‘Implementing Regulation (EU) 2021/451’;
- (5) Article 7 is amended as follows:
 - (a) the last sentence of paragraph 1 is replaced by the following:

‘Supervisory financial reporting by these credit institutions shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) 2021/451 and shall include the common minimum information specified in Annex I.’;
 - (b) in paragraph 2, the reference to ‘Implementing Regulation (EU) No 680/2014’ is replaced by a reference to ‘Implementing Regulation (EU) 2021/451’;
 - (c) paragraph 4 is replaced by the following:

‘4. The supervisory financial reporting referred to in paragraph 3 shall take place with the frequency specified in Article 12 of Implementing Regulation (EU) 2021/451 and shall include the common minimum information specified in Annex I.’;
 - (d) in paragraph 5, the reference to ‘Implementing Regulation (EU) No 680/2014’ is replaced by a reference to ‘Implementing Regulation (EU) 2021/451’;
- (6) in points (a) and (b) of Article 8(4), the reference to ‘Implementing Regulation (EU) No 680/2014’ is replaced by a reference to ‘Implementing Regulation (EU) 2021/451’;
- (7) Article 9(1) is amended as follows:
 - (a) the last sentence of point (a) is replaced by the following:

‘The supervisory financial reporting shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) 2021/451.’;
 - (b) the last sentence of point (b) is replaced by the following:

‘The supervisory financial reporting shall take place with the frequency specified in Article 12 of Implementing Regulation (EU) 2021/451.’;
- (8) in Article 10(2), the reference to ‘Implementing Regulation (EU) No 680/2014’ is replaced by a reference to ‘Implementing Regulation (EU) 2021/451’;
- (9) Article 11 is amended as follows:
 - (a) paragraph 2 is replaced by the following:

‘2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) 2021/451 and shall include the common minimum information specified in paragraph 1 of Annex I.’;
 - (b) in paragraph 3, the reference to ‘Implementing Regulation (EU) No 680/2014’ is replaced by a reference to ‘Implementing Regulation (EU) 2021/451’;
 - (c) the last sentence of paragraph 4 is replaced by the following:

‘That supervisory financial reporting shall take place with the frequency specified in Article 12 of Implementing Regulation (EU) 2021/451 and shall include the common minimum information specified in paragraph 2 of Annex I.’;
 - (d) in paragraph 5, the reference to ‘Implementing Regulation (EU) No 680/2014’ is replaced by a reference to ‘Implementing Regulation (EU) 2021/451’;
- (10) in points (a) and (b) of Article 12(4), the reference to ‘Implementing Regulation (EU) No 680/2014’ is replaced by a reference to ‘Implementing Regulation (EU) 2021/451’;
- (11) Article 13 is amended as follows:
 - (a) paragraph 2 is replaced by the following:

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

- (b) paragraph 5 is replaced by the following:
 - ‘5. The supervisory financial reporting referred to in paragraph 4 shall take place with the frequency specified in Article 12 of Implementing Regulation (EU) 2021/451 and shall include the common minimum information specified in paragraph 2 of Annex I.’;
 - (c) in paragraphs 3 and 6, the reference to ‘Implementing Regulation (EU) No 680/2014’ is replaced by a reference to ‘Implementing Regulation (EU) 2021/451’;
- (12) Article 14 is amended as follows:
- (a) paragraph 2 is replaced by the following:
 - ‘2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) 2021/451 and shall include the common minimum information specified in Annex II.’;
 - (b) paragraph 5 is replaced by the following:
 - ‘5. The supervisory financial reporting referred to in paragraph 4 shall take place with the frequency specified in Article 12 of Implementing Regulation (EU) 2021/451 and shall include the common minimum information specified in Annex II.’;
 - (c) in paragraphs 3 and 6, the reference to ‘Implementing Regulation (EU) No 680/2014’ is replaced by a reference to ‘Implementing Regulation (EU) 2021/451’;
- (13) in points (a) and (b) of Article 15(4), the reference to ‘Implementing Regulation (EU) No 680/2014’ is replaced by a reference to ‘Implementing Regulation (EU) 2021/451’;
- (14) the Annexes to Regulation (EU) 2015/534 (ECB/2015/13) are amended in accordance with the Annex to this Regulation.

Article 2

Final provisions

1. This Regulation shall enter into force on the fifth day following that of its publication in the *Official Journal of the European Union*.
2. It shall apply from 28 June 2021.

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

Done at Frankfurt am Main, 14 May 2021.

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

ANNEX

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

(1) Annex I is replaced by the following:

‘ANNEX I

Simplified supervisory financial reporting

1. For supervised entities applying IFRS under Regulation (EC) No 1606/2002, as well as for supervised entities applying national accounting frameworks based on Directive 86/635/EEC that are compatible with IFRS, “Simplified supervisory financial reporting” includes the templates from Annex III to Implementing Regulation (EU) 2021/451 listed in Table 1.
2. For supervised entities applying national accounting frameworks based on Directive 86/635/EEC other than those included in paragraph 1, “Simplified supervisory financial reporting” includes the templates from Annex IV to Implementing Regulation (EU) 2021/451 listed in Table 2.
- 2a. As an exception to paragraph 2, each NCA may decide that entities referred to in paragraph 2 and established in its Member State report:
 - (a) the information specified in template 9.1 or the information specified in template 9.1.1 from Annex IV to Implementing Regulation (EU) 2021/451;
 - (b) the information specified in template 11.1 or the information specified in template 11.2 from Annex IV to Implementing Regulation (EU) 2021/451;
 - (c) the information specified in template 12.0 or the information specified in template 12.1 from Annex IV to Implementing Regulation (EU) 2021/451; and
 - (d) the information specified in template 16.3 or the information specified in template 16.4 from Annex IV to Implementing Regulation (EU) 2021/451.
3. The information in paragraphs 1 and 2 is reported in accordance with the instructions in Annex V to Implementing Regulation (EU) 2021/451.
4. Templates 17.1, 17.2 and 17.3 in Tables 1 and 2 are provided only for credit institutions reporting on a consolidated basis. Template 40.1 in Tables 1 and 2 is provided for credit institutions reporting on a consolidated basis and credit institutions that are not part of a group reporting on an individual basis.
5. For the purpose of calculating the threshold mentioned in Part 2 of Tables 1 and 2 in this Annex, the second subparagraph of Article 5(5) of Implementing Regulation (EU) 2021/451 applies.

Table 1

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

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

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

Table 2

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

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

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

(2) Annex II is replaced by the following:

‘ANNEX II

Over-simplified supervisory financial reporting

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

Table 3

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

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

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

Table 4

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

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

3. The information in paragraphs 1 and 2 is reported in accordance with the instructions provided in Annex V to Implementing Regulation (EU) 2021/451.
 4. As an exception to paragraph 2, each NCA may decide that entities referred to in paragraph 2 and established in its Member State report:
 - (a) the information specified in template 9.1 or the information specified in template 9.1.1 from Annex IV to Implementing Regulation (EU) 2021/451;
 - (b) the information specified in template 11.1 or the information specified in template 11.2 from Annex IV to Implementing Regulation (EU) 2021/451;
 - (c) the information specified in template 12.0 or the information specified in template 12.1 from Annex IV to Implementing Regulation (EU) 2021/451.;
- (3) Annex III is replaced by the following:

‘ANNEX III

Supervisory financial reporting data points

1. For supervised entities applying IFRS under Regulation (EC) No 1606/2002, as well as for supervised entities applying national accounting frameworks based on Directive 86/635/EEC that are compatible with IFRS, “Supervisory financial reporting data points” includes the data points from Annex III to Implementing Regulation (EU) 2021/451 identified in Annex IV to this Regulation.
2. For supervised entities applying national accounting frameworks based on Directive 86/635/EEC other than those included in paragraph 1, “Supervisory financial reporting data points” includes the data points from Annex IV to Implementing Regulation (EU) 2021/451 identified in Annex V to this Regulation.
3. The information in paragraphs 1 and 2 is reported in accordance with the instructions provided in Annex V to Implementing Regulation (EU) 2021/451.;

(4) Annex IV is replaced by the following:

‘ANNEX IV

“FINREP data points” under IFRS or National GAAP compatible with IFRS

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

COLOUR CODE IN TEMPLATES

 Data point to be submitted

1. Balance Sheet Statement [Statement of Financial Position]

1.1 Assets

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

1.2 Liabilities

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

1.3 Equity

		References	Breakdown in table	Carrying amount
				0010
0010	Capital	IAS 1.54(r), BAD art 22	46	
0020	Paid up capital	IAS 1.78(e)		
0030	Unpaid capital which has been called up			
0040	Share premium	IAS 1.78(e); CRR art 4(1)(124)	46	
0050	Equity instruments issued other than capital	Annex V.Part 2.18-19	46	
0060	Equity component of compound financial instruments	IAS 32.28-29; Annex V.Part 2.18		
0070	Other equity instruments issued	Annex V.Part 2.19		
0080	Other equity	IFRS 2.10; Annex V.Part 2.20		
0090	Accumulated other comprehensive income	CRR art 4(1)(100)	46	
0095	Items that will not be reclassified to profit or loss	IAS 1.82A(a)		
0100	Tangible assets	IAS 16.39-41		
0110	Intangible assets	IAS 38.85-87		
0120	Actuarial gains or (-) losses on defined benefit pension plans	IAS 1.7, IG6; IAS 19.120(c)		
0122	Non-current assets and disposal groups classified as held for sale	IFRS 5.38, IG Example 12		
0124	Share of other recognised income and expense of investments in subsidiaries, 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 subsidiaries, 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 subsidiaries, joint ventures and associates accounted for using the equity method	IAS 28.11; Annex V.Part 2.29		
0230	Other	Annex V.Part 2.29		
0240	(-) Treasury shares	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30	46	
0250	Profit or loss attributable to owners of the parent	IAS 1.81B (b)(ii)	2	
0260	(-) Interim dividends	IAS 32.35		
0270	Minority interests [Non-controlling interests]	IAS 1.54(q)		
0280	Accumulated Other Comprehensive Income	CRR art 4(1)(100)	46	
0290	Other items		46	
0300	TOTAL EQUITY	IAS 1.9(c), IG 6	46	
0310	TOTAL EQUITY AND TOTAL LIABILITIES	IAS 1.IG6		

2. Statement of profit or loss

	References	Breakdown in table	Current period
			0010
0010 Interest income	IAS 1.97; Annex V.Part 2.31	16	
0020 Financial assets held for trading	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34		
0025 Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 7.20(a)(i), B5(e); IFRS 9.5.7.1		
0030 Financial assets designated at fair value through profit or loss	IFRS 7.20(a)(i), B5(e)		
0041 Financial assets at fair value through other comprehensive income	IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A		
0051 Financial assets at amortised cost	IFRS 7.20(b); IFRS 9.4.1.2; IFRS 9.5.7.2		
0070 Derivatives - Hedge accounting, interest rate risk	IFRS 9.Appendix A; .B6.6.16; Annex V.Part 2.35		
0080 Other assets	Annex V.Part 2.36		
0085 Interest income on liabilities	IFRS 9.5.7.1, Annex V.Part 2.37		
0090 (Interest expenses)	IAS 1.97; Annex V.Part 2.31	16	
0100 (Financial liabilities held for trading)	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34		
0110 (Financial liabilities designated at fair value through profit or loss)	IFRS 7.20(a)(i), B5(e)		
0120 (Financial liabilities measured at amortised cost)	IFRS 7.20(b); IFRS 9.5.7.2		
0130 (Derivatives - Hedge accounting, interest rate risk)	IAS 39.9; Annex V.Part 2.35		
0140 (Other liabilities)	Annex V.Part 2.38		
0145 (Interest expense on assets)	IFRS 9.5.7.1, Annex V.Part 2.39		
0150 (Expenses on share capital repayable on demand)	IFRIC 2.11		
0160 Dividend income	Annex V.Part 2.40	31	
0170 Financial assets held for trading	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40		
0175 Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 7.20(a)(i), B5(e); IFRS 9.5.7.1A; Annex V.Part 2.40		
0191 Financial assets at fair value through other comprehensive income	IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41		
0192 Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	Annex V.Part 2.42		
0200 Fee and commission income	IFRS 7.20(c)	22	
0210 (Fee and commission expenses)	IFRS 7.20(c)	22	
0220 Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	Annex V.Part 2.45	16	
0231 Financial assets at fair value through other comprehensive income	IFRS 9.4.12A; IFRS 9.5.7.10-11		
0241 Financial assets at amortised cost	IFRS 7.20(a)(v); IFRS 9.4.1.2; IFRS 9.5.7.2		
0260 Financial liabilities measured at amortised cost	IFRS 7.20(a)(v); IFRS 9.5.7.2		
0270 Other			
0280 Gains or (-) losses on financial assets and liabilities held for trading, net	IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46	16	
0287 Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46		
0290 Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44	16, 45	
0300 Gains or (-) losses from hedge accounting, net	Annex V.Part 2.47	16	
0310 Exchange differences [gain or (-) loss], net	IAS 21.28, 52 (a)		
0320 Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	Annex V.Part 2.56		
0330 Gains or (-) losses on derecognition of non-financial assets, net	IAS 1.34; Annex V. Part 2.48	45	
0340 Other operating income	Annex V.Part 2.314-316	45	
0350 (Other operating expenses)	Annex V.Part 2.314-316	45	
0355 TOTAL OPERATING INCOME, NET			
0360 (Administrative expenses)			
0370 (Staff expenses)	IAS 19.7; IAS 1.102, IG 6	44	
0380 (Other administrative expenses)		16	
0385 (Cash contributions to resolution funds and deposit guarantee schemes)	Annex V.Part 2.48i		
0390 (Depreciation)	IAS 1.102, 104		
0400 (Property, Plant and Equipment)	IAS 1.104; IAS 16.73(e)(vii)		
0410 (Investment Properties)	IAS 1.104; IAS 40.79(d)(iv)		
0420 (Other intangible assets)	IAS 1.104; IAS 38.118(e)(vi)		
0425 Modification gains or (-) losses, net	IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V. Part 2.49		
0426 Financial assets at fair value through other comprehensive income	IFRS 7.35j		
0427 Financial assets at amortised cost	IFRS 7.35j		
0430 (Provisions or (-) reversal of provisions)	IAS 37.59, 84; IAS 1.98(b)(f)(g)	9 12 43	
0435 (payment commitments to resolution funds and deposit guarantee schemes)	Annex V.Part 2.48i		
0440 (Commitments and guarantees given)	IFRS 9.4.2.1(c),(d), 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50		
0450 (Other provisions)			
0460 (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V. Part 2.51, 53	12	
0481 (Financial assets at fair value through other comprehensive income)	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8	12	
0491 (Financial assets at amortised cost)	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8	12	
0510 (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	IAS 28.40-43	16	
0520 (Impairment or (-) reversal of impairment on non-financial assets)	IAS 36.126(a)(b)	16	
0530 (Property, plant and equipment)	IAS 16.73(e)(v-vi)		
0540 (Investment properties)	IAS 40.79(d)(v)		
0550 (Goodwill)	IFRS 3.Appendix B67(d)(v); IAS 36.124		
0560 (Other intangible assets)	IAS 38.118 (e)(iv)(v)		
0570 (Other)	IAS 36.126 (a)(b)		
0580 Negative goodwill recognised in profit or loss	IFRS 3.Appendix B64(n)(i)		
0590 Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	Annex V.Part 2.54		
0600 Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	IFRS 5.37; Annex V.Part 2.55		
0610 PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	IAS 1.102, IG 6; IFRS 5.33 A		
0620 (Tax expense or (-) income related to profit or loss from continuing operations)	IAS 1.82(d); IAS 12.77		
0630 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	IAS 1, IG 6		
0640 Profit or (-) loss after tax from discontinued operations	IAS 1.82(ea); IFRS 5.33(a), 5.33 A; Annex V. Part 2.56		
0650 Profit or (-) loss before tax from discontinued operations	IFRS 5.33(b)(i)		
0660 (Tax expense or (-) income related to discontinued operations)	IFRS 5.33 (b)(ii),(iv)		
0670 PROFIT OR (-) LOSS FOR THE YEAR	IAS 1.81A(a)		
0680 Attributable to minority interest [non-controlling interests]	IAS 1.81B (b)(i)		
0690 Attributable to owners of the parent	IAS 1.81B (b)(ii)		

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

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

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

8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

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

8.2 Subordinated financial liabilities

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

10. Derivatives - Trading and economic hedges

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

11. Hedge accounting

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

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

18 Information on performing and non-performing exposures

18.0 Information on performing and non-performing exposures

			Gross carrying amount / Nominal amount																
			Performing						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: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired Instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets
			0010	0020	0030	0055	0056	0057	0058	0060	0070	0080	0090	0101	0102	0106	0107	0109	0110
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)
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, 234 (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, 234 (a)																	
0170	Of which: Credit for consumption	Annex V,Part 2.88(a), 234 (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, 234 (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, 234 (a)																	
0913	Of which: Credit for consumption	Annex V,Part 2.88(a), 234 (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, 234 (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, 234 (a)																	
0933	Of which: Credit for consumption	Annex V,Part 2.88(a), 234 (b)																	
0231	DEBT INSTRUMENTS AT STRICT LOSS, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT	Annex V,Part 2.233(c), 234																	
0330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V,Part 2.217																	

[illegible]

18 Information on performing and non-performing exposures

18.0 Information on performing and non-performing exposures

Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions																			Maximum amount of the collateral or guarantee that can be considered Annex V, Part 2.119			
References	Performing exposures - Accumulated impairment and provisions						Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions										Collateral received and financial guarantees received					
				of which: 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)	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 exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures	
		0130	0140	0910	0141	0142	0143	0150	0160	0170	0180	0191	0192	0196	0197	0950	0951	0952	0201	0200	0205	0210
	Annex V, Part 2. 238	Annex V, Part 2. 238	Annex V, Part 2. 222, 235, 237(f)	IFRS 9.5.5.5; IFRS 7.35(a); Annex V, Part 2. 237(d)	IFRS 9.5.5.3; IFRS 7.35(b)(i); Annex V, Part 2. 237(c)	IFRS 9.5.5.13; IFRS 7.35(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 7.35(b)(i); Annex V, Part 2. 237(c)	IFRS 9.5.5.1; IFRS 9, Appendix A; Annex V, Part 2. 237(c)	IFRS 9.5.5.13; IFRS 7.35(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, 234 (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, 234 (a)																				
0170	Of which: Credit for consumption	Annex V, Part 2.88(a), 234 (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, 234 (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, 234 (a)																				
0913	Of which: Credit for consumption	Annex V, Part 2.88(a), 234 (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, 234 (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, 234 (a)																				
0933	Of which: Credit for consumption	Annex V, Part 2.88(a), 234 (b)																				
0231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT	Annex V, Part 2.233(c), 234																				
0330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V, Part 2.217																				

(5) Annex V is replaced by the following:

‘ANNEX V

“FINREP data points” under national accounting frameworks

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

COLOUR CODE IN TEMPLATES:

Parts for National GAAP reporters

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

Data point to be submitted

1. Balance Sheet Statement [Statement of Financial Position]

1.1 Assets

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28 0010
0010	Cash, cash balances at central banks and other demand deposits	BAD art 4.Assets(1)	IAS 1.54 (i)		
0020	Cash on hand	Annex V.Part 2.1	Annex V.Part 2.1		
0030	Cash balances at central banks	BAD art 13(2); Annex V.Part 2.2	Annex V.Part 2.2		
0040	Other demand deposits	Annex V.Part 2.3	Annex V.Part 2.3	5	
0050	Financial assets held for trading		IFRS 9.Appendix A		
0060	Derivatives		IFRS 9.Appendix A	10	
0070	Equity instruments		IAS 32.11	4	
0080	Debt securities		Annex V.Part 1.31	4	
0090	Loans and advances		Annex V.Part 1.32	4	
0091	Trading financial assets	BAD Article 32-33; Annex V.Part 1.17			
0092	Derivatives	CRR Annex II; Annex V.Part 1.17, 27		10	
0093	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
0094	Debt securities	Annex V.Part 1.31		4	
0095	Loans and advances	Annex V.Part 1.32		4	
0096	Non-trading financial assets mandatorily at fair value through profit or loss		IFRS 7.8(a)(ii); IFRS 9.4.1.4	4	
0097	Equity instruments		IAS 32.11	4	
0098	Debt securities		Annex V.Part 1.31	4	
0099	Loans and advances		Annex V.Part 1.32	4	
0100	Financial assets designated at fair value through profit or loss	Accounting Directive art 8(1)(a), (6)	IFRS 7.8(a)(i); IFRS 9.4.1.5	4	
0110	Equity instruments			4	
0120	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31	4	
0130	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32	4	
0141	Financial assets at fair value through other comprehensive income		IFRS 7.8(h); IFRS 9.4.1.2A	4	
0142	Equity instruments		IAS 32.11	4	
0143	Debt securities		Annex V.Part 1.31	4	
0144	Loans and advances		Annex V.Part 1.32	4	
0171	Non-trading non-derivative financial assets measured at fair value through profit or loss	BAD art 36(2)		4	
0172	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
0173	Debt securities	Annex V.Part 1.31		4	
0174	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32		4	
0175	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), (8)		4	
0176	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
0177	Debt securities	Annex V.Part 1.31		4	
0178	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32		4	
0181	Financial assets at amortised cost		IFRS 7.8(f); IFRS 9.4.1.2	4	
0182	Debt securities		Annex V.Part 1.31	4	
0183	Loans and advances		Annex V.Part 1.32	4	
0231	Non-trading non-derivative financial assets measured at a cost-based method	BAD art 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part 1.18, 19		4	
0390	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
0232	Debt securities	Annex V.Part 1.31		4	
0233	Loans and advances	Annex V.Part 1.32		4	
0234	Other non-trading non-derivative financial assets	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20		4	
0235	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
0236	Debt securities	Annex V.Part 1.31		4	
0237	Loans and advances	Annex V.Part 1.32		4	
0240	Derivatives – Hedge accounting	Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22	IFRS 9.6.2.1; Annex V.Part 1.22	11	
0250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	Accounting Directive art 8(5), (6); IAS 39.89A (a)	IAS 39.89A(a); IFRS 9.6.5.8		
0260	Investments in subsidiaries, joint ventures and associates	BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4	IAS 1.54(e); Annex V.Part 1.21, Part 2.4	40	
0270	Tangible assets	BAD art 4.Assets(10)			
0280	Property, Plant and Equipment		IAS 16.6; IAS 1.54(a); IFRS 16.47(a)	21, 42	
0290	Investment property		IAS 40.5; IAS 1.54(b); IFRS 16.48	21, 42	
0300	Intangible assets	BAD art 4.Assets(9); CRR art 4(1)(115)	IAS 1.54(c); CRR art 4(1)(115)		
0310	Goodwill	BAD art 4.Assets(9); CRR art 4(1)(113)	IFRS 3.B67(d); CRR art 4(1)(113)		
0320	Other intangible assets	BAD art 4.Assets(9)	IAS 38.8,118; IFRS 16.47 (a)	21, 42	
0330	Tax assets		IAS 1.54(n-o)		
0340	Current tax assets		IAS 1.54(n); IAS 12.5		
0350	Deferred tax assets	Accounting Directive art 17(1)(f); CRR art 4(1)(106)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)		
0360	Other assets	Annex V.Part 2.5, 6	Annex V.Part 2.5		
0370	Non-current assets and disposal groups classified as held for sale		IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7		
0375	(-) Haircuts for trading assets at fair value	Annex V.Part 1.29			
0380	TOTAL ASSETS	BAD art 4 Assets	IAS 1.9(a), IG 6		

1.2 Liabilities

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

1.3 Equity

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					0010
0010	Capital	BAD art 4.Liabilities(9), BAD art 22	IAS 1.54(r), BAD art 22	46	
0020	Paid up capital	BAD art 4.Liabilities(9)	IAS 1.78(e)		
0030	Unpaid capital which has been called up	BAD art 4.Liabilities(9); Annex V.Part 2.17			
0040	Share premium	BAD art 4.Liabilities(10); CRR art 4(1)(124)	IAS 1.78(e); CRR art 4(1)(124)	46	
0050	Equity instruments issued other than capital	Annex V.Part 2.18-19	Annex V.Part 2.18-19	46	
0060	Equity component of compound financial instruments	Accounting Directive art 8(6); Annex V.Part 2.18	IAS 32.28-29; Annex V.Part 2.18		
0070	Other equity instruments issued	Annex V.Part 2.19	Annex V.Part 2.19		
0080	Other equity	Annex V.Part 2.20	IFRS 2.10; Annex V.Part 2.20		
0090	Accumulated other comprehensive income	CRR art 4(1)(100)	CRR art 4(1)(100)	46	
0095	Items that will not be reclassified to profit or loss		IAS 1.82A(a)		
0100	Tangible assets		IAS 16.39-41		
0110	Intangible assets		IAS 38.85-87		
0120	Actuarial gains or (-) losses on defined benefit pension plans		IAS 1.7, IG6; IAS 19.120(c)		
0122	Non-current assets and disposal groups classified as held for sale		IFRS 5.38, IG Example 12		
0124	Share of other recognised income and expense of investments in subsidiaries, 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)	IFRS 9.6.5.13(a); IFRS 7.24B(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 subsidiaries, 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 subsidiaries, joint ventures and associates accounted for using the equity method	Accounting Directive art 9(7)(a); art 27; Annex V.Part 2.29	IAS 28.11; Annex V.Part 2.29		
0230	Other	Annex V.Part 2.29	Annex V.Part 2.29		
0235	First consolidation differences	Accounting Directive art 24(3)(c)			
0240	(-) Treasury shares	Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30	46	
0250	Profit or loss attributable to owners of the parent	BAD art 4.Liabilities(14)	IAS 1.81B (b)(ii)	2	
0260	(-) Interim dividends	CRR Article 26(2b)	IAS 32.35		
0270	Minority interests [Non-controlling interests]	Accounting Directive art 24(4)	IAS 1.54(q)		
0280	Accumulated Other Comprehensive Income	CRR art 4(1)(100)	CRR art 4(1)(100)	46	
0290	Other items			46	
0300	TOTAL EQUITY		IAS 1.9(c), IG 6	46	
0310	TOTAL EQUITY AND TOTAL LIABILITIES	BAD art 4.Liabilities	IAS 1.IG6		

2. Statement of profit or loss

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

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

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

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

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

8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

			References National GAAP 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	
	References National GAAP based on BAD									
0010	Derivatives	CRR Annex II	IFRS 9.BA.7(a)	0010	0020	0030	0034	0035	0037	0040
0020	Short positions		FRS 9.BA.7(b)							
0030	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5	IAS 32.11							
0040	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31							
0050	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36							
0060	Central banks	Annex V.Part 1.42(a), 44(c)	Annex V.Part 1.42(a), 44(c)							
0070	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
0080	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
0090	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97							
0100	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
0110	General governments	Annex V.Part 1.42(b), 44(c)	Annex V.Part 1.42(b), 44(c)							
0120	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
0130	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
0140	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97							
0150	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
0160	Credit institutions	Annex V.Part 1.42(c), 44(c)	Annex V.Part 1.42(c), 44(c)							
0170	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
0180	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
0190	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97							
0200	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
0210	Other financial corporations	Annex V.Part 1.42(d), 44(c)	Annex V.Part 1.42(d), 44(c)							
0220	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
0230	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
0240	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97							
0250	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
0260	Non-financial corporations	Annex V.Part 1.42(e), 44(c)	Annex V.Part 1.42(e), 44(c)							
0270	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
0280	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
0290	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97							
0300	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
0310	Households	Annex V.Part 1.42(f), 44(c)	Annex V.Part 1.42(f), 44(c)							
0320	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
0330	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
0340	Deposits redeemable at notice	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97	ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97							
0350	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
0360	Debt securities issued	Annex V.1.37, Part 2.98	Annex V.Part 1.37, Part 2.98							
0370	Certificates of deposits	Annex V.Part 2.98(a)	Annex V.Part 2.98(a)							
0380	Asset-backed securities	CRR art 4(61)	CRR art 4(1)(61)							
0390	Covered bonds	CRR art 129	CRR art 129							
0400	Hybrid contracts	Annex V.Part 2.98(d)	Annex V.Part 2.98(d)							
0410	Other debt securities issued	Annex V.Part 2.98(e)	Annex V.Part 2.98(e)							
0420	Convertible compound financial instruments		IAS 32.AG 31							
0430	Non-convertible									
0440	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41							
0445	of which: lease liabilities		IFRS 16.22, 26-28, 47(b)							
0450	FINANCIAL LIABILITIES									

8.2 Subordinated financial liabilities

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

10. Derivatives - Trading and economic hedges

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

11. Hedge accounting

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

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

18.0 Information on performing and non-performing exposures

	References National GAAP compatible IFRS based on IAS	Gross carrying amount / Nominal amount																			
		Performing										Non-performing									
		0010	0020	0030	0055	0056	0057	0058	0060	0070	0080	0090	0101	0102	0106	0107	0109	0110	0121	0900	0122
	Annex V, Part 1.34, Part 2.118, 221	Annex V, Part 2.213-216, 223-239	Annex V, Part 2.220, 235	Annex V, Part 2.222, 235	IFRS 9 S.5.3; IFRS 7.35M(a); Annex V, Part 2.237(c)	IFRS 9 S.5.3; IFRS 7.35M(b)(i); Annex V, Part 2.237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	
	Annex V, Part 1.34, Part 2.118, 221	Annex V, Part 2.213-216, 223-239	Annex V, Part 2.220, 235	Annex V, Part 2.222, 235	IFRS 9 S.5.3; IFRS 7.35M(a); Annex V, Part 2.237(c)	IFRS 9 S.5.3; IFRS 7.35M(b)(i); Annex V, Part 2.237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)	IFRS 9 S.5.13; IFRS 7.35M(c); Annex V, Part 2.235, 237(c)		
0005	Cash balances at central banks and other demand deposits	IAS 40 Art 13(2); Annex V, Part 2.2, 3																			
0010	Debt securities	Annex V, Part 1.31, 44(b)																			
0020	Central banks	Annex V, Part 1.42(a)																			
0030	General governments	Annex V, Part 1.42(b)																			
0040	Credit institutions	Annex V, Part 1.42(c)																			
0050	Other financial corporations	Annex V, Part 1.42(d)																			
0060	Non-financial corporations	Annex V, Part 1.42(e)																			
0070	Loans and advances	Annex V, Part 1.35, 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, 234 (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, 234 (a)																			
0170	Of which: Credit for consumption	Annex V, Part 2.86(a), 234 (b)																			
0180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V, Part 2.23(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 1.35, 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, 234 (a)																			
0910	Households	Annex V, Part 1.42(f)																			
0917	Of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 234 (a)																			
0919	Of which: Credit for consumption	Annex V, Part 2.86(a), 234 (b)																			
0923	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Annex V, Part 2.23(b)																			
0201	Debt securities	Annex V, Part 1.31, 44(b)																			
0211	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 1.35, 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, 234 (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, 234 (a)																			
0933	Of which: Credit for consumption	Annex V, Part 2.86(a), 234 (b)																			
0231	DEBT INSTRUMENTS AT STRICT LOAN, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V, Part 2.23(c), 234																			
0230	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V, Part 2.21																			
0335	DEBT INSTRUMENTS HELD FOR SALE	Annex V, Part 2.20																			

[illegible]

18.0 Information on performing and non-performing exposures

[illegible]

		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions																Maximum amount of the collateral or guarantee that can be considered Annex V, Part 2.119					
		Performing exposures - Accumulated impairment and provisions							Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions									Collateral received and financial guarantees received					
				of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past due or past due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year < = 2 years	Past due > 2 years < = 5 years	Past due > 5 years < = 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 3)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures	
		0130	0140	0910	0141	0142	0143	0150	0160	0170	0180	0191	0192	0196	0197	0950	0951	0952	0201	0200	0205	0210	
		Annex V, Part 2.238	Annex V, Part 2.238	Annex V, Part 2.222, 235, 237(f)	IFRS 9.5.5.5; IFRS 7.35(a); Annex V, Part 2.237(f)	IFRS 9.5.5.3; IFRS 7.35(b)(i); Annex V, Part 2.237(c)	IFRS 9.5.5.13; IFRS 7.35(b)(ii); Annex V, Part 2.237(e), 237(f)	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 2.236, 238	IFRS 9.5.5.3; IFRS 7.35(b)(i); Annex V, Part 2.237(c)	IFRS 9.5.5.1; IFRS 7.35(b)(ii); Annex V, Part 2.237(f)	IFRS 9.5.5.13; IFRS 7.35(b)(iii); Annex V, Part 2.237(e), 237(f)	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 IAS	Annex V, Part 2.238	Annex V, Part 2.238	Annex V, Part 2.222, 235				Annex V, Part 2.238	Annex V, Part 2.236, 238	Annex V, Part 2.236, 238	Annex V, Part 2.236, 238	Annex V, Part 2.236, 238	Annex V, Part 2.236, 238	Annex V, Part 2.236, 238	Annex V, Part 2.236, 238				Annex V, Part 2.239	Annex V, Part 2.239	Annex V, Part 2.239	Annex V, Part 2.239	
0340	Loan commitments given																						
0350	Central banks																						
0360	General governments																						
0370	Credit institutions																						
0380	Other financial corporations																						
0390	Non-financial corporations																						
0400	Households																						
0410	Financial guarantees given																						
0420	Central banks																						
0430	General governments																						
0440	Credit institutions																						
0450	Other financial corporations																						
0460	Non-financial corporations																						
0470	Households																						
0480	Other Commitments given																						
0490	Central banks																						
0500	General governments																						
0510	Credit institutions																						
0520	Other financial corporations																						
0530	Non-financial corporations																						
0540	Households																						
0550	OFF-BALANCE SHEET EXPOSURES																						

19. Information forborne exposures

			Gross carrying amount / nominal amount of exposures with forbearance measures										
			Performing exposures with forbearance measures				Non-performing exposures with forbearance measures						
			Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing			Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance	
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
References National GAAP compatible IFRS			CRR Art. 47b (1), (2); Annex V, Part 1.34, Part 2.118, 240-245, 251-259	Annex V, Part 2.256, 259-261	CRR Art. 47b (1); Annex V, Part 2.240, 266	CRR Art. 47b (1); Annex V, Part 2.240, 244, 265-266	CRR Art. 47a (7); Annex V, Part 2.256, 261	Annex V, Part 2.259-263	CRR Art. 47b (1); Annex V, Part 2.240, 266	CRR Art. 47b (1); Annex V, Part 2.240, 244, 265-266	CRR art 178; Annex V, Part 2.264(b)	IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V, Part 2.264(a)	CRR Art. 47b (2) lett. c; Annex V, Part 2.231, 263
References National GAAP based on BAD			CRR Art. 47b (1), (2); Annex V, Part 1.34, Part 2.118, 240-245, 251-259	Annex V, Part 2.256, 259-261	CRR Art. 47b (1); Annex V, Part 2.240, 266	CRR Art. 47b (1); Annex V, Part 2.240, 265-266	CRR Art. 47a (7); Annex V, Part 2.256, 261	Annex V, Part 2.259-263	CRR Art. 47b (1); Annex V, Part 2.240, 266	CRR Art. 47b (1); Annex V, Part 2.240, 265-266	CRR art 178; Annex V, Part 2.264(b)	CRR art 4(95); Annex V, Part 2.264(a)	CRR Art. 47b (2) lett. c; Annex V, Part 2.231, 263
0005	Cash balances at central banks and other demand deposits	BAD art 13(2); Annex V,Part 2.2, 3	Annex V,Part 2.2, 3										
0010	Debt securities	Annex V,Part 1.31, 44(b)	Annex V,Part 1.31, 44(b)										
0020	Central banks	Annex V,Part 1.42(a)	Annex V,Part 1.42(a)										
0030	General governments	Annex V,Part 1.42(b)	Annex V,Part 1.42(b)										
0040	Credit institutions	Annex V,Part 1.42(c)	Annex V,Part 1.42(c)										
0050	Other financial corporations	Annex V,Part 1.42(d)	Annex V,Part 1.42(d)										
0060	Non-financial corporations	Annex V,Part 1.42(e)	Annex V,Part 1.42(e)										
0070	Loans and advances	Annex V,Part 1.32, 44(a)	Annex V,Part 1.32, 44(a)										
0080	Central banks	Annex V,Part 1.42(a)	Annex V,Part 1.42(a)										
0090	General governments	Annex V,Part 1.42(b)	Annex V,Part 1.42(b)										
0100	Credit institutions	Annex V,Part 1.42(c)	Annex V,Part 1.42(c)										
0110	Other financial corporations	Annex V,Part 1.42(d)	Annex V,Part 1.42(d)										
0120	Non-financial corporations	Annex V,Part 1.42(e)	Annex V,Part 1.42(e)										
0130	Of which: Small and Medium-sized Enterprises	SME Art 1.2(a)	SME Art 1.2(a)										
0140	Of which: Loans collateralised by commercial immovable property	Annex V,Part 2.86(a), 87, 234(a)	Annex V,Part 2.86(a), 87, 234(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, 234(a)	Annex V,Part 2.86(a), 87, 234(a)										
0170	Of which: Credit for consumption	Annex V,Part 2.88(a), 234(b)	Annex V,Part 2.88(a), 234(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, 234(a)	Annex V,Part 2.86(a), 87, 234(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, 234(a)	Annex V,Part 2.86(a), 87, 234(a)										
0913	Of which: Credit for consumption	Annex V,Part 2.88(a), 234(b)	Annex V,Part 2.88(a), 234(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, 234(a)	Annex V,Part 2.86(a), 87, 234(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, 234(a)	Annex V,Part 2.86(a), 87, 234(a)										
0933	Of which: Credit for consumption	Annex V,Part 2.88(a), 234(b)	Annex V,Part 2.88(a), 234(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	Annex V,Part 2.247										
0340	Loan commitments given	CRR Annex I; Annex V,Part 1.44(g), Part 2.112, 113, 246	CRR Annex I; Annex V,Part 1.44(g), Part 2.102-105, 113, 116, 246										

19. Information forborne exposures'

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered Annex V. Part 2.119			
			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			
			Performing exposures with forbearance measures - Accumulated impairment and provisions	Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures			
						Of which: Collateral received on non-performing exposures with forbearance measures	Of which: Financial guarantees received on non-performing exposures with forbearance measures				
			0120	0130	0140	0150	0160	0170	0175	0180	0185
References National GAAP compatible IFRS			Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	CRR Art. 47b (1); Annex V. Part 2. 240, 267	CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267	Annex V. Part 2. 268	Annex V. Part 2. 268	Annex V. Part 2. 268	Annex V. Part 2. 268
References National GAAP based on BAD			Annex V. Part 2. 267	Annex V. Part 2. 207	Annex V. Part 2. 207	CRR Art. 47b (1); Annex V. Part 2. 240, 267	CRR Art. 47b (1); Annex V. Part 2. 240, 267	Annex V. Part 2. 268	Annex V. Part 2. 268	Annex V. Part 2. 268	Annex V. Part 2. 268
0005	Cash balances at central banks and other demand deposits	BAD art 13(2); Annex V. Part 2.2, 3	Annex V. Part 2.2, 3								
0010	Debt securities	Annex V. Part 1.31, 44(b)	Annex V. Part 1.31, 44(b)								
0020	Central banks	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)								
0030	General governments	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)								
0040	Credit institutions	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)								
0050	Other financial corporations	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)								
0060	Non-financial corporations	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)								
0070	Loans and advances	Annex V. Part 1.32, 44(a)	Annex V. Part 1.32, 44(a)								
0080	Central banks	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)								
0090	General governments	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)								
0100	Credit institutions	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)								
0110	Other financial corporations	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)								
0120	Non-financial corporations	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)								
0130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)								
0140	Of which: Loans collateralised by commercial immovable property	Annex V. Part 2.86(a), 87, 234 (a)	Annex V. Part 2.86(a), 87, 234 (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, 234 (a)	Annex V. Part 2.86(a), 87, 234 (a)								
0170	Of which: Credit for consumption	Annex V. Part 2.88(a), 234 (b)	Annex V. Part 2.88(a), 234 (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, 234 (a)	Annex V. Part 2.86(a), 87, 234 (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, 234 (a)	Annex V. Part 2.86(a), 87, 234 (a)								
0913	Of which: Credit for consumption	Annex V. Part 2.88(a), 234 (b)	Annex V. Part 2.88(a), 234 (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, 234 (a)	Annex V. Part 2.86(a), 87, 234 (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, 234 (a)	Annex V. Part 2.86(a), 87, 234 (a)								
0933	Of which: Credit for consumption	Annex V. Part 2.88(a), 234 (b)	Annex V. Part 2.88(a), 234 (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	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								

DECISIONS

COMMISSION IMPLEMENTING DECISION (EU) 2021/944

of 3 June 2021

on the extension of the periods for the collection of statements of support for certain European citizens' initiatives pursuant to Regulation (EU) 2020/1042 of the European Parliament and of the Council

(notified under document C(2021) 3879)

(Only the English text is authentic)

THE EUROPEAN COMMISSION,

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

Having regard to Regulation (EU) 2020/1042 of the European Parliament and of the Council of 15 July 2020 laying down temporary measures concerning the time limits for the collection, the verification and the examination stages provided for in Regulation (EU) 2019/788 on the European citizens' initiative in view of the COVID-19 outbreak ⁽¹⁾, and in particular Article 2(2) thereof,

After consulting the Committee on the European citizens' initiative established by Article 22 of Regulation (EU) 2019/788 of the European Parliament and of the Council ⁽²⁾,

Whereas:

- (1) Regulation (EU) 2020/1042 lays down temporary measures in relation to the European citizens' initiative to address the challenges that organisers of citizens' initiatives, national administrations and the Union institutions were faced with after the World Health Organization announced in March 2020 that the COVID-19 outbreak had become a worldwide pandemic. In the months following that announcement, Member States adopted restrictive measures to combat the public health crisis. As a result, public life came to a standstill in almost all Member States. Regulation (EU) 2020/1042 therefore extended certain time limits laid down in Regulation (EU) 2019/788.
- (2) Regulation (EU) 2020/1042 empowers the Commission to further extend the collection periods by 3 months in certain circumstances. The conditions for any further extension are similar to those that led to the initial extension after the COVID-19 outbreak in March 2020, namely that at least a quarter of Member States or a number of Member States representing more than 35 % of the Union population apply measures in response to the COVID-19 pandemic, which substantially hamper the ability of organisers to collect statements of support in paper form and to inform the public of their ongoing initiatives.
- (3) Since the adoption of Regulation (EU) 2020/1042 in July 2020, the Commission has been closely monitoring the situation in the Member States.
- (4) On 17 December 2020 ⁽³⁾, and again on 19 February 2021 ⁽⁴⁾, the Commission granted further 3-month extensions to initiatives that were in the process of collecting statements of support, following its assessment, that the conditions for granting such an extension under Regulation (EU) 2020/1042 were fulfilled. Proportionate extensions were granted to initiatives that started their collection period in the course of periods of extension.

⁽¹⁾ OJ L 231, 17.7.2020, p. 7.

⁽²⁾ Regulation (EU) 2019/788 of the European Parliament and of the Council of 17 April 2019 on the European citizens' initiative (OJ L 130, 17.5.2019, p. 55).

⁽³⁾ Commission Implementing Decision (EU) 2020/2200 of 17 December 2020 on the extension of the periods for the collection of statements of support for certain European citizens' initiatives pursuant to Regulation (EU) 2020/1042 of the European Parliament and of the Council (OJ L 434, 23.12.2020, p. 56).

⁽⁴⁾ Commission Implementing Decision (EU) 2021/360 of 19 February 2021 on the extension of the periods for the collection of statements of support for certain European citizens' initiatives pursuant to Regulation (EU) 2020/1042 of the European Parliament and of the Council (OJ L 69, 26.2.2021, p. 9).

- (5) Since 1 February 2021, the pandemic situation caused by COVID-19 in several Member States has not significantly changed. By the end of April 2021, a substantial number of Member States still had measures in place restricting the free circulation of citizens within their territory in order to stop or slow down the transmission of COVID-19. 7 Member States reported on 19 April that they were applying national confinement measures, which prohibit or substantially restrict the freedom of citizens to move around freely within their territory, while 12 Member States reported that they were applying local confinement measures. Those confinement measures have been combined with additional measures with similar restrictive effects on public life in their territory or at least substantial parts of it, including restrictions on the accessibility of public spaces, the closure or limited opening of shops, restaurants and pubs, severe capacity restrictions on public and private gatherings and meetings and the imposition of curfews. The combination of those measures substantially affects organisers' ability to gather statements of support in paper form and to inform the public about their ongoing initiatives. Based on the information currently available, those measures, or measures with a similar effect, are likely to remain in place for a period of at least 3 months.
- (6) The Member States concerned represent at least one quarter of Member States, and more than 35 % of the Union population.
- (7) For those reasons, it can be concluded that the conditions for granting an extension of the collection periods are fulfilled in respect of 5 initiatives for which the collection period was ongoing on 1 May 2021. Those collection periods should therefore be extended by 3 months.
- (8) On 19 February 2021, the Commission granted an extension to 14 initiatives. For 9 initiatives it is not possible to benefit from a further extension, as these have already benefited from the maximum extension of 12 months.
- (9) For initiatives for which the collection period started between 1 May 2021 and the date of adoption of this Decision, the collection period should be extended until 1 August 2022.

HAS ADOPTED THIS DECISION:

Article 1

1. Where the collection of statements of support for a European citizens' initiative ('initiative') was ongoing on 1 May 2021, the maximum collection period shall be extended for a period of 3 months in respect of that initiative.
2. Where the collection of statements of support for an initiative started between 1 May 2021 and the date of adoption of this Decision, the maximum collection period shall be extended until 1 August 2022 in respect of that initiative.

Article 2

The new end dates of the collection periods for the following initiatives shall be as follows:

- the initiative entitled 'VOTERS WITHOUT BORDERS, Full Political Rights for EU Citizens': 11 June 2022;
- the initiative entitled 'Start Unconditional Basic Incomes (UBI) throughout the EU': 25 June 2022;
- the initiative entitled 'Libertà di condividere': 1 August 2022;
- the initiative entitled 'Right to Cure': 1 August 2022;
- the initiative entitled 'Civil society initiative for a ban on biometric mass surveillance practices': 1 August 2022;
- the initiative entitled 'Green Garden Roof Tops': 1 August 2022.

Article 3

This Decision is addressed to:

- the group of organisers of the initiative entitled 'VOTERS WITHOUT BORDERS, Full Political Rights for EU Citizens';
- the group of organisers of the initiative entitled 'Start Unconditional Basic Incomes (UBI) throughout the EU';
- the group of organisers of the initiative entitled 'Libertà di condividere';
- the group of organisers of the initiative entitled 'Right to Cure';
- the group of organisers of the initiative entitled 'Civil society initiative for a ban on biometric mass surveillance practices';
- the group of organisers of the initiative entitled 'Green Garden Roof Tops'.

Done at Brussels, 3 June 2021.

For the Commission
Věra JOUROVÁ
Vice-President

COMMISSION IMPLEMENTING DECISION (EU) 2021/945**of 10 June 2021****concerning a draft order notified by Romania as regards information on the freshness of fish***(notified under document C(2021) 4052)***(Only the Romanian text is authentic)****(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 1169/2011 ⁽¹⁾ of the European Parliament and of the Council 25 October 2011 on the provision of food information to consumers, and in particular Article 45(4) thereof,

Whereas:

- (1) In accordance with Article 45(1) of Regulation (EU) No 1169/2011, the Romanian authorities notified to the Commission on 18 November 2019 a national draft order regarding the requirement for economic operators to ensure that consumers are informed about the freshness of fish ('the draft order').
- (2) Regulation (EU) No 1169/2011 establishes the general principles, requirements and responsibilities governing food information, and in particular food labelling. In this regard, Article 9(1) of Regulation (EU) No 1169/2011 list the particulars that are to be provided on foods, in accordance with Articles 10 to 35 and subject to the exceptions contained therein.
- (3) Article 39(1) of Regulation (EU) No 1169/2011 provides that in addition to the mandatory particulars referred to in Article 9(1) and in Article 10, Member States may, in accordance with the procedure laid down in Article 45, adopt measures requiring additional mandatory particulars for specific types or categories of food, justified on one of the grounds of the protection of public health, the protection of consumers, the prevention of fraud or the protection of industrial and commercial property rights, indications of provenance, registered designations of origin and the prevention of unfair competition.
- (4) By laying down national measures requiring to inform the consumers about the freshness of fish, the draft order establishes additional mandatory particulars for specific categories of foods within the meaning of Article 39(1) of Regulation (EU) No 1169/2011. Therefore, it is necessary to examine its compatibility with the above mentioned requirements of that Regulation and the provisions of the Treaty on the Functioning of the European Union.
- (5) Article 2 of the notified draft order provides that economic operators shall display immediately next to the wild or farmed, non-prepacked, whole, fresh fish, one of the following four indications: (a) this fish was caught 0-2 days ago, (b) this fish was caught 2-3 days ago, (c) this fish was caught 3-4 days ago, or (d) this fish was caught more than 5 days ago.
- (6) The Romanian authorities explain that the draft order is intended to ensure that consumers in Romania are better informed regarding how fresh are products, in this case fish, marketed to them as well as concerning the fact that the products offered to them do not affect their lives or their health. The Romanian authorities explain that inspections by the National Authority for Consumer Protection (ANPC) have revealed that food products are being marketed in the fresh fish range that are not in fact fresh, thereby endangering the health of consumers using them.
- (7) Following a request for clarification from the Commission, the Romanian authorities clarified by letter of 25 June 2020 the scope of application of the draft order, as well as the information that would be required to be provided to consumers, and reiterated the justifications for its adoption.

⁽¹⁾ Regulation (EU) No 1169/2011 of the European Parliament and of the Council of 25 October 2011 on the provision of food information to consumers amending Regulations (EC) No 1924/2006 and (EC) No 1925/2006 of the European Parliament and of the Council, and repealing Commission Directive 87/250/EEC, Council Directive 90/496/EEC, Commission Directive 1999/10/EC, Directive 2000/13/EC of the European Parliament and of the Council, Commission Directives 2002/67/EC and 2008/5/EC and Commission Regulation (EC) No 608/2004 (OJ L 304, 22.11.2011, p. 18).

- (8) Article 1(4) of Regulation (EU) No 1169/2011 provides that the Regulation applies without prejudice to labelling requirements provided for in specific Union provisions applicable to particular foods.
- (9) Regulation (EU) No 1379/2013 of the European Parliament and of the Council ⁽²⁾ of the European Parliament and the Council of 11 December 2013 on the common organisation of the markets in fishery and aquaculture products sets out common marketing standards for fish, including specific provisions on consumer information. Amongst others, it provides rules for the mandatory and voluntary consumer information that need to be indicated on fishery and aquaculture products that are marketed within the Union, irrespective of their origin or of their marketing method.
- (10) Article 35(1)(a to e) of Regulation (EU) No 1379/2013 lays down the five mandatory indications that apply specifically to fishery and aquaculture products. According to Article 39(1)(a) of Regulation (EU) No 1379/2013, the date of catch of fishery products or the date of harvest of aquaculture products constitutes information that may be provided on a voluntary basis, provided it is clear and unambiguous.
- (11) The information required by the draft order, even though expressed differently, is tantamount to providing information on the date of catch or the date of harvest. The indications of Article 2 of the draft order enable the consumer to calculate the date of catch or the date of harvest. They also serve the same purpose as the indication of the date of catch or the date of harvest, namely to inform the consumers about the freshness of the fish.
- (12) As the provision of information on the date of catch or the date of harvest is harmonised at EU level as a voluntary indication, Member States may not require any indications concerning the date of catch or the date of harvest as an additional mandatory particular. Such national measure would be in conflict with provisions of EU law.
- (13) In addition, the protection of health and the provision of information to consumers, which are the reasons for the adoption of the draft national measure according to the Romanian Authorities, constitute objectives served by Regulation (EU) No 1379/2013. This is evidenced by recitals 20 and 21 and Articles 7(1)(c) and 35(1)(e) of that Regulation.
- (14) EU legislation provides the means to the competent national authorities to protect human health and safety, and to ensure that consumers are not misled about the characteristics of fishery products placed on the market in their territories.
- (15) According to Article 14(1) of Regulation (EC) No 178/2002 of the European Parliament and of the Council ⁽³⁾, food shall not be placed on the market if it is unsafe.
- (16) Article 17(2) of Regulation (EC) No 178/2002 establishes a general duty for the competent Authorities in the Member States to monitor and control that food law requirements have comprehensively and effectively been enforced at all stages of the food chain.
- (17) Article 17(1) of Regulation (EC) No 178/2002 imposes an obligation on food business operators to actively participate in implementing food law requirements by verifying that such requirements are met. Food business operators hold primary legal responsibility in ensuring compliance with food law, and in particular food safety.
- (18) Article 7(1)(a) of Regulation (EU) No 1169/2011 requires that food information shall not be misleading as to the characteristics of the food and, in particular, as to its nature, identity, properties, composition, quantity, durability, country of origin or place of provenance, method of manufacture or production.
- (19) As the EU legislation provides the means to the competent national authorities to protect human health and safety, and to ensure that consumers are not misled about the characteristics of fishery products placed on the market in their territories, the national measure cannot be justified on those grounds.
- (20) In view of the abovementioned elements, the provisions of the draft order regarding the requirement for economic operators to ensure that consumers are informed about the freshness of fish would be contrary to Article 39(1)(a) of Regulation (EU) No 1379/2013.

⁽²⁾ Regulation (EU) No 1379/2013 of the European Parliament and of the Council of 11 December 2013 on the common organisation of the markets in fishery and aquaculture products, amending Council Regulations (EC) No 1184/2006 and (EC) No 1224/2009 and repealing Council Regulation (EC) No 104/2000 (OJ L 354, 28.12.2013, p. 1).

⁽³⁾ Regulation (EC) No 178/2002 of the European Parliament and of the Council of 28 January 2002 laying down the general principles and requirements of food law, establishing the European Food Safety Authority and laying down procedure in matters of food safety (OJ L 31, 1.2.2002, p. 1).

- (21) In light of these observations, the Commission has delivered a negative opinion on the draft order, on 22 September 2020, pursuant to Article 45(3) of Regulation (EU) No 1169/2011. The Commission notified the negative opinion to Romanian authorities on 23 September 2020.
- (22) The Romanian authorities should accordingly be requested not to adopt the notified order.
- (23) The measures provided for in this Decision are in accordance with the opinion of the Standing Committee on Plants, Animals, Food and Feed,

HAS ADOPTED THIS DECISION:

Article 1

Romania shall not adopt the draft order notified on 18 November 2019 regarding the requirement imposed on economic operators to inform consumers about the freshness of fish.

Article 2

This Decision is addressed to Romania.

Done at Brussels, 10 June 2021.

For the Commission
Stella KYRIAKIDES
Member of the Commission

RECOMMENDATIONS

COMMISSION RECOMMENDATION (EU) 2021/946

of 3 June 2021

on a common Union Toolbox for a coordinated approach towards a European Digital Identity Framework

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union, and in particular Article 292 thereof,

Whereas:

- (1) In just one year, the COVID-19 pandemic has radically changed the role and relevance of digitalisation in our societies and economies, and accelerated its pace. In a response to the increased digitalisation of services, the demand by users and business for means to identify and authenticate online, as well as to digitally exchange information related to identity, attributes or qualifications, in a secure way and with a high level of data protection, has increased radically.
- (2) The objective of Regulation (EU) No 910/2014 of the European Parliament and of the Council ⁽¹⁾ (the 'eIDAS Regulation') is to enable the cross-border recognition of government electronic identification ('eIDs') to access public services, and to establish a Union market for trust services recognised across borders with the same legal status as the traditional equivalent paper-based processes.
- (3) In its conclusions of 1-2 October 2020, the European Council called on the Commission to make a proposal for the development of an EU-wide framework for secure public electronic identification, including interoperable digital signatures, to provide people with control over their online identity and data as well as to enable access to public, private and cross-border digital services.
- (4) The Commission Communication '2030 Digital Compass: the European way for the Digital Decade' ⁽²⁾ sets the objective that, by 2030, the Union and its citizens should benefit from a wide deployment of a trusted, user-controlled identity, allowing each user to control their own online interactions and presence.
- (5) The Commission adopted a proposal to amend the eIDAS Regulation ⁽³⁾. It proposes a European Digital Identity framework to offer users self-determined personal digital wallets that would allow for a secure and easy access to different services, both public and private, under the users full control. In addition, it creates a new qualified trust service for attestation of attributes concerning information related to identity, such as addresses, age, gender, civil status, family composition, nationality, educational and professional qualifications and titles, licenses, other permits and payment data, that can be offered, shared and exchanged across borders, in full security, data protection and with legal effect across borders.
- (6) Given the acceleration of digitisation, Member States have deployed or are developing national electronic identity systems including digital wallets and national trust frameworks for the integration of attributes and credentials. Other solutions are being prepared or in the process of being deployed by private sector operators.
- (7) The development of divergent national solutions creates fragmentation and deprives people and businesses from the benefits of the Single Market, as they cannot use secure, convenient and uniform identification systems across the Union to access both public and private services.

⁽¹⁾ Regulation (EU) No 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC (OJ L 257, 28.8.2014, p. 73).

⁽²⁾ COM(2021) 118 final.

⁽³⁾ COM(2021) 281 final.

- (8) To support the competitiveness of European businesses, online service providers should be able to rely on digital identity solutions recognised across the Union, irrespective of the Member State in which they have been issued, thus benefiting from a harmonised European approach to trust, security and interoperability. Users and service providers alike should be able to benefit from the same legal value provided to electronic attestations of attributes valid across the Union.
- (9) In order to avoid fragmentation and barriers due to diverging standards, and to ensure a coordinated process to impede endangering the implementation of the future European Digital Identity framework, there needs to be a process for close and structured cooperation between the Commission, the Member States and the private sector.
- (10) To accelerate the path towards achieving this objective, Member States should increase their cooperation and identify a Toolbox for a European Digital Identity framework. The toolbox should lead to a technical architecture and reference framework, a set of common standards and technical references as well as best practices and guidelines as a basis for the implementation of the European Digital Identity framework. To ensure a harmonised approach for electronic identity in line with the expectations of citizens and businesses, including of persons with disabilities, cooperation should start immediately in parallel and in full respect of the legislative process and in alignment with its outcome.
- (11) This Recommendation sets up a structured process of cooperation between Member States, the Commission and, where relevant, private sector operators to develop the Toolbox.
- (12) The Toolbox should cover four cross-cutting dimensions, namely the provision and exchange of identity attributes, functionality and security of the European Digital Identity Wallets, reliance on the European Digital Identity Wallet including identity matching, and governance. The Toolbox should meet the requirements laid out in the proposal for a European Digital Identity framework. It should be updated as necessary following the outcome of the legislative process.
- (13) Collaboration between Member States is necessary for the exchange of best practices and the development of guidelines in areas where harmonisation is not required, but an alignment of practices would support implementation of the European Digital Identity framework by Member State.
- (14) The eIDAS expert group shall be tasked as main interlocutor for the purposes of implementing this Recommendation.
- (15) Catalogues of attributes and schemes for the attestation of attributes have already been established in other areas, such as for the Once Only Technical System of the Single Digital Gateway Regulation or other data exchange initiatives at European level. Alignment and reuse of that work should be considered to ensure interoperability considering also the principles of the European Interoperability framework.
- (16) Existing international and European standards and technical specifications should be re-used where appropriate and reference pilots and test implementations of the European Identity Digital Wallet framework and related components should be carried out to facilitate deployment, up-take and interoperability.

HAS ADOPTED THIS RECOMMENDATION:

1. OBJECTIVES AND DEFINITIONS

- (1) It is recommended that Member States work towards the development of a Toolbox to support the implementation of the European Digital Identity framework in close coordination with the Commission and, where relevant, other concerned public and private sector parties. In particular, Member States are recommended to work closely together on the basis of a proposal by the Commission to identify the following elements as part of the Toolbox:
 - (a) a technical architecture and reference framework defining the functioning of the European Digital Identity framework in accordance with the eIDAS Regulation, taking into account the Commission's proposal for a European Digital Identity framework;

- (b) common standards and technical specifications further to point 3(2);
- (c) common guidelines and best practices in areas where alignment of practices will support the smooth functioning of the European Digital Identity framework further to point 3(3) of this Recommendation.

- (2) For the purposes of this Recommendation, the definitions set out in the Commission's proposal for a European Digital Identity framework apply.

2. PROCESS FOR DEVELOPING A TOOLBOX

- (1) It is recommended that Member States implement this Recommendation through the eIDAS expert group. The general rules of procedure of that expert group apply.
- (2) Standardisation bodies, relevant private and public sector stakeholders and external experts will be consulted and associated to the process as appropriate.
- (3) The following schedule for the implementation of this Recommendation is foreseen:
 - (a) by September 2021: agreement on process and working procedures, launch of data collection exercise from Member States and discussion of technical architecture outline;
 - (b) by December 2021: agreement on technical architecture outline;
 - (c) by June 2022, identification of specific technical architecture, standards and references, guidelines and best practices for:
 - (1) the provision and exchange of identity attributes;
 - (2) functionality and security of the European Digital Identity Wallets;
 - (3) reliance on the European Digital Identity Wallets including identity matching;
 - (4) governance;
 - (d) by 30 September 2022: agreement between the Member States, in close cooperation with the Commission, on the Toolbox for the implementation of the European Digital Identity framework including a comprehensive technical architecture and reference framework, common standards and technical references and guidelines and best practices;
 - (e) by 30 October 2022: publication of the toolbox by the Commission.
- (4) Notwithstanding point 4 'Review', it is recommended that the Member States and other concerned parties implement the toolbox following its publication, in the form of test implementations and reference pilots.

3. COOPERATION AT UNION LEVEL TO DEVELOP A TOOLBOX TO SUPPORT THE IMPLEMENTATION OF THE EUROPEAN DIGITAL IDENTITY FRAMEWORK

Content of the Toolbox

- (1) In order to facilitate the implementation of the European Digital Identity framework, it is recommended that Member States cooperate to establish a toolbox including a comprehensive technical architecture and reference framework, a set of common standards and technical references and a set of guidelines and descriptions of best practices. The scope of the toolbox should cover at least all aspects of the functionality of the European Digital Identity Wallets and of the qualified trust service for attestation of attributes as proposed by the Commission's proposal for a European Digital Identity framework. The content should evolve in parallel with and reflect the outcome of the discussion and process of adoption of the European Digital Identity Framework.

Common Standards and Technical References

- (2) It is recommended that Member States identify common standards and technical references in particular in the following areas: European Digital Identity Wallets user functionalities including signing by means of qualified electronic signatures, interfaces and protocols, level of assurance, notification of relying parties and verification of their authenticity, electronic attestation of attributes, mechanisms for verifying validity of electronic attestations of attributes and associated person identification data, certification, publication of a list of European Digital Identity Wallets, communication of security breaches, verification of identity and attributes by qualified trust providers of electronic attestations of attributes, identity matching, minimum list of attributes from authentic sources such as addresses, age, gender, civil status, family composition, nationality, educational and professional qualifications, titles and licenses, other permits and payment data, catalogue of attributes and schemes for the attestation of attributes and verification procedures for qualified electronic attestations of attributes, cooperation and governance.

Guidelines, best practices and cooperation

- (3) It is recommended that Member States identify guidelines and best practices in particular in the following areas: business models and fees structure, verification of attributes against authentic sources including via designated intermediaries.

4. REVIEW

It is recommended that Member States cooperate to update the deliverables resulting from this Recommendation after the adoption of the legislative proposal for a European Digital Identity Framework to account for the final text of the legislation.

Done at Brussels, 3 June 2021.

For the Commission

Thierry BRETON

Member of the Commission

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