

ANNEX IV

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REPORTING FINANCIAL INFORMATION ACCORDING TO NATIONAL ACCOUNTING FRAMEWORKS

FINREP TEMPLATES FOR GAAP		
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FINREP TEMPLATES FOR GAAP		
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FINREP TEMPLATES FOR GAAP		
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24.3	F 24.03	Loans and advances: Inflow of write-offs of non-performing exposures

FINREP TEMPLATES FOR GAAP		
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COLOUR CODE IN TEMPLATES:



Parts for National GAAP reporters

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

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 1.27-28 010
010	Cash, cash balances at central banks and other demand deposits	BAD art 4.Assets(1)	IAS 1.54 (i)		
020	Cash on hand	Annex V.Part 2.1	Annex V.Part 2.1		
030	Cash balances at central banks	BAD art 13(2); Annex V. Part 2.2	Annex V.Part 2.2		
040	Other demand deposits	Annex V.Part 2.3	Annex V.Part 2.3	5	
050	Financial assets held for trading		IFRS 9.Appendix A		
060	Derivatives		IFRS 9.Appendix A	10	
070	Equity instruments		IAS 32.11	4	
080	Debt securities		Annex V.Part 1.31	4	
090	Loans and advances		Annex V.Part 1.32	4	
091	Trading financial assets	BAD Article 32-33; Annex V. Part 1.17			
092	Derivatives	CRR Annex II; Annex V. Part 1.17, 27		10	
093	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5		4	
094	Debt securities	Annex V.Part 1.31		4	
095	Loans and advances	Annex V.Part 1.32		4	
096	Non-trading financial assets mandatorily at fair value through profit or loss		IFRS 7.8(a)(ii); IFRS 9.4.1.4	4	
097	Equity instruments		IAS 32.11	4	
098	Debt securities		Annex V.Part 1.31	4	
099	Loans and advances		Annex V.Part 1.32	4	
100	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	
110	Equity instruments			4	
120	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31	4	
130	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32	4	
141	Financial assets at fair value through other comprehensive income		IFRS 7.8(h); IFRS 9.4.1.2A	4	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V. Part 1.27-28 010
142	Equity instruments		IAS 32.11	4	
143	Debt securities		Annex V.Part 1.31	4	
144	Loans and advances		Annex V.Part 1.32	4	
171	Non-trading non-derivative financial assets measured at fair value through profit or loss	BAD art 36(2)		4	
172	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5		4	
173	Debt securities	Annex V.Part 1.31		4	
174	Loans and advances	Accounting Directive art 8(1) (a), (4)(b); Annex V.Part 1.32		4	
175	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1) (a), (8)		4	
176	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5		4	
177	Debt securities	Annex V.Part 1.31		4	
178	Loans and advances	Accounting Directive art 8(1) (a), (4)(b); Annex V.Part 1.32		4	
181	Financial assets at amortised cost		IFRS 7.8(f); IFRS 9.4.1.2	4	
182	Debt securities		Annex V.Part 1.31	4	
183	Loans and advances		Annex V.Part 1.32	4	
231	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	
390	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5		4	
232	Debt securities	Annex V.Part 1.31		4	
233	Loans and advances	Annex V.Part 1.32		4	
234	Other non-trading non-derivative financial assets	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20		4	
235	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5		4	
236	Debt securities	Annex V.Part 1.31		4	
237	Loans and advances	Annex V.Part 1.32		4	
240	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	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V. Part 1.27-28
					010
250	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		
260	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	
270	Tangible assets	BAD art 4.Assets(10)			
280	Property, Plant and Equipment		IAS 16.6; IAS 1.54(a); IFRS 16.47(a)	21, 42	
290	Investment property		IAS 40.5; IAS 1.54(b); IFRS 16.48	21, 42	
300	Intangible assets	BAD art 4.Assets(9); CRR art 4(1)(115)	IAS 1.54(c); CRR art 4(1)(115)		
310	Goodwill	BAD art 4.Assets(9); CRR art 4(1)(113)	IFRS 3.B67(d); CRR art 4(1)(113)		
320	Other intangible assets	BAD art 4.Assets(9)	IAS 38.8,118; IFRS 16.47 (a)	21, 42	
330	Tax assets		IAS 1.54(n-o)		
340	Current tax assets		IAS 1.54(n); IAS 12.5		
350	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)		
360	Other assets	Annex V.Part 2.5, 6	Annex V.Part 2.5		
370	Non-current assets and disposal groups classified as held for sale		IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7		
375	(-) Haircuts for trading assets at fair value	Annex V Part 1.29			
380	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
					010
010	Financial liabilities held for trading		IFRS 7.8 (e) (ii); IFRS 9.BA.6	8	
020	Derivatives		IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)	10	
030	Short positions		IFRS 9.BA7(b)	8	
040	Deposits		ECB/2013/33 Annex 2. Part 2.9; Annex V.Part 1.36	8	
050	Debt securities issued		Annex V.Part 1.37	8	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V. Part 1.27-28 010
060	Other financial liabilities		Annex V.Part 1.38-41	8	
061	Trading financial liabilities	Accounting Directive art 8(1)(a),(3),(6)		8	
062	Derivatives	CRR Annex II; Annex V. Part 1.25		10	
063	Short positions			8	
064	Deposits	ECB/2013/33 Annex 2. Part 2.9; Annex V.Part 1.36		8	
065	Debt securities issued	Annex V.Part 1.37		8	
066	Other financial liabilities	Annex V.Part 1.38-41		8	
070	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	
080	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	
090	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37	8	
100	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41	8	
110	Financial liabilities measured at amortised cost		IFRS 7.8(g); IFRS 9.4.2.1	8	
120	Deposits		ECB/2013/33 Annex 2. Part 2.9; Annex V.Part 1.36	8	
130	Debt securities issued		Annex V.Part 1.37	8	
140	Other financial liabilities		Annex V.Part 1.38-41	8	
141	Non-trading non-derivative financial liabilities measured at a cost-based method	Accounting Directive art 8(3)		8	
142	Deposits	ECB/2013/33 Annex 2. Part 2.9; Annex V.Part 1.36		8	
143	Debt securities issued	Annex V.Part 1.37		8	
144	Other financial liabilities	Annex V.Part 1.38-41		8	
150	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	
160	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		
170	Provisions	BAD art 4.Liabilities(6)	IAS 37.10; IAS 1.54(l)	43	
175	Funds for general banking risks [if presented within liabilities]	BAD art 38.1; CRR art 4(112); Annex V.Part 2.15			
180	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	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V. Part 1.27-28 010
190	Other long term employee benefits	Annex V.Part 2.10	IAS 19.153; IAS 1.78(d); Annex V.Part 2.10	43	
200	Restructuring		IAS 37.71, 84(a)	43	
210	Pending legal issues and tax litigation		IAS 37.Appendix C. Examples 6 and 10	43	
220	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	
230	Other provisions	BAD Article 4 Liabilities (6)(c), Off balance sheet items	IAS 37.14	43	
240	Tax liabilities		IAS 1.54(n-o)		
250	Current tax liabilities		IAS 1.54(n); IAS 12.5		
260	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)		
270	Share capital repayable on demand		IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12		
280	Other liabilities	Annex V.Part 2.13	Annex V.Part 2.13		
290	Liabilities included in disposal groups classified as held for sale		IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14		
295	Haircuts for trading liabilities at fair value	Annex V Part 1.29			
300	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
					010
010	Capital	BAD art 4.Liabilities(9), BAD art 22	IAS 1.54(r), BAD art 22	46	
020	Paid up capital	BAD art 4.Liabilities(9)	IAS 1.78(e)		
030	Unpaid capital which has been called up	BAD art 4.Liabilities(9); Annex V. Part 2.17			
040	Share premium	BAD art 4.Liabilities(10); CRR art 4(1)(124)	IAS 1.78(e); CRR art 4(1) (124)	46	
050	Equity instruments issued other than capital	Annex V.Part 2.18-19	Annex V.Part 2.18-19	46	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					010
060	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		
070	Other equity instruments issued	Annex V.Part 2.19	Annex V.Part 2.19		
080	Other equity	Annex V.Part 2.20	IFRS 2.10; Annex V. Part 2.20		
090	Accumulated other comprehensive income	CRR art 4(1)(100)	CRR art 4(1)(100)	46	
095	Items that will not be reclassified to profit or loss		IAS 1.82A(a)		
100	Tangible assets		IAS 16.39-41		
110	Intangible assets		IAS 38.85-87		
120	Actuarial gains or (-) losses on defined benefit pension plans		IAS 1.7, IG6; IAS 19.120(c)		
122	Non-current assets and disposal groups classified as held for sale		IFRS 5.38, IG Example 12		
124	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates		IAS 1.IG6; IAS 28.10		
320	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		
330	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		
340	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		
350	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		
360	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		
128	Items that may be reclassified to profit or loss		IAS 1.82A(a) (ii)		
130	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		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					010
140	Foreign currency translation	BAD art 39(6)	IAS 21.52(b); IAS 21.32, 38-49		
150	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		
155	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		
165	Hedging instruments [not designated elements]		IAS 1.7(g)(h); IFRS 9.6.5.15, 6.5.16; IFRS 7.24E (b)(c); Annex V. Part 2.60		
170	Non-current assets and disposal groups classified as held for sale		IFRS 5.38, IG Example 12		
180	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates		IAS 1.IG6; IAS 28.10		
190	Retained earnings	BAD art 4.Liabilities(13); CRR art 4(1)(123)	CRR art 4(1)(123)		
200	Revaluation reserves	BAD art 4.Liabilities(12)	IFRS 1.30, D5-D8; Annex V.Part 2.28		
201	Tangible assets	Accounting Directive art 7(1)			
202	Equity instruments	Accounting Directive art 7(1)			
203	Debt securities	Accounting Directive art 7(1)			
204	Other	Accounting Directive art 7(1)			
205	Fair value reserves	Accounting Directive art 8(1)(a)			
206	Hedge of net investments in foreign operations	Accounting Directive art 8(1)(a), (8)(b)			
207	Hedging derivatives. Cash flow hedges	Accounting Directive art 8(1)(a), (8)(a); CRR article 30(a)			
208	Hedging derivatives. Other hedges	Accounting Directive art 8(1)(a), (8)(a)			
209	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), 8(2)			
210	Other reserves	BAD art 4 Liabilities(11)-(13)	IAS 1.54; IAS 1.78(e)		
215	Funds for general banking risks [if presented within equity]	BAD art 38.1; CRR art 4(112); Annex V.Part 2.15			
220	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		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					010
230	Other	Annex V.Part 2.29	Annex V.Part 2.29		
235	First consolidation differences	Accounting Directive art 24(3)(c)			
240	(-) 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	
250	Profit or loss attributable to owners of the parent	BAD art 4.Liabilities(14)	IAS 1.81B (b)(ii)	2	
260	(-) Interim dividends	CRR Article 26(2b)	IAS 32.35		
270	Minority interests [Non-controlling interests]	Accounting Directive art 24(4)	IAS 1.54(q)		
280	Accumulated Other Comprehensive Income	CRR art 4(1)(100)	CRR art 4(1)(100)	46	
290	Other items			46	
300	TOTAL EQUITY		IAS 1.9(c), IG 6	46	
310	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
					010
010	Interest income	BAD art 27.Vertical layout(1); Annex V.Part 2.31	IAS 1.97; Annex V.Part 2.31	16	
020	Financial assets held for trading		IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34		
025	Non-trading financial assets mandatorily at fair value through profit or loss		IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1		
030	Financial assets designated at fair value through profit or loss		IFRS 7.20(a)(i), B5(e)		
041	Financial assets at fair value through other comprehensive income		IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A		
051	Financial assets at amortised cost		IFRS 7.20(b); IFRS 9.4.1.2; IFRS 9.5.7.2		
070	Derivatives – Hedge accounting, interest rate risk		IFRS 9.Appendix A; .B6.6.16; Annex V.Part 2.35		
080	Other assets		Annex V.Part 2.36		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
085	Interest income on liabilities	Annex V.Part 2.37	IFRS 9.5.7.1, Annex V. Part 2.37		
090	(Interest expenses)	BAD art 27.Vertical layout(2); Annex V.Part 2.31	IAS 1.97; Annex V.Part 2.31	16	
100	(Financial liabilities held for trading)		IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34		
110	(Financial liabilities designated at fair value through profit or loss)		IFRS 7.20(a)(i), B5(e)		
120	(Financial liabilities measured at amortised cost)		IFRS 7.20(b); IFRS 9.5.7.2		
130	(Derivatives – Hedge accounting, interest rate risk)		IAS 39.9; Annex V.Part 2.35		
140	(Other liabilities)		Annex V.Part 2.38		
145	(Interest expense on assets)	Annex V.Part 2.39	IFRS 9.5.7.1, Annex V. Part 2.39		
150	(Expenses on share capital repayable on demand)		IFRIC 2.11		
160	Dividend income	BAD art 27.Vertical layout(3); Annex V.Part 2.40	Annex V.Part 2.40	31	
170	Financial assets held for trading		IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40		
175	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		
191	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		
192	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	Annex V Part 2 .42	Annex V Part 2 .42		
200	Fee and commission income	BAD art 27.Vertical layout(4)	IFRS 7.20(c)	22	
210	(Fee and commission expenses)	BAD art 27.Vertical layout(5)	IFRS 7.20(c)	22	
220	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	
231	Financial assets at fair value through other comprehensive income		IFRS 9.4.12A; IFRS 9.5.7.10-11		
241	Financial assets at amortised cost		IFRS 7.20(a)(v); IFRS 9.4.1.2; IFRS 9.5.7.2		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
260	Financial liabilities measured at amortised cost		IFRS 7.20(a)(v); IFRS 9.5.7.2		
270	Other				
280	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	
285	Gains or (-) losses on trading financial assets and liabilities, net	BAD art 27.Vertical layout(6)		16	
287	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		
290	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	
295	Gains or (-) losses on non-trading financial assets and liabilities, net	BAD art 27.Vertical layout(6)		16	
300	Gains or (-) losses from hedge accounting, net	Accounting Directive art 8(1) (a), (6), (8)	Annex V.Part 2.47	16	
310	Exchange differences [gain or (-) loss], net	BAD art 39	IAS 21.28, 52 (a)		
320	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			
330	Gains or (-) losses on derecognition of non-financial assets, net	Annex V. Part 2.48	IAS 1.34; Annex V. Part 2.48	45	
340	Other operating income	BAD art 27.Vertical layout(7); Annex V.Part 2.314-316	Annex V.Part 2.314-316	45	
350	(Other operating expenses)	BAD art 27.Vertical layout(10); Annex V. Part 2.314-316	Annex V.Part 2.314-316	45	
355	TOTAL OPERATING INCOME, NET				
360	(Administrative expenses)	BAD art 27.Vertical layout(8)			
370	(Staff expenses)	BAD art 27.Vertical layout(8) (a)	IAS 19.7; IAS 1.102, IG 6	44	
380	(Other administrative expenses)	BAD art 27.Vertical layout(8) (b);		16	
385	(Cash contributions to resolution funds and deposit guarantee schemes)	Annex V.Part 2.48i	Annex V.Part 2.48i		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
390	(Depreciation)		IAS 1.102, 104		
400	(Property, Plant and Equipment)	BAD art 27.Vertical layout(9)	IAS 1.104; IAS 16.73(e)(vii)		
410	(Investment Properties)	BAD art 27.Vertical layout(9)	IAS 1.104; IAS 40.79(d)(iv)		
415	(Goodwill)	BAD art 27.Vertical layout(9)			
420	(Other intangible assets)	BAD art 27.Vertical layout(9)	IAS 1.104; IAS 38.118(e)(vi)		
425	Modification gains or (-) losses, net		IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49		
426	Financial assets at fair value through other comprehensive income		IFRS 7.35J		
427	Financial assets at amortised cost		IFRS 7.35J		
430	(Provisions or (-) reversal of provisions)		IAS 37.59, 84; IAS 1.98(b)(f)(g)	9 12 43	
435	(payment commitments to resolution funds and deposit guarantee schemes)	Annex V.Part 2.48i	Annex V.Part 2.48i		
440	(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		
450	(Other provisions)				
455	(Increases or (-) decreases of the fund for general banking risks, net)	BAD art 38.2			
460	(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	
481	(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	
491	(Financial assets at amortised cost)		IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8	12	
510	(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	
520	(Impairment or (-) reversal of impairment on non-financial assets)		IAS 36.126(a)(b)	16	
530	(Property, plant and equipment)	BAD art 27.Vertical layout(9)	IAS 16.73(e)(v-vi)		
540	(Investment properties)	BAD art 27.Vertical layout(9)	IAS 40.79(d)(v)		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
550	(Goodwill)	BAD art 27.Vertical layout(9)	IFRS 3.Appendix B67(d)(v); IAS 36.124		
560	(Other intangible assets)	BAD art 27.Vertical layout(9)	IAS 38.118 (e)(iv)(v)		
570	(Other)		IAS 36.126 (a)(b)		
580	Negative goodwill recognised in profit or loss	Accounting Directive art 24(3) (f)	IFRS 3.Appendix B64(n)(i)		
590	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		
600	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		IFRS 5.37; Annex V.Part 2.55		
610	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		IAS 1.102, IG 6; IFRS 5.33 A		
620	(Tax expense or (-) income related to profit or loss from continuing operations)	BAD art 27.Vertical layout(15)	IAS 1.82(d); IAS 12.77		
630	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	BAD art 27.Vertical layout(16)	IAS 1, IG 6		
632	Extraordinary profit or (-) loss after tax	BAD art 27.Vertical layout(21)			
633	Extraordinary profit or loss before tax	BAD art 27.Vertical layout(19)			
634	(Tax expense or (-) income related to extraordinary profit or loss)	BAD art 27.Vertical layout(20)			
640	Profit or (-) loss after tax from discontinued operations		IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56		
650	Profit or (-) loss before tax from discontinued operations		IFRS 5.33(b)(i)		
660	(Tax expense or (-) income related to discontinued operations)		IFRS 5.33 (b)(ii),(iv)		
670	PROFIT OR (-) LOSS FOR THE YEAR	BAD art 27.Vertical layout(23)	IAS 1.81A(a)		
680	Attributable to minority interest [non-controlling interests]		IAS 1.81B (b)(i)		
690	Attributable to owners of the parent		IAS 1.81B (b)(ii)		

3. **Statement of comprehensive income**

		References National GAAP compatible IFRS	Current period 010
010	Profit or (-) loss for the year	IAS 1.7, IG6	
020	Other comprehensive income	IAS 1.7, IG6	
030	Items that will not be reclassified to profit or loss	IAS 1.82A(a)(i)	
040	Tangible assets	IAS 1.7, IG6; IAS 16.39-40	
050	Intangible assets	IAS 1.7; IAS 38.85-86	
060	Actuarial gains or (-) losses on defined benefit pension plans	IAS 1.7, IG6; IAS 19.120(c)	
070	Non-current assets and disposal groups held for sale	IFRS 5.38	
080	Share of other recognised income and expense of entities accounted for using the equity method	IAS 1.IG6; IAS 28.10	
081	Fair value changes of equity instruments measured at fair value through other comprehensive income	IAS 1.7(d)	
083	Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	IFRS 9.5.7.5; 6.5.3; IFRS 7.24C; Annex V.Part 2.57	
084	<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>	IFRS 9.5.7.5; 6.5.8(b); Annex V. Part 2.57	
085	<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	IFRS 9.5.7.5; 6.5.8(a); Annex V. Part 2.57	
086	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	IAS 1.7(f)	
090	Income tax relating to items that will not be reclassified	IAS 1.91(b); Annex V.Part 2.66	
100	Items that may be reclassified to profit or loss	IAS 1.82A(a)(ii)	
110	Hedge of net investments in foreign operations [effective portion]	IFRS 9.6.5.13(a); IFRS 7.24C(b)(i)(iv); 24E(a); Annex V.Part 2.58	
120	Valuation gains or (-) losses taken to equity	IAS 1.IG6; IFRS 9.6.5.13(a); IFRS 7.24C(b)(i); 24E(a); Annex V. Part 2.58	
130	Transferred to profit or loss	IAS 1.7, 92-95; IAS 21.48-49; IFRS 9.6.5.14; Annex V.Part 2.59	
140	Other reclassifications	Annex V.Part 2.65	
150	Foreign currency translation	IAS 1.7, IG6; IAS 21.52(b)	
160	Translation gains or (-) losses taken to equity	IAS 21.32, 38-47	
170	Transferred to profit or loss	IAS 1.7, 92-95; IAS 21.48-49	
180	Other reclassifications	Annex V.Part 2.65	
190	Cash flow hedges [effective portion]	IAS 1.7, IG6; IAS 39.95(a)-96 IFRS 9.6.5.11(b); IFRS 7.24C(b)(i); 24E(a);	

		References National GAAP compatible IFRS	Current period 010
200	Valuation gains or (-) losses taken to equity	IAS 1.7(e),IG6; IFRS 9.6.5.11(a)(b)(d); IFRS 7.24C(b)(i), .24E(a)	
210	Transferred to profit or loss	IAS 1.7, 92-95, IG6; IFRS 9.6.5.11(d)(ii)(iii);IFRS 7.24C(b)(iv),.24E(a) Annex V.Part 2.59	
220	Transferred to initial carrying amount of hedged items	IAS 1.IG6;IFRS 9.6.5.11(d)(i)	
230	Other reclassifications	Annex V.Part 2.65	
231	Hedging instruments [not designated elements]	IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24E (b)(c); Annex V. Part 2.60	
232	Valuation gains or (-) losses taken to equity	IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24E (b)(c)	
233	Transferred to profit or loss	IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24E(b)(c); Annex V. Part 2.61	
234	Other reclassifications	Annex V.Part 2.65	
241	Debt instruments at fair value through other comprehensive income	IAS 1.7(da), IG 6; IAS 1.IG6; IFRS 9.5.6.4; Annex V.Part 2.62-63	
251	Valuation gains or (-) losses taken to equity	IFRS 7.20(a)(ii); IAS 1.IG6; IFRS 9.5.6.4	
261	Transferred to profit or loss	IAS 1.7, IAS 1.92-95, IAS 1.IG6; IFRS 9.5.6.7; Annex V.Part 2.64	
270	Other reclassifications	IFRS 5.IG Example 12;IFRS 9.5.6.5; Annex V.Part 2.64-65	
280	Non-current assets and disposal groups held for sale	IFRS 5.38	
290	Valuation gains or (-) losses taken to equity	IFRS 5.38	
300	Transferred to profit or loss	IAS 1.7, 92-95; IFRS 5.38	
310	Other reclassifications	IFRS 5.IG Example 12	
320	Share of other recognised income and expense of Investments in subsidiaries, joint ventures and associates	IAS 1.IG6; IAS 28.10	
330	Income tax relating to items that may be reclassified to profit or (-) loss	IAS 1.91(b), IG6; Annex V. Part 2.66	
340	Total comprehensive income for the year	IAS 1.7, 81A(a), IG6	
350	Attributable to minority interest [Non-controlling interest]	IAS 1.83(b)(i), IG6	
360	Attributable to owners of the parent	IAS 1.83(b)(ii), IG6	

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

4.1 Financial assets held for trading

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount
				<i>Annex V. Part 1.27</i>
				010
005	Derivatives			
010	Equity instruments		<i>IAS 32.11, Annex V. Part 1.44(b)</i>	
030	of which: credit institutions		<i>Annex V.Part 1.42(c)</i>	
040	of which: other financial corporations		<i>Annex V.Part 1.42(d)</i>	
050	of which: non-financial corporations		<i>Annex V.Part 1.42(e)</i>	
060	Debt securities		<i>Annex V.Part 1.31, 44(b)</i>	
070	Central banks		<i>Annex V.Part 1.42(a)</i>	
080	General governments		<i>Annex V.Part 1.42(b)</i>	
090	Credit institutions		<i>Annex V.Part 1.42(c)</i>	
100	Other financial corporations		<i>Annex V.Part 1.42(d)</i>	
110	Non-financial corporations		<i>Annex V.Part 1.42(e)</i>	
120	Loans and advances		<i>Annex V.Part 1.32, 44(a)</i>	
130	Central banks		<i>Annex V.Part 1.42(a)</i>	
140	General governments		<i>Annex V.Part 1.42(b)</i>	
150	Credit institutions		<i>Annex V.Part 1.42(c)</i>	
160	Other financial corporations		<i>Annex V.Part 1.42(d)</i>	
170	Non-financial corporations		<i>Annex V.Part 1.42(e)</i>	
180	Households		<i>Annex V.Part 1.42(f)</i>	
190	FINANCIAL ASSETS HELD FOR TRADING		<i>IFRS 9.Appendix A</i>	

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				Annex V. Part 1.27	Annex V. Part 2.69
				010	020
010	Equity instruments		IAS 32.11, Annex V. Part 1.44(b)		
020	of which: credit institutions		Annex V. Part 1.42(c)		
030	of which: other financial corporations		Annex V. Part 1.42(d)		
040	of which: non-financial corporations		Annex V. Part 1.42(e)		
050	Debt securities		Annex V. Part 1.31, 44(b)		
060	Central banks		Annex V. Part 1.42(a)		
070	General governments		Annex V. Part 1.42(b)		
080	Credit institutions		Annex V. Part 1.42(c)		
090	Other financial corporations		Annex V. Part 1.42(d)		
100	Non-financial corporations		Annex V. Part 1.42(e)		
110	Loans and advances		Annex V. Part 1.32, 44(a)		
120	Central banks		Annex V. Part 1.42(a)		
130	General governments		Annex V. Part 1.42(b)		
140	Credit institutions		Annex V. Part 1.42(c)		
150	Other financial corporations		Annex V. Part 1.42(d)		
160	Non-financial corporations		Annex V. Part 1.42(e)		
170	Households		Annex V. Part 1.42(f)		
180	NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS		IFRS 7.8(a)(ii); IFRS 9.4.1.4		

4.2.2 Financial assets designated at fair value through profit or loss

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				Annex V. Part 1.27	Annex V. Part 2.69
				010	020
010	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5			
020	of which: at cost				
030	of which: credit institutions	Annex V. Part 1.42(c)			
040	of which: other financial corporations	Annex V. Part 1.42(d)			
050	of which: non-financial corporations	Annex V. Part 1.42(e)			
060	Debt securities	Annex V. Part 1.31, 44(b)	Annex V. Part 1.31, 44(b)		
070	Central banks	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)		
080	General governments	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)		
090	Credit institutions	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)		
100	Other financial corporations	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)		
110	Non-financial corporations	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)		
120	Loans and advances	Annex V. Part 1.32, 44(a)	Annex V. Part 1.32, 44(a)		
130	Central banks	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)		
140	General governments	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)		
150	Credit institutions	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)		
160	Other financial corporations	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)		
170	Non-financial corporations	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)		
180	Households	Annex V. Part 1.42(f)	Annex V. Part 1.42(f)		
190	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		

4.5 Subordinated financial assets

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount
				Annex V. Part 1.27-28 010
010	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32	
020	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31	
030	SUBORDINATED [FOR THE ISSUER] FINANCIAL ASSETS	Accounting Directive art 8(1)(a); Annex V. Part 2.78, 100	Annex V.Part 2.78, 100	

4.6 Trading Financial assets

		References National GAAP based on BAD	Carrying amount
			Annex V.Part 1.27-28 010
005	Derivatives	CRR Annex II; Annex V.Part 1.17, Part 2.68	
010	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)	
020	of which: unquoted		
030	of which: credit institutions	Annex V.Part 1.42(c)	
040	of which: other financial corporations	Annex V.Part 1.42(d)	
050	of which: non-financial corporations	Annex V.Part 1.42(e)	
060	Debt securities	Annex V.Part 1.31, 44(b)	
070	Central banks	Annex V.Part 1.42(a)	
080	General governments	Annex V.Part 1.42(b)	
090	Credit institutions	Annex V.Part 1.42(c)	
100	Other financial corporations	Annex V.Part 1.42(d)	
110	Non-financial corporations	Annex V.Part 1.42(e)	
120	Loans and advances	Annex V.Part 1.32, 44(a)	
130	Central banks	Annex V.Part 1.42(a)	
140	General governments	Annex V.Part 1.42(b)	
150	Credit institutions	Annex V.Part 1.42(c)	
160	Other financial corporations	Annex V.Part 1.42(d)	
170	Non-financial corporations	Annex V.Part 1.42(e)	
180	Households	Annex V.Part 1.42(f)	
190	TRADING FINANCIAL ASSETS	BAD Article 32-33; Annex V. Part 1.17	

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

		References National GAAP based on BAD	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Annex V.Part 1.27-28	Annex V.Part 2.69
			010	021
010	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)		
020	of which: unquoted			
030	of which: credit institutions	Annex V.Part 1.42(c)		
040	of which: other financial corporations	Annex V.Part 1.42(d)		
050	of which: non-financial corporations	Annex V.Part 1.42(e)		
060	Debt securities	Annex V.Part 1.31, 44(b)		
070	Central banks	Annex V.Part 1.42(a)		
080	General governments	Annex V.Part 1.42(b)		
090	Credit institutions	Annex V.Part 1.42(c)		
100	Other financial corporations	Annex V.Part 1.42(d)		
110	Non-financial corporations	Annex V.Part 1.42(e)		
120	Loans and advances	Annex V.Part 1.32, 44(a)		
130	Central banks	Annex V.Part 1.42(a)		
140	General governments	Annex V.Part 1.42(b)		
150	Credit institutions	Annex V.Part 1.42(c)		
160	Other financial corporations	Annex V.Part 1.42(d)		
170	Non-financial corporations	Annex V.Part 1.42(e)		
180	Households	Annex V.Part 1.42(f)		
190	NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	BAD art 36(2)		

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

	References National GAAP based on BAD	Gross carrying amount Annex V, Part 1.34(c), 34(e)			Specific allowances for credit risk affecting carrying amount	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount
		Unimpaired assets Annex V, Part 2.80	Impaired assets CRR art 4(95), Annex V, Part 2.80	of which: assets under LOCOM			
005	Equity instruments ECB/2013/33 Annex 2, Part 2.4-5; Annex V, Part 1.44(b)	010	020	025	030	041	045
006	of which: unquoted						
007	of which: credit institutions						
008	of which: other financial corporations						
009	of which: non-financial corporations						
010	Debt securities Annex V, Part 1.31, 44(b)						
020	Central banks Annex V, Part 1.42(a)						
030	General governments Annex V, Part 1.42(b)						
040	Credit institutions Annex V, Part 1.42(c)						
050	Other financial corporations Annex V, Part 1.42(d)						
060	Non-financial corporations Annex V, Part 1.42(e)						

	References National GAAP based on BAD	Gross carrying amount Annex V, Part 1.34(c), 34(c)				Specific allowances for credit risk affecting carrying amount	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount
		Unimpaired assets Annex V, Part 2.80	of which: assets under LOCOM	Impaired assets CRR art 4(95), Annex V, Part 2.80	of which: assets under LOCOM			
070	Loans and advances							
		Annex V, Part 1.32, 44(a)						
080	Central banks	Annex V, Part 1.42(a)						
090	General governments	Annex V, Part 1.42(b)						
100	Credit institutions	Annex V, Part 1.42(c)						
110	Other financial corporations	Annex V, Part 1.42(d)						
120	Non-financial corporations	Annex V, Part 1.42(e)						
125	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)						
130	Households	Annex V, Part 1.42(f)						
140	NON-TRADING FINANCIAL ASSETS MEASURED AT A COST-BASED METHOD	BAD art 37.1; art 42a(4)(b); Annex V, Part 1.19						

	References National GAAP based on BAD	Carrying amount	of which: assets under LOCOM	Accumulated negative value adjustments on LOCOM assets – market risk induced	Accumulated negative value adjustments on LOCOM assets – credit risk induced	Accumulated partial write-offs	Accumulated total write-offs
005	Equity instruments ECB/2013/33 Annex 2. Part 2.4-5; Annex V Part 1.44(b)	050	060	070	080	090	100
006	of which: unquoted						
007	of which: credit institutions						
008	of which: other financial corporations						
009	of which: non-financial corporations						
010	Debt securities Annex V. Part 1.31, 44(b)						
020	Central banks						
030	General governments						
040	Credit institutions						
050	Other financial corporations						
060	Non-financial corporations						

	Carrying amount	of which: assets under LOCOM	Accumulated negative value adjustments on LOCOM assets – market risk induced	Accumulated negative value adjustments on LOCOM assets – credit risk induced	Accumulated partial write-offs	Accumulated total write-offs
	050	060	070	080	090	100
	References National GAAP based on BAD					
070	Loans and advances	Annex V, Part 1.32, 44(a)				
080	Central banks	Annex V, Part 1.42(a)				
090	General governments	Annex V, Part 1.42(b)				
100	Credit institutions	Annex V, Part 1.42(c)				
110	Other financial corporations	Annex V, Part 1.42(d)				
120	Non-financial corporations	Annex V, Part 1.42(e)				
125	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)				
130	Households	Annex V, Part 1.42(f)				
140	NON-TRADING FINANCIAL ASSETS MEASURED AT A COST-BASED METHOD	BAD art 37.1; art 42a(4)(b); Annex V, Part 1.19				

4.10 Other non-trading non-derivative financial assets

	References National GAAP based on BAD	Gross carrying amount Annex V.Part 1.34(e),34(f)			Specific allowances for credit risk CRR art 4(95); Annex V. Part 2.70(c), 71	General allowances for credit risk affecting carrying amount CRR art 4(95); Annex V. Part 2.70(c),71	General allowances for banking risk affecting carrying amount CRR art 4(95); Annex V.Part 2.70(c), 71, 82
		Unimpaired assets Annex V. Part 2.81	Impaired assets Annex V. Part 2.81	of which: assets under LOCOM Annex V.Part 1.20			
010	Equity instruments ECB/2013/33 Annex 2.Part 2.4-5; Annex V.Part 1.44(b)	015	020	025	030	040	050
020	of which: unquoted						
030	of which: credit institutions						
040	of which: other financial corporations						
050	of which: non-financial corporations						
060	Debt securities Annex V.Part 1.31, 44(b)						
070	Central banks Annex V.Part 1.42(a)						
080	General governments Annex V.Part 1.42(b)						
090	Credit institutions Annex V.Part 1.42(c)						
100	Other financial corporations Annex V.Part 1.42(d)						
110	Non-financial corporations Annex V.Part 1.42(e)						

	References National GAAP based on BAD	Gross carrying amount Annex V, Part 1.34(e), 3.4(f)				Specific allowances for credit risk	General allowances for credit risk affecting carrying amount	General allowances for banking risk affecting carrying amount
		Unimpaired assets	Impaired assets	of which: assets under LOCOM				
				Annex V, Part 2.81	Annex V, Part 2.81			
		Annex V, Part 2.81	Annex V, Part 2.81	Annex V, Part 1.20	Annex V, Part 1.20	Annex V, Part 2.70(c), 71	Annex V, Part 2.70(c), 71, 82	Annex V, Part 2.70(c), 71, 82
		015	016	020	025	030	040	050
120	Loans and advances Annex V, Part 1.32, 44(a)							
130	Central banks Annex V, Part 1.42(a)							
140	General governments Annex V, Part 1.42(b)							
150	Credit institutions Annex V, Part 1.42(c)							
160	Other financial corporations Annex V, Part 1.42(d)							
170	Non-financial corporations Annex V, Part 1.42(e)							
175	Of which: Small and Medium-sized Enterprises SME Art 1 2(a)							
180	Households Annex V, Part 1.42(f)							
190	OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS Accounting Directive art 8(1)(a), 8(2); Annex V, Part 1.20							

		Carrying amount	of which: assets under LOCOM	Accumulated negative value adjustments on LOCOM assets – market risk induced	Accumulated negative value adjustments on LOCOM assets – credit risk induced	Accumulated partial write-offs	Accumulated total write-offs
References National GAAP based on BAD							
010	Equity instruments	Annex V, Part 1.27-28	Annex V, Part 1.20	Annex V, Part 2.81	Annex V, Part 2.81	CRR art 4(95); Annex V, Part 2.72-74	CRR art 4(95); Annex V, Part 2.72-74
		010	070	080	090	100	110
020	of which: unquoted						
030	of which: credit institutions						
040	of which: other financial corporations						
050	of which: non-financial corporations						
060	Debt securities						
070	Central banks						
080	General governments						
090	Credit institutions						
100	Other financial corporations						
110	Non-financial corporations						

	Carrying amount	of which: assets under LOCOM	Accumulated negative value adjustments on LOCOM assets – market risk induced	Accumulated negative value adjustments on LOCOM assets – credit risk induced	Accumulated partial write-offs	Accumulated total write-offs	References National GAAP based on BAD
120	010	070	080	090	100	110	Annex V, Part 1.32, 44(a)
Loans and advances							
130							Annex V, Part 1.42(a)
Central banks							
140							Annex V, Part 1.42(b)
General governments							
150							Annex V, Part 1.42(c)
Credit institutions							
160							Annex V, Part 1.42(d)
Other financial corporations							
170							Annex V, Part 1.42(e)
Non-financial corporations							
175							SME Art 1 2(a)
Of which: Small and Medium-sized Enterprises							
180							Annex V, Part 1.42(f)
Households							
190							Accounting Directive art 8(1)(a), 8(2); Annex V, Part 1.20
OTHER NON-TRADING FINANCIAL ASSETS							NON-DERIVATIVE

6. Breakdown of non-trading loans and advances to non-financial corporations by NACE codes6.1 Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes

	References	Non-financial corporations Annex V, Part 1.42(e), Part 2.91					Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	of which: defaulted	Accumulated impairment	
		010	011	012	013	021	022
010	A Agriculture, forestry and fishing						
020	B Mining and quarrying						
030	C Manufacturing						
040	D Electricity, gas, steam and air conditioning supply						
050	E Water supply						
060	F Construction						
070	G Wholesale and retail trade						
080	H Transport and storage						
090	I Accommodation and food service activities						
100	J Information and communication						
105	K Financial and insurance activities						

		Non-financial corporations Annex V, Part 1.42(e), Part 2.91					Accumulated negative changes in fair value due to credit risk on non-performing exposures
References		Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	of which: defaulted	Accumulated impairment	
		Annex V, Part 1.34	Annex V, Part 2.93	Annex V, Part 2.213-232	CRR, art 178; Annex V, Part 2.237(b)	Annex V, Part 2.70-71	Annex V, Part 2.69
		010	011	012	013	021	022
110	L Real estate activities						
120	M Professional, scientific and technical activities						
130	N Administrative and support service activities						
140	O Public administration and defence, compulsory social security						
150	P Education						
160	Q Human health services and social work activities						
170	R Arts, entertainment and recreation						
180	S Other services						
190	LOANS AND ADVANCES						

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

	References National GAAP based on BAD	Carrying amount Annex V.Part 1.27-28					
		Past due but not impaired			Past due impaired		
		≤ 30 days	≤ 30 days ≤ 90 days	> 90 days	≤ 30 days	> 30 days ≤ 90 days	> 90 days
		CRR art 4(95); Annex V.Part 2.96					
		010	020	030	040	050	060
060	Debt securities						
070	Central banks						
080	General governments						
090	Credit institutions						
100	Other financial corporations						
110	Non-financial corporations						
120	Loans and advances						
130	Central banks						
140	General governments						
150	Credit institutions						
160	Other financial corporations						
170	Non-financial corporations						
180	Households						
190	TOTAL DEBT INSTRUMENTS						

		Carrying amount Annex V.Part 1.27-28					
		Past due but not impaired			Past due impaired		
		≤ 30 days	> 30 days ≤ 90 days	> 90 days	≤ 30 days	> 30 days ≤ 90 days	> 90 days
		CRR art 4(95); Annex V.Part 2.96					
		010	020	030	040	050	060
		References National GAAP based on BAD					
		Loans and advances by product, by collateral and by subordination					
200	On demand [call] and short notice [current account]						
210	Credit card debt						
220	Trade receivables						
230	Finance leases						
240	Reverse repurchase loans						
250	Other term loans						
260	Advances that are not loans						
270	of which: Loans collateralized by immovable property						
280	of which: other collateralized loans						
290	of which: credit for consumption						
300	of which: lending for house purchase						
310	of which: project finance loans						

8. Breakdown of financial liabilities8.1 Breakdown of financial liabilities by product and by counterparty sector

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
010	Derivatives	CRR Annex II		IFRS 7.8(e)(i); 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	Accounting Directive art 8(3); Annex V, Part 1.25	Accounting Directive art 8(3)	IFRS 7.24A(a); IFRS 9.6	CRR art 33(1) (b), art 33(1) (c); Annex V, Part 2.101
020	Short positions									
030	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5								
040	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31							
050	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							
060	Central banks	Annex V.Part 1.42(a), 44(c)	Annex V.Part 1.42(a), 44(c)							
070	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
080	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
090	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							
100	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
				IFRS 7.8(e)(i); 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 7.24.A(a); IFRS 9.6	CRR art 33(1) (b); art 33(1) (c); Annex V, Part 2.101
					Accounting Directive art 8(1) (a), (c); IAS 39.9		Accounting Directive art 8(3); Annex V, Part 1.25	Accounting Directive art 8(3)	Accounting Directive art 8(1) (a), (c), (8)(1)(a)	CRR art 33(1) (b); art 33(1) (c); Annex V, Part 2.102
				010	020	030	034	035	037	040
110	General governments	Annex V.Part 1.42(b), 44(c)	Annex V.Part 1.42(b), 44(c)							
120	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
130	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
140	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							
150	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
160	Credit institutions	Annex V.Part 1.42(c), 44(c)	Annex V.Part 1.42(c), 44(c)							
170	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							
180	Deposits with agreed maturity	ECB/2013/33 Annex 2.Part 2.9.2	ECB/2013/33 Annex 2.Part 2.9.2							
190	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							
200	Repurchase agreements	ECB/2013/33 Annex 2.Part 2.9.4	ECB/2013/33 Annex 2.Part 2.9.4							
210	Other financial corporations	Annex V.Part 1.42(d), 44(c)	Annex V.Part 1.42(d), 44(c)							
220	Current accounts / overnight deposits	ECB/2013/33 Annex 2.Part 2.9.1	ECB/2013/33 Annex 2.Part 2.9.1							

			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)(i); 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			CRR art 33(1) (b), art 33(1) (c); Annex V, Part 2.101	
				Accounting Directive art 8(1) (a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V, Part 1.25	034	Accounting Directive art 33(1) (b), art 33(1) (c); Annex V, Part 2.102	
			010	020	030	035	037	040	
		References National GAAP compatible IFRS							
230	Deposits with agreed maturity	ECB/2013/33 Annex 2, Part 2.9.2	ECB/2013/33 Annex 2, Part 2.9.2						
240	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						
250	Repurchase agreements	ECB/2013/33 Annex 2, Part 2.9.4	ECB/2013/33 Annex 2, Part 2.9.4						
260	Non-financial corporations	Annex V, Part 1.42(e), 44(c)	Annex V, Part 1.42(e), 44(c)						
270	Current accounts / overnight deposits	ECB/2013/33 Annex 2, Part 2.9.1	ECB/2013/33 Annex 2, Part 2.9.1						
280	Deposits with agreed maturity	ECB/2013/33 Annex 2, Part 2.9.2	ECB/2013/33 Annex 2, Part 2.9.2						
290	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						
300	Repurchase agreements	ECB/2013/33 Annex 2, Part 2.9.4	ECB/2013/33 Annex 2, Part 2.9.4						
310	Households	Annex V, Part 1.42(f), 44(c)	Annex V, Part 1.42(f), 44(c)						
320	Current accounts / overnight deposits	ECB/2013/33 Annex 2, Part 2.9.1	ECB/2013/33 Annex 2, Part 2.9.1						
330	Deposits with agreed maturity	ECB/2013/33 Annex 2, Part 2.9.2	ECB/2013/33 Annex 2, Part 2.9.2						
340	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						
350	Repurchase agreements	ECB/2013/33 Annex 2, Part 2.9.4	ECB/2013/33 Annex 2, Part 2.9.4						

8.2 Subordinated financial liabilities

				Carrying amount		
				Designated at fair value through profit or loss	At amortized cost	At a cost-based method
			References National GAAP compatible IFRS	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1	
		References National GAAP		Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3)
010	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	010	020	030
020	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37			
030	SUBORDINATED FINANCIAL LIABILITIES	Annex V.Part 2.99-100	Annex V.Part 2.99-100			

9. Loan commitments, financial guarantees and other commitments

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

		Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment Annex V Part 2.1.06-1.09							Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
		Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment Annex V Part 2.1.07-1.08, 1.18			Credit-impaired instruments (Stage 3)				Provision	Nominal amount	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
		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)	Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)						
		IFRS 9.2.1(e)(g), IFRS 9.4.2(g), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35MI	IFRS 9.2.1(e)(g), IFRS 9.4.2(g), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e)(g), IFRS 9.4.2(g), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35MI	IFRS 9.2.1(e)(g), IFRS 9.4.2(g), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	IFRS 9.2.1(e)(g), IFRS 9.4.2(g), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)	IFRS 9.2.1(e)(g), IFRS 9.4.2(g), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)	IFRS 9.2.1(e)(g), IFRS 9.4.2(g), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)	IAS 37, IFRS 9.2.1(e), IFRS 9.2.1(f), IFRS 9.B2.5; IFRS 4; Annex V, Part 2.1.11, 118	IAS 37, IFRS 9.2.1(f), IFRS 9.B2.5; IFRS 4; Annex V, Part 2.1.06, 111	IFRS 9.2.3(a), 9.B2.5; Annex V, Part 2.1.10, 118	Annex V Part 2.69
		010	020	030	040	050	060	100	110	120	130	
010	Loan commitments given											
		References National GAAP compatible IFRS										
		CRR Annex I; Annex V, Part 1.44(g), Part 2.102-105, 113, 116										
021	of which: non-performing	Annex V: Part 2.117										
030	Central banks	Annex V: Part 1.42(a)										
040	General governments	Annex V: Part 1.42(b)										
050	Credit institutions	Annex V: Part 1.42(c)										
060	Other financial corporations	Annex V: Part 1.42(d)										
070	Non-financial corporations	Annex V: Part 1.42(e)										
080	Households	Annex V: Part 1.42(f)										
090	Financial guarantees given	IFRS 4 Annex A; CRR Annex I; Annex V: Part 1.44(f), Part 2.102-105, 114, 116										

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

		<i>References National GAAP</i>	Nominal amount	Provisions
			<i>CRR Annex I; Annex V. Part 2.118</i>	<i>CRR Annex I; Annex V. Part 2.11</i>
			010	020
010	Loan commitments given	<i>CRR Annex I; Annex V. Part 1.44(g), Part 2.112, 113</i>		
021	of which: non-performing	<i>Annex V. Part 2.117</i>		
030	Central banks	<i>Annex V. Part 1.42(a)</i>		
040	General governments	<i>Annex V. Part 1.42(b)</i>		
050	Credit institutions	<i>Annex V. Part 1.42(c)</i>		
060	Other financial corporations	<i>Annex V. Part 1.42(d)</i>		
070	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>		
080	Households	<i>Annex V. Part 1.42(f)</i>		
090	Financial guarantees given	<i>CRR Annex I; Annex V. Part 1.44(f), Part 2.112, 114</i>		
101	of which: non-performing	<i>Annex V. Part 2.117</i>		
110	Central banks	<i>Annex V. Part 1.42(a)</i>		
120	General governments	<i>Annex V. Part 1.42(b)</i>		
130	Credit institutions	<i>Annex V. Part 1.42(c)</i>		
140	Other financial corporations	<i>Annex V. Part 1.42(d)</i>		
150	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>		
160	Households	<i>Annex V. Part 1.42(f)</i>		
170	Other Commitments given	<i>CRR Annex I; Annex V. Part 1.44(g), Part 2.112, 115</i>		
181	of which: non-performing	<i>Annex V. Part 2.117</i>		
190	Central banks	<i>Annex V. Part 1.42(a)</i>		
200	General governments	<i>Annex V. Part 1.42(b)</i>		
210	Credit institutions	<i>Annex V. Part 1.42(c)</i>		
220	Other financial corporations	<i>Annex V. Part 1.42(d)</i>		
230	Non-financial corporations	<i>Annex V. Part 1.42(e)</i>		
240	Households	<i>Annex V. Part 1.42(f)</i>		

9.2 Loan commitments, financial guarantees and other commitments received

	References National GAAP	References National GAAP compatible IFRS	Maximum amount of the guarantee that can be considered		Nominal amount
			IFRS 7.36 (b); Annex V. Part 2.119	Annex V. Part 2.119	
010	Loan commitments received Annex V. Part 1.44(h), Part 2.102-103, 113	IFRS 9.2.1(g), BC22.2; Annex V. Part 1.44(h), Part 2.102-103, 113	010	020	
020	Central banks Annex V. Part 1.42(a)	Annex V. Part 1.42(a)			
030	General governments Annex V. Part 1.42(b)	Annex V. Part 1.42(b)			
040	Credit institutions Annex V. Part 1.42(c)	Annex V. Part 1.42(c)			
050	Other financial corporations Annex V. Part 1.42(d)	Annex V. Part 1.42(d)			
060	Non-financial corporations Annex V. Part 1.42(e)	Annex V. Part 1.42(e)			
070	Households Annex V. Part 1.42(f)	Annex V. Part 1.42(f)			
080	Financial guarantees received Annex V. Part 1.44(h), Part 2.102-103, 114	IFRS 9.2.1(e), B2.5, BC2.17, IFRS 8, Appendix A; IFRS 4 Annex A; Annex V. Part 1.44(h), Part 2.102-103, 114			
090	Central banks Annex V. Part 1.42(a)	Annex V. Part 1.42(a)			
100	General governments Annex V. Part 1.42(b)	Annex V. Part 1.42(b)			
110	Credit institutions Annex V. Part 1.42(c)	Annex V. Part 1.42(c)			
120	Other financial corporations Annex V. Part 1.42(d)	Annex V. Part 1.42(d)			
130	Non-financial corporations Annex V. Part 1.42(e)	Annex V. Part 1.42(e)			
140	Households Annex V. Part 1.42(f)	Annex V. Part 1.42(f)			

		References National GAAP	References National GAAP compatible IFRS	Maximum amount of the guarantee that can be considered		Nominal amount
				IFRS 7.36 (b): Annex V, Part 2.119		
				Annex V:Part 2.119	Annex V:Part 2.119	
150	Other Commitments received			010	020	
		Annex V.Part 1.44(h), Part 2.102-103, 115	Annex V.Part 1.44(h), Part 2.102-103, 115			
160	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)			
170	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)			
180	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)			
190	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)			
200	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)			
210	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)			

	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		
270	Other	Annex V.Part 2.129(f)	Annex V.Part 2.129(f)	Annex V.Part 2.129(f)									
280	of which: economic hedges	Annex V.Part 2.137-139	Annex V.Part 2.137-139	Annex V.Part 2.137-139									
290	DERIVATIVES	CRR Annex II; Annex V. Part 1.16(a)	IFRS 9.Appendix A										
300	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	Annex V.Part 1.42(c), 44(e), Part 2.141 (a), 142									
310	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)	Annex V.Part 1.42(d), 44(e), Part 2.141(b)									
320	of which: OTC – rest	Annex V.Part 1.44(e), Part 2.141(c)	Annex V.Part 1.44(e), Part 2.141(c)	Annex V.Part 1.44(e), Part 2.141(c)									
					Annex V. Part 1.17, Part 2.120	Annex V.Part 2.124	Annex V. Part 1.25, Part 2.120	Annex V. Part 2.132	Annex V. Part 2.132	Annex V. Part 2.133-135	Annex V. Part 2.133-135	Annex V. Part 2.133-135	Annex V. Part 2.133-135
					010	011	020	022	025	030	040		

11. Hedge accounting

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

	By product or by type of market	References National GAAP compatible IFRS	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V. Part 2.120, 131	IFRS 7.24A; Annex V. Part 2.120, 131	Annex V. Part 2.133-135	Annex V. Part 2.133-135
010	Interest rate		010	020	030	040
		Annex V.Part 2.129(a)				
020	OTC options	Annex V.Part 2.136				
030	OTC other	Annex V.Part 2.136				
040	Organized market options	Annex V.Part 2.136				
050	Organized market other	Annex V.Part 2.136				
060	Equity	Annex V.Part 2.129(b)				
070	OTC options	Annex V.Part 2.136				
080	OTC other	Annex V.Part 2.136				
090	Organized market options	Annex V.Part 2.136				
100	Organized market other	Annex V.Part 2.136				
110	Foreign exchange and gold	Annex V.Part 2.129(c)				
120	OTC options	Annex V.Part 2.136				
130	OTC other	Annex V.Part 2.136				
140	Organized market options	Annex V.Part 2.136				
150	Organized market other	Annex V.Part 2.136				
160	Credit	Annex V.Part 2.129(d)				
170	Credit default swap	Annex V.Part 2.136				

	By product or by type of market	References National GAAP compatible IFRS	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V; Part 2.120, 131	IFRS 7.24A; Annex V; Part 2.120, 131	Annex V; Part 2.133-135	Annex V; Part 2.133-135
			010	020	030	040
180	Credit spread option	Annex V.Part 2.136				
190	Total return swap	Annex V.Part 2.136				
200	Other	Annex V.Part 2.136				
210	Commodity	Annex V.Part 2.129(e)				
220	Other	Annex V.Part 2.129(f)				
230	FAIR VALUE HEDGES	IFRS 7.24A; IAS 39.86(a); IFRS 9.6.5.2(a)				
240	Interest rate	Annex V.Part 2.129(a)				
250	OTC options	Annex V.Part 2.136				
260	OTC other	Annex V.Part 2.136				
270	Organized market options	Annex V.Part 2.136				
280	Organized market other	Annex V.Part 2.136				
290	Equity	Annex V.Part 2.129(b)				
300	OTC options	Annex V.Part 2.136				
310	OTC other	Annex V.Part 2.136				
320	Organized market options	Annex V.Part 2.136				
330	Organized market other	Annex V.Part 2.136				
340	Foreign exchange and gold	Annex V.Part 2.129(c)				
350	OTC options	Annex V.Part 2.136				
360	OTC other	Annex V.Part 2.136				

	By product or by type of market	References National GAAP compatible IFRS	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V; Part 2.120, 131	IFRS 7.24A; Annex V; Part 2.120, 131	Annex V; Part 2.133-135	Annex V; Part 2.133-135
			010	020	030	040
370	Organized market options	Annex V.Part 2.136				
380	Organized market other	Annex V.Part 2.136				
390	Credit	Annex V.Part 2.129(d)				
400	Credit default swap	Annex V.Part 2.136				
410	Credit spread option	Annex V.Part 2.136				
420	Total return swap	Annex V.Part 2.136				
430	Other	Annex V.Part 2.136				
440	Commodity	Annex V.Part 2.129(e)				
450	Other	Annex V.Part 2.129(f)				
460	CASH FLOW HEDGES	IFRS 7.24A; IAS 39.86(b); IFRS 9.6.5.2(b)				
470	HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION	IFRS 7.24A; IAS 39.86(c); IFRS 9.6.5.2(c)				
480	PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK	IAS 39.71, 81A, 89A, AG 114-132				
490	PORTFOLIO CASH FLOW HEDGES OF INTEREST RATE RISK	IAS 39.71				
500	DERIVATIVES-HEDGE ACCOUNTING	IFRS 7.24A; IAS 39.9; IFRS 9.6.1				
510	of which: OTC – credit institutions	Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142				
520	of which: OTC – other financial corporations	Annex V.Part 1.42(d), 44(e), Part 2.141(b)				
530	of which: OTC – rest	Annex V.Part 1.44(e), Part 2.141(c)				

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

	References National GAAP compatible IFRS	Carrying amount		
		Fair value hedge	Cash flow hedge	Hedge of net investment in a foreign operation
		Annex V:Part 2.145 010	Annex V:Part 2.145 020	Annex V:Part 2.145 030
010 Non-derivative financial assets	IFRS 7.24A; IFRS 9.6.1; IFRS 9.6.2.2			
020 of which: Financial assets held for trading	IFRS 9. Appendix A			
030 of which: Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 9.4.1.4; IFRS 7.8(a)(ii)			
040 of which: Financial assets designated at fair value through profit or loss	IFRS 9.4.1.5; IFRS 7.8(a)(i)			
050 Non-derivative financial liabilities	IFRS 7.24A; IFRS 9.6.1; IFRS 9.6.2.2			
060 Financial liabilities held for trading	IFRS 9. Appendix A			
070 Financial liabilities designated at fair value through profit or loss	IFRS 9.4.2.1; IFRS 9.6.2.2			
080 Financial assets at amortised cost	IFRS 9.4.2.1; IFRS 9.6.2.2			

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

		References National GAAP based on BAD	Carrying amount Annex V, Part 2.145
010	Non-derivative financial assets		
020	of which: Trading financial assets	BAD Article 32-33; Annex V, Part 1.17	
030	of which: Non-trading non-derivative financial assets measured at fair value through profit or loss	BAD art 36(2)	
040	of which: Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), (8)	
050	of which: Other non-trading non-derivative financial assets	BAD art 37; Accounting Directive Article 12(7); Annex V, Part 1.20	
060	Non-derivative financial liabilities		
070	of which: Trading financial liabilities	Accounting Directive art 8(1)(a),(3),(6)	
080	of which: Non-trading non-derivative financial liabilities measured at a cost-based method	Accounting Directive art 8(3)	

11.4 Hedged items in fair value hedges

	Micro-hedges	Micro-hedges – Net position hedge	Hedge adjustments on micro-hedges		Macro hedges
			Hedge adjustments included in the carrying amount of assets/liabilities	Remaining adjustments for discontinued micro hedges including hedges of net positions	
	Carrying amount	Assets or liabilities included in hedge of a net position (before netting)	Hedge adjustments included in the carrying amount of assets/liabilities	Remaining adjustments for discontinued micro hedges including hedges of net positions	Hedged items in portfolio hedge of interest rate risk
	IFRS 7.24B(a), Annex V, Part 2.146, 147	IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V, Part 2.147, 151	IFRS 7.24B(a)(ii); Annex V, Part 2.148, 149	IFRS 7.24B(a)(v); Annex V, Part 2.148, 150	IFRS 9.6.1.3; IFRS 9.6.6.1; Annex V, Part 2.152
	010	020	030	040	050
ASSETS					
	References National GAAP compatible IFRS				
010	Financial assets measured at fair value through other comprehensive income	IFRS 9.4.1.2A; IFRS 7.8(h); Annex V, Part 2.146, 151			
020	Interest rate	Annex V, Part 2.129(a)			
030	Equity	Annex V, Part 2.129(b)			
040	Foreign exchange and gold	Annex V, Part 2.129(c)			
050	Credit	Annex V, Part 2.129(d)			
060	Commodity	Annex V, Part 2.129(e)			
070	Other	Annex V, Part 2.129(f)			
080	Financial assets measured at amortised cost	IFRS 9.4.1.2A; IFRS 7.8(f); Annex V, Part 2.146, 151			
090	Interest rate	Annex V, Part 2.129(a)			
100	Equity	Annex V, Part 2.129(b)			

	References National GAAP compatible IFRS	Micro-hedges		Micro-hedges – Net position hedge		Hedge adjustments on micro-hedges		Macro hedges			
		Carrying amount	Assets or liabilities included in hedge of a net position (before netting)	Hedge adjustments included in the carrying amount of assets/liabilities	Remaining adjustments for discontinued micro hedges including hedges of net positions	Hedged items in portfolio hedge of interest rate risk					
		IFRS 7.24B(a), Annex V. Part 2.146, 147	IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V. Part 2.147, 151	IFRS 7.24B(a)(ii); Annex V. Part 2.148, 149	IFRS 7.24B(a)(v); Annex V. Part 2.148, 150	IFRS 9.6.1.3; IFRS 9.6.6.1; Annex V. Part 2.152	010	020	030	040	050
110	Foreign exchange and gold						Annex V. Part 2.129(c)				
120	Credit						Annex V. Part 2.129(d)				
130	Commodity						Annex V. Part 2.129(e)				
140	Other						Annex V. Part 2.129(f)				
	LIABILITIES										
150	Financial liabilities measured at amortised costs						IFRS 9.4.2.1; IFRS 7.8(g); Annex V. Part 2.146, 151				
160	Interest rate						Annex V. Part 2.129(a)				
170	Equity						Annex V. Part 2.129(b)				
180	Foreign exchange and gold						Annex V. Part 2.129(c)				
190	Credit						Annex V. Part 2.129(d)				
200	Commodity						Annex V. Part 2.129(e)				
210	Other						Annex V. Part 2.129(f)				

12.1 Movements in allowances and provisions for credit losses

	References National GAAP compatible IFRS	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institutions methodology for estimation (net)
010	Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)						
	IFRS 9.5.5.5						
020	Debt securities						
	Annex V.Part 1.3.1, 44(b)						
030	Central banks						
	Annex V.Part 1.4.2(a)						
040	General governments						
	Annex V.Part 1.4.2(b)						
050	Credit institutions						
	Annex V.Part 1.4.2(c)						
060	Other financial corporations						
	Annex V.Part 1.4.2(d)						
070	Non-financial corporations						
	Annex V.Part 1.4.2(e)						
080	Loans and advances						
	Annex V.Part 1.3.2, 44(a)						
090	Central banks						
	Annex V.Part 1.4.2(a)						
100	General governments						
	Annex V.Part 1.4.2(b)						
110	Credit institutions						
	Annex V.Part 1.4.2(c)						
120	Other financial corporations						
	Annex V.Part 1.4.2(d)						
130	Non-financial corporations						
	Annex V.Part 1.4.2(e)						
140	Households						
	Annex V.Part 1.4.2(f)						

		References National GAAP compatible IFRS	Opening balance	Increases due to reorganisation and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update methodology for in the institutions estimation (net)
			010	020	030	040	050	070
160	of which: collectively measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V:Part 2.158						
170	of which: individually measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V:Part 2.158						
180	Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	IFRS 9.5.5.3						
190	Debt securities	Annex V:Part 1.31, 44(b)						
200	Central banks	Annex V:Part 1.42(a)						
210	General governments	Annex V:Part 1.42(b)						
220	Credit institutions	Annex V:Part 1.42(c)						
230	Other financial corporations	Annex V:Part 1.42(d)						
240	Non-financial corporations	Annex V:Part 1.42(e)						
250	Loans and advances	Annex V:Part 1.32, 44(a)						
260	Central banks	Annex V:Part 1.42(a)						
270	General governments	Annex V:Part 1.42(b)						
280	Credit institutions	Annex V:Part 1.42(c)						
290	Other financial corporations	Annex V:Part 1.42(d)						
300	Non-financial corporations	Annex V:Part 1.42(e)						
310	Households	Annex V:Part 1.42(f)						

		References National GAAP compatible IFRS	Opening balance	Increases due to reorganisation and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update methodology for estimation (net)
			010	020	030	040	050	070
330	of which: collectively measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158						
340	of which: individually measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158						
350	of which: non-performing	Annex V.Part 2.213-232						
360	Allowances for credit-impaired debt instruments (Stage 3)	IFRS 9.5.5.1, 9. Appendix A						
370	Debt securities	Annex V.Part 1.31, 44(b)						
380	Central banks	Annex V.Part 1.42(a)						
390	General governments	Annex V.Part 1.42(b)						
400	Credit institutions	Annex V.Part 1.42(c)						
410	Other financial corporations	Annex V.Part 1.42(d)						
420	Non-financial corporations	Annex V.Part 1.42(e)						
430	Loans and advances	Annex V.Part 1.32, 44(a)						
440	Central banks	Annex V.Part 1.42(a)						
450	General governments	Annex V.Part 1.42(b)						
460	Credit institutions	Annex V.Part 1.42(c)						
470	Other financial corporations	Annex V.Part 1.42(d)						

		References National GAAP compatible IFRS	Opening balance	Increases due to reorganisation and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update methodology for in the institutions estimation (net)
			010	020	030	040	050	070
480	Non-financial corporations	Annex V.Part 1.42(e)						
490	Households	Annex V.Part 1.42(f)						
500	of which: collectively measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158						
510	of which: individually measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158						
520	Total allowance for debt instruments	IFRS 7.B8E						
530	Commitments and financial guarantees given (Stage 1)	IFRS 9.2.1(g); 2.3(c); 5.5, B2.5; Annex V. Part 2.157						
540	Commitments and financial guarantees given (Stage 2)	IFRS 9.2.1(g); 2.3(c); 5.5.3, B2.5; Annex V. Part 2.157						
550	of which: non-performing	Annex V.Part 2.117						
560	Commitments and financial guarantees given (Stage 3)	IFRS 9.2.1(g); 2.3(c); 5.5.1, B2.5; Annex V. Part 2.157						
570	Total provisions on commitments and financial guarantees given	IFRS 7.B8E; Annex V.Part 2.157						

		References National GAAP compatible IFRS	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35; IFRS 9.5.4.4; IFRS 7.35L; Annex V. Part 2.7.2.7.4, 1.64(a), 1.65	IFRS 7.35; IFRS 7.35B(b); Annex V. Part 2.1.66	100	110	120	125
			080	090				
010	Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)	IFRS 9.5.5.5						
020	Debt securities	Annex V.Part 1.31, 44(b)						
030	Central banks	Annex V.Part 1.42(a)						
040	General governments	Annex V.Part 1.42(b)						
050	Credit institutions	Annex V.Part 1.42(c)						
060	Other financial corporations	Annex V.Part 1.42(d)						
070	Non-financial corporations	Annex V.Part 1.42(e)						
080	Loans and advances	Annex V.Part 1.32, 44(a)						
090	Central banks	Annex V.Part 1.42(a)						
100	General governments	Annex V.Part 1.42(b)						
110	Credit institutions	Annex V.Part 1.42(c)						
120	Other financial corporations	Annex V.Part 1.42(d)						
130	Non-financial corporations	Annex V.Part 1.42(e)						
140	Households	Annex V.Part 1.42(f)						

		References National GAAP compatible IFRS	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35; IFRS 9.5.4.4; IFRS 7.35L; Annex V. Part 2.7.2.7.4, 1.64(a), 1.65	IFRS 7.35; IFRS 7.35B(b); Annex V. Part 2.1.66	100	110	120	Annex V. Part 2.1.66i
			080	090				125
160	of which: collectively measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158						
170	of which: individually measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V.Part 2.158						
180	Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	IFRS 9.5.5.3						
190	Debt securities	Annex V.Part 1.31, 44(b)						
200	Central banks	Annex V.Part 1.42(a)						
210	General governments	Annex V.Part 1.42(b)						
220	Credit institutions	Annex V.Part 1.42(c)						
230	Other financial corporations	Annex V.Part 1.42(d)						
240	Non-financial corporations	Annex V.Part 1.42(e)						
250	Loans and advances	Annex V.Part 1.32, 44(a)						
260	Central banks	Annex V.Part 1.42(a)						
270	General governments	Annex V.Part 1.42(b)						
280	Credit institutions	Annex V.Part 1.42(c)						
290	Other financial corporations	Annex V.Part 1.42(d)						
300	Non-financial corporations	Annex V.Part 1.42(e)						
310	Households	Annex V.Part 1.42(f)						

	References National GAAP compatible IFRS	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
		080	090	100	110	120	125
330	of which: collectively measured allowances						
		IFRS 7.35; IFRS 9.5.4.4; IFRS 7.35L; Annex V. Part 2.7.2.7.4, 1.64(a), 1.65	IFRS 7.35; IFRS 7.35B(b); Annex V. Part 2.1.66				Annex V. Part 2.1.66i
340	of which: individually measured allowances						
350	of which: non-performing						
360	Allowances for credit-impaired debt instruments (Stage 3)						
370	Debt securities						
380	Central banks						
390	General governments						
400	Credit institutions						
410	Other financial corporations						
420	Non-financial corporations						
430	Loans and advances						
440	Central banks						
450	General governments						
460	Credit institutions						
470	Other financial corporations						

		References National GAAP compatible IFRS	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35; IFRS 9.5.4.4; IFRS 7.35L; Annex V. Part 2.7.2.7.4, 1.64(a), 1.65	IFRS 7.35; IFRS 7.35B(b); Annex V. Part 2.1.66	100	110	120	Annex V. Part 2.1.66i
			080	090				125
480	Non-financial corporations	Annex V. Part 1.42(e)						
490	Households	Annex V. Part 1.42(f)						
500	of which: collectively measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V. Part 2.158						
510	of which: individually measured allowances	IFRS 9.B5.5.1 – B5.5.6; Annex V. Part 2.158						
520	Total allowance for debt instruments	IFRS 7.B8E						
530	Commitments and financial guarantees given (Stage 1)	IFRS 9.2.1(g); 2.3(c); 5.5, B2.5; Annex V. Part 2.157						
540	Commitments and financial guarantees given (Stage 2)	IFRS 9.2.1(g); 2.3(c); 5.5.3, B2.5; Annex V. Part 2.157						
550	of which: non-performing	Annex V. Part 2.117						
560	Commitments and financial guarantees given (Stage 3)	IFRS 9.2.1(g); 2.3(c); 5.5.1, B2.5; Annex V. Part 2.157						
570	Total provisions on commitments and financial guarantees given	IFRS 7.B8E; Annex V. Part 2.157						

1.2.2 Transfers between impairment stages (gross basis presentation)

	References National GAAP compatible IFRS	Gross carrying amount / nominal amount Annex V.Part 1.34, Part 2.118, 167, 170					
		Transfers between Stage 1 and Stage 2		Transfers between Stage 2 and Stage 3		Transfers between Stage 1 and Stage 3	
		To Stage 2 from Stage 1	To Stage 1 from Stage 2	To Stage 3 from Stage 2	To Stage 2 from Stage 3	To Stage 1 from Stage 3	To Stage 3 from Stage 1
		010	020	030	040	050	060
		Annex V.Part 2.168-169					
010	Debt securities						
020	Central banks						
030	General governments						
040	Credit institutions						
050	Other financial corporations						
060	Non-financial corporations						
070	Loans and advances						
080	Central banks						
090	General governments						
100	Credit institutions						
110	Other financial corporations						
120	Non-financial corporations						
130	Households						
140	Total debt instruments						
150	Commitments and financial guarantees given						

13. Collateral and guarantees received

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

	Guarantees and collateral	References National GAAP based on BAD	References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered <i>Annex V.Part 2.171-172, 174</i>						
				Loans collateralized by immovable property		Other collateralised loans				Financial guarantees received
				Residential immovable property <i>Annex V. Part 2.173(a)</i>	Commercial immovable property <i>Annex V. Part 2.173(a)</i>	Cash, deposits, [debt securities issued] <i>Annex V. Part 2.173(b)(i)</i>	Movable property <i>Annex V. Part 2.173(b)(ii)</i>	Equity and debt securities <i>Annex V. Part 2.173(b)(iii)</i>	Rest <i>Annex V. Part 2.173(b)(iv)</i>	
			<i>IFRS 7.36(b)</i>	<i>Annex V. Part 2.173(a)</i>	<i>Annex V. Part 2.173(a)</i>	<i>Annex V. Part 2.173(b)(i)</i>	<i>Annex V. Part 2.173(b)(ii)</i>	<i>Annex V. Part 2.173(b)(iii)</i>	<i>Annex V. Part 2.173(b)(iv)</i>	<i>Annex V. Part 2.173(c)</i>
010	Loans and advances	<i>Annex V. Part 1.32, 44(a)</i>	<i>Annex V. Part 1.32, 44(a)</i>	010	020	030	031	032	041	050
020	of which: Other financial corporations	<i>Annex V. Part 1.42(d)</i>	<i>Annex V. Part 1.42(d)</i>							
030	of which: Non-financial corporations	<i>Annex V. Part 1.42(e)</i>	<i>Annex V. Part 1.42(e)</i>							
035	of which: Small and Medium-sized Enterprises (SMEs)	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>							
036	of which: Commercial real estate (CRE) loans to small and medium-sized enterprises	<i>SME Art 1 2(a); Annex V. Part 2.239ix</i>	<i>SME Art 1 2(a); Annex V. Part 2.239ix</i>							
037	of which: Commercial real estate (CRE) loans to non-financial corporations other than SMEs	<i>Annex V. Part 2.239ix</i>	<i>Annex V. Part 2.239ix</i>							
040	of which: Households	<i>Annex V. Part 1.42(f)</i>	<i>Annex V. Part 1.42(f)</i>							
050	of which: Lending for house purchase	<i>Annex V. Part 2.88(b)</i>	<i>Annex V. Part 2.88(b)</i>							
060	of which: Credit for consumption	<i>Annex V. Part 2.88(a)</i>	<i>Annex V. Part 2.88(a)</i>							

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

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

13.3.1 Collateral obtained by taking possession accumulated

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

15. Derecognition and financial liabilities associated with transferred financial assets

			Transferred financial assets entirely recognized				
			Transferred assets		Associated liabilities IFRS V.Part 2.181		
			Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations
		IFRS 7.42D.(e), Annex V, Part 1.27-28	IFRS 7.42D.(e); CRR art 4(1)(61)	IFRS 7.42D.(e); Annex V, Part 2.183-184	IFRS 7.42D.(e)	IFRS 7.42D.(e); Annex V, Part 2.183-184	IFRS 7.42D.(e); Annex V, Part 2.183-184
		Annex V, Part 1.27-28	CRR art 4(61)	Annex V, Part 2.183-184		CRR art 4(61)	Annex V, Part 2.183-184
010	Financial assets held for trading		020	030	040	050	060
		IFRS 7.8(a)(ii); IFRS 9, Appendix A					
020	Equity instruments						
		IAS 32.11					
030	Debt securities						
		Annex V, Part 1.31					
040	Loans and advances						
		Annex V, Part 1.32					
041	Trading financial assets						
		Accounting Directive art 8(1)(a), (6); Annex V, Part 1.15					
042	Equity instruments						
		ECB/2013/33 Annex 2, Part 2.4-5					
043	Debt securities						
		Annex V, Part 1.31					
044	Loans and advances						
		Annex V, Part 1.32					
045	Non-trading financial assets mandatorily at fair value through profit or loss						
		IFRS 9.4.1.4					
046	Equity instruments						
		IAS 32.11					
047	Debt securities						
		Annex V, Part 1.31					
048	Loans and advances						
		Annex V, Part 1.32					

			Transferred financial assets entirely recognized					
			Transferred assets			Associated liabilities ITSV,Part 2.181		
			Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
		References National GAAP compatible IFRS	IFRS 7.42D. (e), Annex V, Part 1.27	IFRS 7.42D(e); CRR art 4(1)(61)	IFRS 7.42D(e); Annex V, Part 2.183-184	IFRS 7.42D(e)	IFRS 7.42D.(e)	IFRS 7.42D(e); Annex V, Part 2.183-184
			Annex V, Part 1.27-28	CRR art 4(61)	Annex V, Part 2.183-184		CRR art 4(61)	Annex V, Part 2.183-184
			010	020	030	040	050	060
050	Financial assets designated at fair value through profit or loss		IFRS 7.8(a)(i); IFRS 9.4.1.5					
		References National GAAP based on BAD	Accounting Directive art 8(1)(a), (6); IAS 39.9					
060	Equity instruments		ECB/2013/33 Annex 2.Part 2.4-5					
070	Debt securities		Annex V,Part 1.31		Annex V,Part 1.31			
080	Loans and advances		Annex V,Part 1.32		Annex V,Part 1.32			
091	Financial assets at fair value through other comprehensive income			IFRS 7.8(b); IFRS 9.4.1.2A				
092	Equity instruments			IAS 32.11				
093	Debt securities			Annex V,Part 1.31				
094	Loans and advances			Annex V,Part 1.32				
121	Non-trading non-derivative financial assets measured at fair value through profit or loss		Accounting Directive art 8(1)(a), (4)					
122	Equity instruments		ECB/2013/33 Annex 2.Part 2.4-5					
123	Debt securities		Annex V,Part 1.31					
124	Loans and advances		Accounting Directive art 8(1)(a), (4)(b); part 1.14, part 3.35					
125	Non-trading non-derivative financial assets measured at fair value to equity		Accounting Directive art 8(1)(a), 8(2)					

	References National GAAP based on BAD	References National GAAP compatible IFRS	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
010			070	080	090	100	CRR art 109; Annex V Part 2.182
							CRR art 109; Annex V Part 2.182
Financial assets held for trading							
020							
Equity instruments							
030							
Debt securities							
040							
Loans and advances							
041							
Trading financial assets	Accounting Directive art 8(1)(a), (6); Annex V Part 1.15	IFRS 7.8(a)(ii); IFRS 9 - Appendix A					
042							
Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5						
043							
Debt securities	Annex V Part 1.31						
044							
Loans and advances	Annex V Part 1.32						
045							
Non-trading financial assets mandatorily at fair value through profit or loss							
046							
Equity instruments							
047							
Debt securities							
048							
Loans and advances							

	References National GAAP based on BAD	References National GAAP compatible IFRS	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
050	Financial assets designated at fair value through profit or loss						
060	Equity instruments	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.4.2D(i); Annex V, Part 1.27, Part 2.181	IFRS 7.4.2D(i); Annex V, Part 1.27, Part 2.181		CRR art 109; Annex V, Part 2.182	
070	Debt securities	ECB/2013/33 Annex 2, Part 2.4-5		090	100		
080	Loans and advances	Annex V, Part 1.31	Annex V, Part 1.31	080			
091	Financial assets at fair value through other comprehensive income	Annex V, Part 1.32	Annex V, Part 1.32				
092	Equity instruments		IFRS 7.8(h); IFRS 9.4.1.2A				
093	Debt securities		IAS 32.11				
094	Loans and advances		Annex V, Part 1.31				
121	Non-trading non-derivative financial assets measured at fair value through profit or loss		Annex V, Part 1.32				
122	Equity instruments	Accounting Directive art 8(1)(a), (4)					
123	Debt securities	ECB/2013/33 Annex 2, Part 2.4-5					
124	Loans and advances	Annex V, Part 1.31					
125	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), (4)(b); part 1.14, part 3.3.5					
		Accounting Directive art 8(1)(a), 8(2)					

		References National GAAP based on BAD	References National GAAP compatible IFRS	Transferred financial assets recognized to the extent of the institution's continuing involvement			Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights	Amounts derecognised for capital purposes
				Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilities		
126	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5			IFRS 7.42D(f); Annex V, Part 1.27, Part 2.181		CRR art 109; Annex V, Part 2.182	
127	Debt securities	Annex V, Part 1.31						
128	Loans and advances	Accounting Directive art 8(1)(a), (4)(b)/part 1.14, part 3.35						
131	Financial assets at amortised cost							
132	Debt securities		IFRS 7.8 (f); IFRS 9.4.1.2					
133	Loans and advances		Annex V, Part 1.31					
181	Non-trading non-derivative financial assets measured at a cost-based method		Annex V, Part 1.32					
200	Equity instruments	BAD art 37.1; art 42a(4)(b); Annex V, Part 1.16						
182	Debt securities	ECB/2013/33 Annex 2.Part 2.4-5						
183	Loans and advances	Annex V, Part 1.31						
184	Other non-trading non-derivative financial assets	Annex V, Part 1.32						
185	Equity instruments	BAD art 35-37						
186	Debt securities	ECB/2013/33 Annex 2.Part 2.4-5						
187	Loans and advances	Annex V, Part 1.31						
190	Total	Annex V, Part 1.32				100	110	

16. **Breakdown of selected statement of profit or loss items**16.1 **Interest income and expenses by instrument and counterparty sector**

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period	
				Income	Expenses
				Annex V. Part 2.187, 189 010	Annex V. Part 2.188, 190 020
010	Derivatives -Trading	CRR Annex II; Annex V. Part 2.193	IFRS 9.Appendix A, .BA.1, .BA.6; Annex V. Part 2.193		
015	of which: interest income from derivatives in economic hedges	Annex V.Part 2.193	Annex V.Part 2.193		
020	Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)		
030	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)		
040	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)		
050	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)		
060	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)		
070	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)		
080	Loans and advances	Annex V.Part 1.32, 44(a)	Annex V.Part 1.32, 44(a)		
090	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)		
100	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)		
110	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)		
120	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)		
130	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)		
140	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)		
141	of which: lending for house purchase	Annex V.Part 2.88(b), 194i	Annex V.Part 2.88(b), 194i		
142	of which: credit for consumption	Annex V.Part 2.88(a), 194i	Annex V.Part 2.88(a), 194i		
150	Other assets	Annex V.Part 1.51	Annex V.Part 2.5		
160	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		
170	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)		
180	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period	
				Income	Expenses
				Annex V. Part 2.187, 189, 010	Annex V. Part 2.188, 190, 020
190	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)		
200	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)		
210	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)		
220	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)		
230	Debt securities issued	Annex V.1.37	Annex V.Part 1.37		
240	Other financial liabilities	Annex V.Part 1.32-34, Part 2.191	Annex V.Part 1.32-34, Part 2.191		
250	Derivatives – Hedge accounting, interest rate risk	Annex V.Part 2.192	Annex V.Part 2.192		
260	Other Liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41		
270	INTEREST	BAD art 27.Vertical layout(1), (2)	IAS 1.97		
280	of which: interest-income on credit impaired financial assets		IFRS 9.5.4.1; .B5.4.7; Annex V.Part 2.194		
290	of which: interest from leases	Annex V.Part 2.194ii	IFRS 16.38 (a), 49, Annex V.Part 2.194ii		

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				Annex V. Part 2.195-196
				010
010	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5		
020	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31	
030	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32	
040	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	
050	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37	
060	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41	
070	GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET	BAD art 27.Vertical layout(6); Annex V.Part 2.45	Annex V.Part 2.45	

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period Annex V. Part 2.197-198 010
010	Derivatives		IFRS 9.Appendix A, .BA.1, .BA.7(a)	
015	of which: Economic hedges with use of the fair value option		IFRS 9.6.7.1; IFRS 7.9(d); Annex V.Part 2.199	
020	Equity instruments		IAS 32.11	
030	Debt securities		Annex V.Part 1.31	
040	Loans and advances		Annex V.Part 1.32	
050	Short positions		IFRS 9.BA.7(b)	
060	Deposits		ECB/2013/33 Annex 2. Part 2.9; Annex V.Part 1.36	
070	Debt securities issued		Annex V.Part 1.37	
080	Other financial liabilities		Annex V.Part 1.38-41	
090	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET		IFRS 9.Appendix A, .BA.6;IFRS 7.20(a)(i)	
095	of which: gains and losses due to the reclassification of assets at amortised cost		IFRS 9.5.6.2; annex V.Part 2.199	
100	Derivatives	CRR Annex II		
110	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5		
120	Debt securities	Annex V.Part 1.31		
130	Loans and advances	Annex V.Part 1.32		
140	Short positions			
150	Deposits	ECB/2013/33 Annex 2. Part 2.9; Annex V.Part 1.36		
160	Debt securities issued	Annex V.Part 1.37		
170	Other financial liabilities	Annex V.Part 1.38-41		
180	GAINS OR (-) LOSSES ON TRADING FINANCIAL ASSETS AND LIABILITIES, NET	BAD art 27.Vertical layout(6); Annex V.Part 1.17		

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period 010
010	Interest rate instruments and related derivatives		Annex V.Part 2.200(a)	
020	Equity instruments and related derivatives		Annex V.Part 2.200(b)	
030	Foreign exchange trading and derivatives related with foreign exchange and gold		Annex V.Part 2.200(c)	
040	Credit risk instruments and related derivatives		Annex V.Part 2.200(d)	
050	Derivatives related with commodities		Annex V.Part 2.200(e)	
060	Other		Annex V.Part 2.200(f)	
070	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET	BAD art 27.Vertical layout(6)	IFRS 7.20(a)(i)	
080	Interest rate instruments and related derivatives	Annex V.Part 2.200(a)		
090	Equity instruments and related derivatives	Annex V.Part 2.200(b)		
100	Foreign exchange trading and derivatives related with foreign exchange and gold	Annex V.Part 2.200(c)		
110	Credit risk instruments and related derivatives	Annex V.Part 2.200(d)		
120	Derivatives related with commodities	Annex V.Part 2.200(e)		
130	Other	Annex V.Part 2.200(f)		
140	GAINS OR (-) LOSSES ON TRADING FINANCIAL ASSETS AND LIABILITIES, NET	BAD art 27.Vertical layout(6)		

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period Annex V. Part 2.201 010
020	Equity instruments		IAS 32.11	
030	Debt securities		Annex V.Part 1.31	
040	Loans and advances		Annex V.Part 1.32	
090	GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT AND LOSS, NET		IFRS 7.20(a)(i)	
100	of which: gains and losses due to the reclassification of assets at amortised cost		IFRS 9.6.5.2; Annex V. Part 2.202	

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period	Changes in fair value due to credit risk
				Annex V. Part 2.203 010	Annex V. Part 2.203 020
010	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5			
020	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31		
030	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32		
040	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		
050	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37		
060	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41		
070	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET	BAD art 27.Vertical layout(6)	IFRS 7.20(a)(i)		
071	of which: gains or (-) losses upon designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net		IFRS 9.6.7;IFRS 7.24G(b); Annex V. Part 2.204		
072	of which: gains or (-) losses after designation on financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net		IFRS 9.6.7; IFRS 7.20(a)(i); Annex V. Part 2.204		
080	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5			
090	Debt securities	Annex V.Part 1.31			
100	Loans and advances	Annex V.Part 1.32			
110	Deposits	ECB/2013/33 Annex 2. Part 2.9; Annex V. Part 1.36			
120	Debt securities issued	Annex V.Part 1.37			
130	Other financial liabilities	Annex V.Part 1.38-41			
140	GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS AND LIABILITIES, NET	BAD art 27.Vertical layout(6)			

16.6 Gains or losses from hedge accounting

		References National GAAP based on BAD Annex V.Part 2.207	References National GAAP compatible IFRS	Current period
				Annex V. Part 2.205
				010
010	Fair value changes of the hedging instrument [including discontinuation]	Accounting Directive art 8(1) (a), (6), (8)(a)	IFRS 7.24A(c);IFRS 7.24C(b)(vi)	
020	Fair value changes of the hedged item attributable to the hedged risk	Accounting Directive art 8(1) (a), (6), (8)(a)	IFRS 9.6.3.7; .6.5.8; .B6.4.1; IFRS 7.24B(a)(iv); IFRS 7.24C(b)(vi); Annex V. Part 2.206	
030	Ineffectiveness in profit or loss from cash flow hedges	Accounting Directive art 8(1) (a), (6), (8)(a)	IFRS 7.24C(b)ii; IFRS 7.24C(b)(vi)	
040	Ineffectiveness in profit or loss from hedges of net investments in foreign operations	Accounting Directive art 8(1) (a)	IFRS 7.24C(b)(ii); IFRS 7.24C(b)(vi)	
050	GAINS OR (-) LOSSES FROM HEDGE ACCOUNTING, NET	Accounting Directive art 8(1) (a), (6), (8)(a)		

16.7 Impairment on non-financial assets

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period		
				Additions	Reversals	Accumulated impairment
				Annex V. Part 2.208	Annex V. Part 2.208	
				010	020	040
060	Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates	BAD art 27.Vertical layout(13)-(14)	IAS 28.40-43			
070	Subsidiaries		IFRS 10 Appendix A			
080	Joint ventures		IAS 28.3			
090	Associates		IAS 28.3			
100	Impairment or (-) reversal of impairment on non-financial assets		IAS 36.126(a),(b)			
110	Property, plant and equipment	BAD art 27.Vertical layout(9)	IAS 16.73(e)(v-vi)			
120	Investment properties	BAD art 27.Vertical layout(9)	IAS 40.79(d)(v)			
130	Goodwill	BAD art 27.Vertical layout(9)	IAS 36.10b; IAS 36.88-99, 124; IFRS 3 Appendix B67(d)(v)			
140	Other intangible assets	BAD art 27.Vertical layout(9)	IAS 38.118(e)(iv)(v)			
145	Other		IAS 36.126(a),(b)			
150	TOTAL					

16.8 Other administrative expenses

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

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

17.1 Assets

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accounting scope of consolidation [Carrying amount]
				Annex V. Part 1.27-28, Part 2.209
				010
010	Cash, cash balances at central banks and other demand deposits	BAD art 4.Assets(1)	IAS 1.54 (i)	
020	Cash on hand	Annex V.Part 2.1	Annex V.Part 2.1	
030	Cash balances at central banks	BAD art 13(2); Annex V. Part 2.2	Annex V.Part 2.2	
040	Other demand deposits	Annex V.Part 2.3	Annex V.Part 2.3	
050	Financial assets held for trading		IFRS 7.8(a)(ii);IFRS 9.Appendix A	
060	Derivatives		IFRS 9.Appendix A	
070	Equity instruments		IAS 32.11	

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount] Annex V. Part 1.27-28, Part 2.209 010
080	Debt securities		Annex V.Part 1.31	
090	Loans and advances		Annex V.Part 1.32	
091	Trading financial assets	BAD Article 32-33; Annex V. Part 1.17		
092	Derivatives	CRR Annex II; Annex V. Part 1.17		
093	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5		
094	Debt securities	Annex V.Part 1.31		
095	Loans and advances	Annex V.Part 1.32		
096	Non-trading financial assets mandatorily at fair value through profit or loss		IFRS 9.4.1.4	
097	Equity instruments		IAS 32.11	
098	Debt securities		Annex V.Part 1.31	
099	Loans and advances		Annex V.Part 1.32	
100	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	
110	Equity instruments			
120	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31	
130	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32	
141	Financial assets at fair value through other comprehensive income		IFRS 7.8(h); IFRS 9.4.1.2A	
142	Equity instruments		IAS 32.11	
143	Debt securities		Annex V.Part 1.31	
144	Loans and advances		Annex V.Part 1.32	
171	Non-trading non-derivative financial assets measured at fair value through profit or loss	BAD art 36(2)		
172	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5		
173	Debt securities	Annex V.Part 1.31		
174	Loans and advances	Accounting Directive art 8(1) (a), (4)(b); Annex V.Part 1.32		

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				Annex V. Part 1.27-28, Part 2.209
				010
175	Non-trading non-derivative financial assets measured at fair value to equity	<i>Accounting Directive art 8(1) (a), (8)</i>		
176	Equity instruments	<i>ECB/2013/33 Annex 2. Part 2.4-5</i>		
177	Debt securities	<i>Annex V.Part 1.31</i>		
178	Loans and advances	<i>Accounting Directive art 8(1) (a), (4)(b); Annex V.Part 1.32</i>		
181	Financial assets at amortised cost		<i>IFRS 7.8(f); IFRS 9.4.1.2</i>	
182	Debt securities		<i>Annex V.Part 1.31</i>	
183	Loans and advances		<i>Annex V.Part 1.32</i>	
231	Non-trading non-derivative financial assets measured at a cost-based method	<i>BAD art 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V. Part 1.18, 19</i>		
380	Equity instruments	<i>ECB/2013/33 Annex 2. Part 2.4-5</i>		
232	Debt securities	<i>Annex V.Part 1.31</i>		
233	Loans and advances	<i>Annex V.Part 1.32</i>		
234	Other non-trading non-derivative financial assets	<i>BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20</i>		
235	Equity instruments	<i>ECB/2013/33 Annex 2. Part 2.4-5</i>		
236	Debt securities	<i>Annex V.Part 1.31</i>		
237	Loans and advances	<i>Annex V.Part 1.32</i>		
240	Derivatives – Hedge accounting	<i>Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22</i>	<i>IFRS 9.6.2.1; Annex V. Part 1.22</i>	
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	<i>Accounting Directive art 8(5), (6); IAS 39.89A (a)</i>	<i>IAS 39.89A(a); IFRS 9.6.5.8</i>	
260	Investments in subsidiaries, joint ventures and associates	<i>BAD art 4.Assets(7)–(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4, 210</i>	<i>IAS 1.54(e); Annex V. Part 1.21, Part 2.4, 210</i>	

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount] Annex V, Part 1.27-28, Part 2.209 010
270	Assets under reinsurance and insurance contracts	Annex V.Part 2.211	IFRS 4.IG20.(b)-(c); Annex V. Part 2.211	
280	Tangible assets	BAD art 4.Assets(10)		
290	Intangible assets	BAD art 4.Assets(9); CRR art 4(1)(115)	IAS 1.54(c); CRR art 4(1)(115)	
300	Goodwill	BAD art 4.Assets(9); CRR art 4(1)(113)	IFRS 3.B67(d); CRR art 4(1)(113)	
310	Other intangible assets	BAD art 4.Assets(9)	IAS 38.8,118	
320	Tax assets		IAS 1.54(n-o)	
330	Current tax assets		IAS 1.54(n); IAS 12.5	
340	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)	
350	Other assets	Annex V.Part 2.5, 6	Annex V.Part 2.5	
360	Non-current assets and disposal groups classified as held for sale		IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6	
365	(-) Haircuts for trading assets valued at fair value	Annex V Part 1.29		
370	TOTAL ASSETS	BAD art 4 Assets	IAS 1.9(a), IG 6	

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

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Nominal amount] Annex V.Part 2.118, 209 010
010	Loan commitments given	CRR Annex I; Annex V. Part 1.44(g), Part 2.112, 113	CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 113, 116	
020	Financial guarantees given	CRR Annex I; Annex V. Part 1.44(f), Part 2.112, 114	IFRS 4 Annex A; CRR Annex I; Annex V. Part 1.44(f), Part 2.102-105, 114, 116	
030	Other Commitments given	CRR Annex I; Annex V. Part 1.44(g), Part 2.112, 115	CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 115, 116	
040	OFF-BALANCE SHEET EXPOSURES			

17.3 Liabilities and equity

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accounting scope of consolidation [Carrying amount] Annex V. Part 1.27-28, Part 2.209 010
010	Financial liabilities held for trading		IFRS 7.8 (e) (ii); IFRS 9.BA.6	
020	Derivatives		IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)	
030	Short positions		IFRS 9.BA7(b)	
040	Deposits		ECB/2013/33 Annex 2. Part 2.9; Annex V.Part 1.36	
050	Debt securities issued		Annex V.Part 1.37	
060	Other financial liabilities		Annex V.Part 1.38-41	
061	Trading financial liabilities	Accounting Directive art 8(1)(a),(3),(6)		
062	Derivatives	CRR Annex II; Annex V. Part 1.25, 27		
063	Short positions			
064	Deposits	ECB/2013/33 Annex 2. Part 2.9; Annex V.Part 1.36		
065	Debt securities issued	Annex V.Part 1.37		
066	Other financial liabilities	Annex V.Part 1.38-41		
070	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	
080	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	
090	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37	
100	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41	
110	Financial liabilities measured at amortised cost		IFRS 7.8(g); IFRS 9.4.2.1	
120	Deposits		ECB/2013/33 Annex 2. Part 2.9; Annex V.Part 1.36	
130	Debt securities issued		Annex V.Part 1.37	
140	Other financial liabilities		Annex V.Part 1.38-41	
141	Non-trading non-derivative financial liabilities measured at a cost-based method	Accounting Directive art 8(3)		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accounting scope of consolidation [Carrying amount]
				Annex V. Part 1.27-28, Part 2.209
				010
142	Deposits	ECB/2013/33 Annex 2. Part 2.9; Annex V.Part 1.36		
143	Debt securities issued	Annex V.Part 1.37		
144	Other financial liabilities	Annex V.Part 1.38-41		
150	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	
160	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	
170	Liabilities under insurance and reinsurance contracts	Annex V.Part 2.212	IFRS 4.IG20(a); Annex V. Part 2.212	
180	Provisions	BAD art 4.Liabilities(6)	IAS 37.10; IAS 1.54(l)	
190	Tax liabilities		IAS 1.54(n-o)	
200	Current tax liabilities		IAS 1.54(n); IAS 12.5	
210	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)	
220	Share capital repayable on demand		IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12	
230	Other liabilities	Annex V.Part 2.13	Annex V.Part 2.13	
240	Liabilities included in disposal groups classified as held for sale		IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14	
245	Haircuts for trading liabilities valued at fair value	Annex V Part 1.29		
250	LIABILITIES		IAS 1.9(b);IG 6	
260	Capital	BAD art 4.Liabilities(9), BAD art 22	IAS 1.54(r), BAD art 22	
270	Share premium	BAD art 4.Liabilities(10); CRR art 4(124)	IAS 1.78(e); CRR art 4(1) (124)	
280	Equity instruments issued other than capital	Annex V.Part 2.18-19	Annex V.Part 2.18-19	
290	Other equity	Annex V.Part 2.20	IFRS 2.10; Annex V.Part 2.20	
300	Accumulated other comprehensive income	CRR art 4(1)(100)	CRR art 4(1)(100)	
310	Retained earnings	CRR art 4(1)(123)	CRR art 4(1)(123)	
320	Revaluation reserves	BAD art 4.Liabilities(12)	IFRS 1.33, D5-D8	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accounting scope of consolidation [Carrying amount]
				Annex V. Part 1.27-28, Part 2.209
				010
325	Fair value reserves	<i>Accounting Directive art 8(1)(a)</i>		
330	Other reserves	<i>BAD art 4.Liabilities (11)-(13)</i>	<i>IAS 1.54; IAS 1.78 (e)</i>	
335	First consolidation differences	<i>Accounting Directive art 24(3) (c)</i>		
340	(-) Treasury shares	<i>Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V. Part 2.20</i>	<i>IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V. Part 2.28</i>	
350	Profit or loss attributable to owners of the parent	<i>BAD art 4.Liabilities(14)</i>	<i>IFRS 10.B94</i>	
360	(-) Interim dividends	<i>CRR Article 26 (2)</i>	<i>IAS 32.35</i>	
370	Minority interests [Non-controlling interests]	<i>Accounting Directive art 24(4)</i>	<i>IAS 1.54(q); IFRS 10.22, .B94</i>	
380	TOTAL EQUITY		<i>IAS 1.9(c), IG 6</i>	
390	TOTAL EQUITY AND TOTAL LIABILITIES	<i>BAD art 4.Liabilities</i>	<i>IAS 1.IG6</i>	

18 Information on performing and non-performing exposures18.0 Information on performing and non-performing exposures

					Gross carrying amount / Nominal amount				
					Performing				
					Not past due or Past due ≤ 30 days	Past due > 30 days ≤ 90 days	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)	
010	020	030	055	056	057				
	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	Annex V, Part 2, 237(d)	IFRS 9, 5.5.3; IFRS 7, 35M(b) (i); Annex V, Part 2, 237(c)			
	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					
	References National GAAP compatible IFRS	References National GAAP based on BAD							
005	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						
010	Debt securities	Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)						
020	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)						
030	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)						
040	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)						
050	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)						
060	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)						
070	Loans and advances	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)						
080	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)						
090	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)						

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount				
				Performing				
				010	020	Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)
		Annex V.Part 1.34, Part 2.118, 221	Annex V.Part 2, 213-216, 223-239	030	055	056	057	IFRS 9.5.5.3; IFRS 7.35M(b) (i); Annex V. Part 2. 237(c)
		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	Annex V.Part 2, 222, 235		
100	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)					
110	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)					
120	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)					
140	Of which: Loans collateralised by commercial immovable property	Annex V.Part 2.86(a), 87, 234i(a)	Annex V.Part 2.86(a), 87, 234i(a)					
150	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
160	Of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87, 234i(a)	Annex V.Part 2.86(a), 87, 234i(a)					
170	Of which: Credit for consumption	Annex V.Part 2.88(a), 234i(b)	Annex V.Part 2.88(a), 234i(b)					
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V.Part 2.233(a)	Annex V.Part 2.233(a)					
181	Debt securities	Annex V.Part 1.31, 44(b)	Annex V.Part 1.31, 44(b)					
182	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)					

		References National GAAP based on IFRS	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount					
				Performing					
				010	020	Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
335	DEBT INSTRUMENTS HELD FOR SALE		Annex V.Part 2.220	030	055		056	057	
				Annex V.Part 2.222, 235	Annex V.Part 2.222, 235	Annex V.Part 2.222, 235	Annex V.Part 2.237(d)	Annex V.Part 2.237(c)	
340	Loan commitments given	CRR Annex V. Part 1.44(g), Part 2.112, 113, 224	CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 113, 116, 224						
350	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
360	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						
370	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)						
380	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)						
390	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)						
400	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)						
410	Financial guarantees given	CRR Annex I; Annex V. Part 1.44(f), Part 2.112, 114, 225	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225						
420	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)						
430	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)						

				Gross carrying amount / Nominal amount					
				Performing					
				Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	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)	056	057
		010	020	030	055	056	057		
		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)		
		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				
	References National GAAP compatible IFRS								
440	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)					
450	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)					
460	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
470	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
480	Other Commitments given	CRR Annex V. Part 1.44(g), Part 2.112, 115, 224	CRR Annex V. Part 1.44(g), Part 2.102-105, 115, 116, 224	CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 115, 116, 224					
490	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)					
500	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)					
510	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)					
520	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)					
530	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)					
540	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)					
550	OFF-BALANCE SHEET EXPOSURES	Annex V.Part 2.217	Annex V.Part 2.217	Annex V.Part 2.217					

		Gross carrying amount / Nominal amount					
		Non-performing					
		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	
		070	080	090	101	102	
		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, 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	
		References National GAAP compatible IFRS					
		References National GAAP based on BAD					
005	Cash balances at central banks and other demand deposits	BAD art 13(2); Annex V, Part 2, 2, 3					
010	Debt securities	Annex V, Part 1.31, 44(b)					
020	Central banks	Annex V, Part 1.42(a)					
030	General governments	Annex V, Part 1.42(b)					
040	Credit institutions	Annex V, Part 1.42(c)					
050	Other financial corporations	Annex V, Part 1.42(d)					
060	Non-financial corporations	Annex V, Part 1.42(e)					
070	Loans and advances	Annex V, Part 1.32, 44(a)					
080	Central banks	Annex V, Part 1.42(a)					
090	General governments	Annex V, Part 1.42(b)					

		Gross carrying amount / Nominal amount					
		Non-performing					
		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	
		070	080	090	101	102	
		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, 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	
		References National GAAP compatible IFRS	References National GAAP based on BAD				
100	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)				
110	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)				
120	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)				
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)				
140	Of which: Loans collateralised by commercial immovable property	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)				
150	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)				
160	Of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)				
170	Of which: Credit for consumption	Annex V, Part 2.88(a), 234i(b)	Annex V, Part 2.88(a), 234i(b)				
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V, Part 2.233(a)	Annex V, Part 2.233(a)				
181	Debt securities	Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)				
182	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)				

		Gross carrying amount / Nominal amount					
		Non-performing					
		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	
		070	080	090	101	102	
		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, 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	
		References National GAAP compatible IFRS					
		References National GAAP based on BAD					
183	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)				
184	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)				
185	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)				
186	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)				
191	Loans and advances	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)				
192	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)				
193	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)				
194	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)				
195	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)				
196	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)				
900	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)				
903	Of which: Loans collateralised by commercial immovable property	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)				

		Gross carrying amount / Nominal amount						
		Non-performing						
		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	080	090	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	
060	070	080	090	101	102			
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	
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	
	References National GAAP compatible IFRS							
197	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)					
910	Of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)					
913	Of which: Credit for consumption	Annex V, Part 2.88(a), 234i(b)	Annex V, Part 2.88(a), 234i(b)					
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	Annex V, Part 2.233(b)	Annex V, Part 2.233(b)					
211	Debt securities	Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)					
212	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)					
213	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)					
214	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)					
215	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)					
216	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)					
221	Loans and advances	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)					
222	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)					

		Gross carrying amount / Nominal amount					
		Non-performing					
		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	
		070	080	090	101	102	
		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, 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	
		References National GAAP compatible IFRS					
		References National GAAP based on BAD					
223	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)				
224	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)				
225	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)				
226	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)				
920	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)				
923	Of which: Loans collateralised by commercial immovable property	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)				
227	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)				
930	Of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)				
933	Of which: Credit for consumption	Annex V, Part 2.88(a), 234i(b)	Annex V, Part 2.88(a), 234i(b)				
231	DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V, Part 2.233(c), 234	Annex V, Part 2.233(c), 234				
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V, Part 2.217	Annex V, Part 2.217				

		Gross carrying amount / Nominal amount					
		Non-performing					
		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	
		070	080	090	101	102	
		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, 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	
		References National GAAP based on BAD	References National GAAP compatible IFRS				
335	DEBT INSTRUMENTS HELD FOR SALE		Annex V, Part 2.220				
340	Loan commitments given	CRR, Annex I; Annex V, Part 1.44(g), Part 2.112, 113, 224	CRR, Annex I; Annex V, Part 1.44(g), Part 2.102-105, 113, 116, 224				
350	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)				
360	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)				
370	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)				
380	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)				
390	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)				
400	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)				
410	Financial guarantees given	CRR, Annex I; Annex V, Part 1.44(f), Part 2.112, 114, 225	IFRS 4 Annex A; CRR, Annex I; Annex V, Part 1.44(f), Part 2.102-105, 114, 116, 225				
420	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)				
430	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)				

		Gross carrying amount / Nominal amount					
		Non-performing					
		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	
		070	080	090	101	102	
		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. 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	
		References National GAAP compatible IFRS	References National GAAP based on BAD				
440	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)			
450	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)			
460	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
470	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)			
480	Other Commitments given	CRR Annex V, Part 1.44(g), Part 2.112, 115, 224	CRR Annex V, Part 1.44(g), Part 2.102-105, 115, 116, 224	CRR Annex I; Annex V, Part 1.44(g), Part 2.102-105, 115, 116, 224			
490	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)			
500	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)			
510	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)			
520	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)			
530	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
540	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)			
550	OFF-BALANCE SHEET EXPOSURES	Annex V, Part 2.217	Annex V, Part 2.217	Annex V, Part 2.217			

		Gross carrying amount / Nominal amount					
		Non-performing					
		Past due > 5 year <= 7 years	Past due > 7 years	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: impaired
		106	107	109	110	121	122
		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)	
		Annex V, Part 2. 222, 235-236	Annex V, Part 2. 222, 235-236		CRR art 178; Annex V, Part 2.237(b)		CRR art 4(95); Annex V, Part 2.237(a)
		References National GAAP compatible IFRS	References National GAAP based on BAD				
005	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		Annex V, Part 2. 2, 3		
010	Debt securities	Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)		Annex V, Part 1.31, 44(b)		
020	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)		Annex V, Part 1.42(a)		
030	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)		Annex V, Part 1.42(b)		
040	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)		Annex V, Part 1.42(c)		
050	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)		Annex V, Part 1.42(d)		
060	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		Annex V, Part 1.42(e)		
070	Loans and advances	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)		Annex V, Part 1.32, 44(a)		
080	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)		Annex V, Part 1.42(a)		
090	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)		Annex V, Part 1.42(b)		

		Gross carrying amount / Nominal amount					
		Non-performing					
		Past due > 5 year <= 7 years	Past due > 7 years	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: impaired
		106	107	109	110	121	122
		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)	
		Annex V, Part 2. 222, 235-236	Annex V, Part 2. 222, 235-236		CRR art 178; Annex V, Part 2.237(b)		CRR art 4(95); Annex V, Part 2.237(a)
		References National GAAP compatible IFRS					
		References National GAAP based on BAD					
100	Credit institutions		Annex V, Part 1.42(c)	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)		
110	Other financial corporations		Annex V, Part 1.42(d)	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)		
120	Non-financial corporations		Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
130	Of which: Small and Medium-sized Enterprises		SME Art 1 2(a)	SME Art 1 2(a)	SME Art 1 2(a)		
140	Of which: Loans collateralised by commercial immovable property		Annex V, Part 2.86(a), 234i(a)	Annex V, Part 2.86(a), 234i(a)	Annex V, Part 2.86(a), 234i(a)		
150	Households		Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
160	Of which: Loans collateralised by residential immovable property		Annex V, Part 2.86(a), 234i(a)	Annex V, Part 2.86(a), 234i(a)	Annex V, Part 2.86(a), 234i(a)		
170	Of which: Credit for consumption		Annex V, Part 2.88(a), 234i(b)	Annex V, Part 2.88(a), 234i(b)	Annex V, Part 2.88(a), 234i(b)		
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST		Annex V, Part 2.233(a)	Annex V, Part 2.233(a)	Annex V, Part 2.233(a)		
181	Debt securities		Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)		
182	Central banks		Annex V, Part 1.42(a)	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)		

		Gross carrying amount / Nominal amount					
		Non-performing					
		Past due > 5 year <= 7 years	Past due > 7 years	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: impaired
		106	107	109	110	121	122
		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)	
		Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236		CRR art 178; Annex V, Part 2.237(b)		CRR art 4(95); Annex V, Part 2.237(a)
		References National GAAP compatible IFRS					
		References National GAAP based on BAD					
183	General governments		Annex V, Part 1.42(b)	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)		
184	Credit institutions		Annex V, Part 1.42(c)	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)		
185	Other financial corporations		Annex V, Part 1.42(d)	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)		
186	Non-financial corporations		Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
191	Loans and advances		Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)		
192	Central banks		Annex V, Part 1.42(a)	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)		
193	General governments		Annex V, Part 1.42(b)	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)		
194	Credit institutions		Annex V, Part 1.42(c)	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)		
195	Other financial corporations		Annex V, Part 1.42(d)	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)		
196	Non-financial corporations		Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
900	Of which: Small and Medium-sized Enterprises		SME Art 1 2(a)	SME Art 1 2(a)	SME Art 1 2(a)		
903	Of which: Loans collateralised by commercial immovable property		Annex V, Part 2.86(a), 234i(a)	Annex V, Part 2.86(a), 234i(a)	Annex V, Part 2.86(a), 234i(a)		

		Gross carrying amount / Nominal amount					
		Non-performing					
		Past due > 5 year <= 7 years	Past due > 7 years	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: impaired
		106	107	109	110	121	122
		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)	
		Annex V, Part 2. 222, 235-236	Annex V, Part 2. 222, 235-236		CRR art 178; Annex V, Part 2.237(b)		CRR art 4(95); Annex V, Part 2.237(a)
		References National GAAP compatible IFRS					
		References National GAAP based on BAD					
197	Households		Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
910	Of which: Loans collateralised by residential immovable property		Annex V, Part 2.86(a), 234i (a)	Annex V, Part 2.86(a), 234i (a)	Annex V, Part 2.86(a), 234i (a)		
913	Of which: Credit for consumption		Annex V, Part 2.88(a), 234i (b)	Annex V, Part 2.88(a), 234i (b)	Annex V, Part 2.88(a), 234i (b)		
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT		Annex V, Part 2.233(b)	Annex V, Part 2.233(b)	Annex V, Part 2.233(b)		
211	Debt securities		Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)		
212	Central banks		Annex V, Part 1.42(a)	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)		
213	General governments		Annex V, Part 1.42(b)	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)		
214	Credit institutions		Annex V, Part 1.42(c)	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)		
215	Other financial corporations		Annex V, Part 1.42(d)	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)		
216	Non-financial corporations		Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
221	Loans and advances		Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)		
222	Central banks		Annex V, Part 1.42(a)	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)		

		Gross carrying amount / Nominal amount					
		Non-performing					
		Past due > 7 years	Past due > 7 years	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: impaired
		> 5 year <= 7 years	> 7 years				
		106	107	109	110	121	122
		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)	
		Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236		CRR art 178; Annex V, Part 2.237(b)		CRR art 4(95); Annex V, Part 2.237(a)
		References National GAAP compatible IFRS					
		References National GAAP based on BAD					
223	General governments		Annex V, Part 1.42(b)		Annex V, Part 1.42(b)		
224	Credit institutions		Annex V, Part 1.42(c)		Annex V, Part 1.42(c)		
225	Other financial corporations		Annex V, Part 1.42(d)		Annex V, Part 1.42(d)		
226	Non-financial corporations		Annex V, Part 1.42(e)		Annex V, Part 1.42(e)		
920	Of which: Small and Medium-sized Enterprises		SME Art 1 2(a)		SME Art 1 2(a)		
923	Of which: Loans collateralised by commercial immovable property		Annex V, Part 2.86(a), 87, 234i(a)		Annex V, Part 2.86(a), 87, 234i(a)		
227	Households		Annex V, Part 1.42(f)		Annex V, Part 1.42(f)		
930	Of which: Loans collateralised by residential immovable property		Annex V, Part 2.86(a), 87, 234i(a)		Annex V, Part 2.86(a), 87, 234i(a)		
933	Of which: Credit for consumption		Annex V, Part 2.88(a), 234i(b)		Annex V, Part 2.88(a), 234i(b)		
231	DEBT INSTRUMENTS AT STRICT LOCUM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT		Annex V, Part 2.233(c), 234		Annex V, Part 2.233(c), 234		
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING		Annex V, Part 2.217		Annex V, Part 2.217		

		Gross carrying amount / Nominal amount					
		Non-performing					
		Past due > 5 year <= 7 years	Past due > 7 years	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: impaired
		106	107	109	110	121	122
		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)	
		Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236		CRR art 178; Annex V, Part 2.237(b)		CRR art 4(95); Annex V, Part 2.237(a)
		References National GAAP compatible IFRS					
		References National GAAP based on BAD					
335	DEBT INSTRUMENTS HELD FOR SALE		Annex V, Part 2.220				
340	Loan commitments given	CRR Annex V, Part 1.44(g), Part 2.112, 113, 224	CRR Annex I; Annex V, Part 1.44(g), Part 2.102-105, 113, 116, 224				
350	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)				
360	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)				
370	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)				
380	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)				
390	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)				
400	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)				
410	Financial guarantees given	CRR Annex I; Annex V, Part 1.44(f), Part 2.112, 114, 225	IFRS 4 Annex A; CRR Annex I; Annex V, Part 1.44(f), Part 2.102-105, 114, 116, 225				
420	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)				
430	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)				

		Gross carrying amount / Nominal amount					
		Non-performing					
		Past due > 5 year <= 7 years	Past due > 7 years	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: impaired
		106	107	109	110	121	122
		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)	
		Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236		CRR art 178; Annex V, Part 2.237(b)		CRR art 4(95); Annex V, Part 2.237(a)
		References National GAAP compatible IFRS	References National GAAP based on BAD				
440	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)			
450	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)			
460	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
470	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)			
480	Other Commitments given	CRR Annex V, Part 1.44(g), Part 2.112, 115, 224	CRR Annex V, Part 1.44(g), Part 2.102-105, 115, 116, 224	CRR Annex I; Annex V, Part 1.44(g), Part 2.102-105, 115, 116, 224			
490	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)			
500	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)			
510	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)			
520	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)			
530	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
540	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)			
550	OFF-BALANCE SHEET EXPOSURES	Annex V, Part 2.217	Annex V, Part 2.217	Annex V, Part 2.217			

	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
	Performing exposures – Accumulated impairment and provisions		of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	142	150	160	170
	of which: instruments without significant increase in credit risk since initial recognition (Stage 1)	141					
	130	140	Annex V, Part 2, 238	Annex V, Part 2, 238	Annex V, Part 2, 238	Annex V, Part 2, 236, 238	Annex V, Part 2, 236, 238
			References National GAAP compatible IFRS				
			References National GAAP based on BAD				
005	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				
010	Debt securities	Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)				
020	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)				
030	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)				
040	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)				
050	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)				
060	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)				
070	Loans and advances	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)				
080	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)				
090	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)				

	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
	Performing exposures – Accumulated impairment and provisions				Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	
	130	140	141	142			
	Annex V, Part 2, 238	Annex V, Part 2, 238	IFRS 9.5.5.5; IFRS 7.35M(c); Annex V, Part 2.237(d)	IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V, Part 2.237(c)	Annex V, Part 2, 238	Annex V, Part 2, 236, 238	Annex V, Part 2, 236, 238
	Annex V, Part 2, 238	Annex V, Part 2, 238			Annex V, Part 2, 238	Annex V, Part 2, 236, 238	Annex V, Part 2, 236, 238
			References National GAAP based on BAD	References National GAAP compatible IFRS			
440	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)			
450	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)			
460	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
470	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)			
480	Other Commitments given	CRR Annex V, Part 1.44(g), Part 2.112, 115, 224	CRR Annex V, Part 1.44(g), Part 2.102-105, 115, 116, 224	CRR Annex I; Annex V, Part 1.44(g), Part 2.102-105, 115, 116, 224			
490	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)			
500	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)			
510	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)			
520	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)			
530	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
540	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)			
550	OFF-BALANCE SHEET EXPOSURES	Annex V, Part 2.217	Annex V, Part 2.217	Annex V, Part 2.217			

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year <= 5 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 (Stage 2)	Of which: Credit-impaired instruments (Stage 3)
				180	191	192	196	197	950	951
				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, 5.5.1; IFRS 9, Appendix A, Annex V, Part 2, 237(a)	
				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		
005	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							
010	Debt securities	Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)							
020	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)							
030	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)							
040	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)							
050	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)							
060	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)							
070	Loans and advances	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)							
080	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)							
090	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Of which: Credit-impaired instruments (Stage 3)
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				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	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	
				180	191	192	196	197	950	951
				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 9, Appendix A, Annex V, Part 2, 237(c)	IFRS 9, 5.5.1, IFRS 9, Appendix A, Annex V, Part 2, 237(a)
183	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)							
184	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)							
185	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)							
186	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)							
191	Loans and advances	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)							
192	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)							
193	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)							
194	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)							
195	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)							
196	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)							
900	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)							
903	Of which: Loans collateralised by commercial immovable property	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Of which: Credit-impaired instruments (Stage 3)
				Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 year <= 5 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	
				180	191	192	196	197	950	951
				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 9.5.5.1-IFRS 9, Appendix A, Annex V, Part 2.237(a)	
				Annex V, Part 2, 236, 238	Annex V, Part 2, 236, 238	Annex V, Part 2, 236, 238	Annex V, Part 2, 236, 238	Annex V, Part 2, 236, 238	IFRS 9.5.5.3-IFRS 7.35M(b)(i); Annex V, Part 2, 237(c)	
223	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)							
224	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)							
225	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)							
226	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)							
920	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)							
923	Of which: Loans collateralised by commercial immovable property	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)							
227	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)							
930	Of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)							
933	Of which: Credit for consumption	Annex V, Part 2.88(a), 234i(b)	Annex V, Part 2.88(a), 234i(b)							
231	DEBT INSTRUMENTS AT STRICT LOCUM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V, Part 2.233(c), 234	Annex V, Part 2.233(c), 234							
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V, Part 2.217	Annex V, Part 2.217							

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							Of which: Credit-impaired instruments (Stage 3)
			Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
			Past due > 180 days ≤ 1 year	Past due > 1 year <= 2 year <= 5 year	Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	
			180	191	192	196	197	950	951	
			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 9, Appendix A, Annex V, Part 2.2.37(a)		
		References National GAAP compatible IFRS								
440	Credit institutions	Annex V, Part 1.42(c)								
450	Other financial corporations	Annex V, Part 1.42(d)								
460	Non-financial corporations	Annex V, Part 1.42(e)								
470	Households	Annex V, Part 1.42(f)								
480	Other Commitments given	CRR Annex V, Part 1.44(g), Part 2.112, 115, 224								
490	Central banks	Annex V, Part 1.42(a)								
500	General governments	Annex V, Part 1.42(b)								
510	Credit institutions	Annex V, Part 1.42(c)								
520	Other financial corporations	Annex V, Part 1.42(d)								
530	Non-financial corporations	Annex V, Part 1.42(e)								
540	Households	Annex V, Part 1.42(f)								
550	OFF-BALANCE SHEET EXPOSURES	Annex V, Part 2.217								

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>				References National GAAP compatible IFRS	References National GAAP based on BAD	
		Collateral received and financial guarantees received						
		Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures			
		201	200	205	210			
		<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>			<i>Annex V, Part 2.239</i>
		<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>			<i>Annex V, Part 2.239</i>
005	Cash balances at central banks and other demand deposits					<i>Annex V, Part 2.2, 3</i>	<i>BAD art 13(2); Annex V, Part 2.2, 3</i>	
010	Debt securities					<i>Annex V, Part 1.31, 44(b)</i>	<i>Annex V, Part 1.31, 44(b)</i>	
020	Central banks					<i>Annex V, Part 1.42(a)</i>	<i>Annex V, Part 1.42(a)</i>	
030	General governments					<i>Annex V, Part 1.42(b)</i>	<i>Annex V, Part 1.42(b)</i>	
040	Credit institutions					<i>Annex V, Part 1.42(c)</i>	<i>Annex V, Part 1.42(c)</i>	
050	Other financial corporations					<i>Annex V, Part 1.42(d)</i>	<i>Annex V, Part 1.42(d)</i>	
060	Non-financial corporations					<i>Annex V, Part 1.42(e)</i>	<i>Annex V, Part 1.42(e)</i>	
070	Loans and advances					<i>Annex V, Part 1.32, 44(a)</i>	<i>Annex V, Part 1.32, 44(a)</i>	
080	Central banks					<i>Annex V, Part 1.42(a)</i>	<i>Annex V, Part 1.42(a)</i>	
090	General governments					<i>Annex V, Part 1.42(b)</i>	<i>Annex V, Part 1.42(b)</i>	

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>				References National GAAP compatible IFRS	References National GAAP based on BAD	
		Collateral received and financial guarantees received						
		Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures			
		201	200	205	210			
		<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>			
		<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>			
100	Credit institutions					<i>Annex V, Part 1.42(c)</i>		
110	Other financial corporations					<i>Annex V, Part 1.42(d)</i>		
120	Non-financial corporations					<i>Annex V, Part 1.42(e)</i>		
130	Of which: Small and Medium-sized Enterprises					<i>SME Art 1 2(a)</i>		
140	Of which: Loans collateralised by commercial immovable property					<i>Annex V, Part 2.86(a), 87, 234i(a)</i>	<i>Annex V, Part 2.86(a), 87, 234i(a)</i>	
150	Households					<i>Annex V, Part 1.42(f)</i>	<i>Annex V, Part 1.42(f)</i>	
160	Of which: Loans collateralised by residential immovable property					<i>Annex V, Part 2.86(a), 87, 234i(a)</i>	<i>Annex V, Part 2.86(a), 87, 234i(a)</i>	
170	Of which: Credit for consumption					<i>Annex V, Part 2.88(a), 234i(b)</i>	<i>Annex V, Part 2.88(a), 234i(b)</i>	
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST					<i>Annex V, Part 2.233(a)</i>	<i>Annex V, Part 2.233(a)</i>	
181	Debt securities					<i>Annex V, Part 1.31, 44(b)</i>	<i>Annex V, Part 1.31, 44(b)</i>	
182	Central banks					<i>Annex V, Part 1.42(a)</i>	<i>Annex V, Part 1.42(a)</i>	

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>				References National GAAP compatible IFRS	References National GAAP based on BAD	
		Collateral received and financial guarantees received						
		Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures			
		201	200	205	210			
		<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>			<i>Annex V, Part 2.239</i>
		<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>			<i>Annex V, Part 2.239</i>
183	General governments					<i>Annex V, Part 1.42(b)</i>		
184	Credit institutions					<i>Annex V, Part 1.42(c)</i>		
185	Other financial corporations					<i>Annex V, Part 1.42(d)</i>		
186	Non-financial corporations					<i>Annex V, Part 1.42(e)</i>		
191	Loans and advances					<i>Annex V, Part 1.32, 44(a)</i>		
192	Central banks					<i>Annex V, Part 1.42(a)</i>		
193	General governments					<i>Annex V, Part 1.42(b)</i>		
194	Credit institutions					<i>Annex V, Part 1.42(c)</i>		
195	Other financial corporations					<i>Annex V, Part 1.42(d)</i>		
196	Non-financial corporations					<i>Annex V, Part 1.42(e)</i>		
900	Of which: Small and Medium-sized Enterprises					<i>SME Art 1 2(a)</i>		
903	Of which: Loans collateralised by commercial immovable property					<i>Annex V, Part 2.86(a), 87, 234i(a)</i>		<i>Annex V, Part 2.86(a), 87, 234i(a)</i>

		Maximum amount of the collateral or guarantee that can be considered Annex V, Part 2.119				References National GAAP compatible IFRS	References National GAAP based on BAD	
		Collateral received and financial guarantees received						
		Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures			
		201 Annex V, Part 2.239 Annex V, Part 2.239	200 Annex V, Part 2.239 Annex V, Part 2.239	205 Annex V, Part 2.239 Annex V, Part 2.239	210 Annex V, Part 2.239 Annex V, Part 2.239			
197	Households				Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
910	Of which: Loans collateralised by residential immovable property				Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)		
913	Of which: Credit for consumption				Annex V, Part 2.88(a), 234i(b)	Annex V, Part 2.88(a), 234i(b)		
201	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT				Annex V, Part 2.233(b)	Annex V, Part 2.233(b)		
211	Debt securities				Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)		
212	Central banks				Annex V, Part 1.42(a)	Annex V, Part 1.42(a)		
213	General governments				Annex V, Part 1.42(b)	Annex V, Part 1.42(b)		
214	Credit institutions				Annex V, Part 1.42(c)	Annex V, Part 1.42(c)		
215	Other financial corporations				Annex V, Part 1.42(d)	Annex V, Part 1.42(d)		
216	Non-financial corporations				Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
221	Loans and advances				Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)		
222	Central banks				Annex V, Part 1.42(a)	Annex V, Part 1.42(a)		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered Annex V, Part 2.119			
				Collateral received and financial guarantees received			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201	200	205	210
				Annex V, Part 2.239	Annex V, Part 2.239	Annex V, Part 2.239	Annex V, Part 2.239
				Annex V, Part 2.239	Annex V, Part 2.239	Annex V, Part 2.239	Annex V, Part 2.239
223	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)				
224	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)				
225	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)				
226	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)				
920	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)				
923	Of which: Loans collateralised by commercial immovable property	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)				
227	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)				
930	Of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)				
933	Of which: Credit for consumption	Annex V, Part 2.88(a), 234i(b)	Annex V, Part 2.88(a), 234i(b)				
231	DEBT INSTRUMENTS AT STRICT ILOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT	Annex V, Part 2.233(c), 234	Annex V, Part 2.233(c), 234				
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING	Annex V, Part 2.217	Annex V, Part 2.217				

				Maximum amount of the collateral or guarantee that can be considered Annex V, Part 2.119			
				Collateral received and financial guarantees received			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				201 Annex V, Part 2.239 Annex V, Part 2.239	200 Annex V, Part 2.239 Annex V, Part 2.239	205 Annex V, Part 2.239 Annex V, Part 2.239	210 Annex V, Part 2.239 Annex V, Part 2.239
			References National GAAP compatible IFRS				
			References National GAAP based on BAD				
335	DEBT INSTRUMENTS HELD FOR SALE			Annex V, Part 2.220			
340	Loan commitments given		CRR Annex V, Part 1.44(g), Part 2.112, 113, 224	CRR Annex I, Annex V, Part 1.44(g), Part 2.102-105, 113, 116, 224			
350	Central banks		Annex V, Part 1.42(a)	Annex V, Part 1.42(a)			
360	General governments		Annex V, Part 1.42(b)	Annex V, Part 1.42(b)			
370	Credit institutions		Annex V, Part 1.42(c)	Annex V, Part 1.42(c)			
380	Other financial corporations		Annex V, Part 1.42(d)	Annex V, Part 1.42(d)			
390	Non-financial corporations		Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
400	Households		Annex V, Part 1.42(f)	Annex V, Part 1.42(f)			
410	Financial guarantees given		CRR Annex I, Annex V, Part 1.44(f), Part 2.112, 114, 225	IFRS 4 Annex A; CRR Annex I; Annex V, Part 1.44(f), Part 2.102-105, 114, 116, 225			
420	Central banks		Annex V, Part 1.42(a)	Annex V, Part 1.42(a)			
430	General governments		Annex V, Part 1.42(b)	Annex V, Part 1.42(b)			

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>			
		Collateral received and financial guarantees received			
		Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
		201	200	205	210
		<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>
		<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>
	References National GAAP compatible IFRS				
	References National GAAP based on BAD				
440	Credit institutions	<i>Annex V, Part 1.42(c)</i>	<i>Annex V, Part 1.42(c)</i>		
450	Other financial corporations	<i>Annex V, Part 1.42(d)</i>	<i>Annex V, Part 1.42(d)</i>		
460	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>	<i>Annex V, Part 1.42(e)</i>		
470	Households	<i>Annex V, Part 1.42(f)</i>	<i>Annex V, Part 1.42(f)</i>		
480	Other Commitments given	<i>CRR Annex V, Part 1.44(g), Part 2.112, 115, 224</i>	<i>CRR Annex V, Part 1.44(g), Part 2.102-105, 115, 116, 224</i>		
490	Central banks	<i>Annex V, Part 1.42(a)</i>	<i>Annex V, Part 1.42(a)</i>		
500	General governments	<i>Annex V, Part 1.42(b)</i>	<i>Annex V, Part 1.42(b)</i>		
510	Credit institutions	<i>Annex V, Part 1.42(c)</i>	<i>Annex V, Part 1.42(c)</i>		
520	Other financial corporations	<i>Annex V, Part 1.42(d)</i>	<i>Annex V, Part 1.42(d)</i>		
530	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>	<i>Annex V, Part 1.42(e)</i>		
540	Households	<i>Annex V, Part 1.42(f)</i>	<i>Annex V, Part 1.42(f)</i>		
550	OFF-BALANCE SHEET EXPOSURES	<i>Annex V, Part 2.217</i>	<i>Annex V, Part 2.217</i>		

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

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

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

		Gross carrying amount					
		Performing					
		Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	of which: performing exposures with forbearance measures	of which: exposures with forbearance measures	of which: Performing forbore exposures under probation reclassified from non-performing	
		0040	0050	0060	0070		
		0010	0030				
		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, 256, 259-262	Annex V, Part 2, 256(b), 261	
		References National GAAP compatible IFRS					
		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, 256, 259-262	Annex V, Part 2, 256(b), 261	
		References National GAAP based on BAD					
		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, 256, 259-262	Annex V, Part 2, 256(b), 261	
0010	Commercial real estate (CRE) loans to small and medium-sized enterprises	SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii	SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii	SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii	SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii	SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii	
0020	Commercial real estate (CRE) loans to non-financial corporations other than SMEs	Annex V, Part 2.239vi (a), 239vii	Annex V, Part 2.239vi (a), 239vii	Annex V, Part 2.239vi (a), 239vii	Annex V, Part 2.239vi (a), 239vii	Annex V, Part 2.239vi (a), 239vii	
0030	Loans collateralised by commercial immovable property	Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)	
0040	Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	
0050	Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	
0060	Of which: Loans with LTV ratio higher than 100 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	
0070	Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)	
0080	Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	
0090	Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	
0100	Of which: Loans with LTV ratio higher than 100 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	

		Gross carrying amount				
		Non-performing				
		Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	
		0080	0100	0110	0120	
		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, 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	
		References National GAAP compatible IFRS				
		References National GAAP based on BAD				
		SME Art 1 2(a); Annex V, Part 2.239vi(a), 239vii				
0010	Commercial real estate (CRE) loans to small and medium-sized enterprises	SME Art 1 2(a); Annex V, Part 2.239vi(a), 239vii	Annex V, Part 2.239vi(a), 239vii			
0020	Commercial real estate (CRE) loans to non-financial corporations other than SMEs	Annex V, Part 2.239vi(a), 239vii	Annex V, Part 2.239vi(a), 239vii			
0030	Loans collateralised by commercial immovable property	Annex V, Part 2.86(a), 87, 239vi(b)	Annex V, Part 2.86(a), 87, 239vi(b)			
0040	Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V, Part 2.86(a), 87, 239vi(b), 239viii	Annex V, Part 2.86(a), 87, 239vi(b), 239viii			
0050	Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V, Part 2.86(a), 87, 239vi(b), 239viii	Annex V, Part 2.86(a), 87, 239vi(b), 239viii			
0060	Of which: Loans with LTV ratio higher than 100 %	Annex V, Part 2.86(a), 87, 239vi(b), 239viii	Annex V, Part 2.86(a), 87, 239vi(b), 239viii			
0070	Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 239vi(b)	Annex V, Part 2.86(a), 87, 239vi(b)			
0080	Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V, Part 2.86(a), 87, 239vi(b), 239viii	Annex V, Part 2.86(a), 87, 239vi(b), 239viii			
0090	Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V, Part 2.86(a), 87, 239vi(b), 239viii	Annex V, Part 2.86(a), 87, 239vi(b), 239viii			
0100	Of which: Loans with LTV ratio higher than 100 %	Annex V, Part 2.86(a), 87, 239vi(b), 239viii	Annex V, Part 2.86(a), 87, 239vi(b), 239viii			

		Gross carrying amount								
		Non-performing								
		Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which: defaulted	Of which: Non-performing exposures with forbearance measures				
		0130 Annex V.Part 2.222, 235-236 Annex V.Part 2.222, 235-236	0140 Annex V.Part 2.222, 235-236 Annex V.Part 2.222, 235-236	0150 Annex V.Part 2.222, 235-236 Annex V.Part 2.222, 235-236	0160 CRR art 178: Annex V. Part 2.237(b) CRR art 178: Annex V. Part 2.237(b)	0170 Annex V. Part 2. 259-263 Annex V. Part 2. 259-263				
		References National GAAP compatible IFRS								
		References National GAAP based on BAD								
0010	Commercial real estate (CRE) loans to small and medium-sized enterprises		SME Art 1 2(a); Annex V. Part 2.239vi (a), 239vii	SME Art 1 2(a); Annex V. Part 2.239vi (a), 239vii						
0020	Commercial real estate (CRE) loans to non-financial corporations other than SMEs		Annex V.Part 2.239vi (a), 239vii							
0030	Loans collateralised by commercial immovable property		Annex V.Part 2.86(a), 87, 239vi (b)							
0040	Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %		Annex V.Part 2.86(a), 87, 239vi (b), 239viii							
0050	Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %		Annex V.Part 2.86(a), 87, 239vi (b), 239viii							
0060	Of which: Loans with LTV ratio higher than 100 %		Annex V.Part 2.86(a), 87, 239vi (b), 239viii							
0070	Loans collateralised by residential immovable property		Annex V.Part 2.86(a), 87, 239vi (b)							
0080	Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %		Annex V.Part 2.86(a), 87, 239vi (b), 239viii							
0090	Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %		Annex V.Part 2.86(a), 87, 239vi (b), 239viii							
0100	Of which: Loans with LTV ratio higher than 100 %		Annex V.Part 2.86(a), 87, 239vi (b), 239viii							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk		
				Of which: Exposures with forbearance measures	Performing exposures - Accumulated impairments	Of which: Performing exposures with forbearance measures
			Annex V, Part 2. 238	Annex V, Part 2. 238	Annex V, Part 2. 207	
			References National GAAP compatible IFRS			
			References National GAAP based on BAD			
0010	Commercial real estate (CRE) loans to small and medium-sized enterprises		SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii	SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii		
0020	Commercial real estate (CRE) loans to non-financial corporations other than SMEs		Annex V, Part 2.239vi (a), 239vii	Annex V, Part 2.239vi (a), 239vii		
0030	Loans collateralised by commercial immovable property		Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)		
0040	Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %		Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii		
0050	Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %		Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii		
0060	Of which: Loans with LTV ratio higher than 100 %		Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii		
0070	Loans collateralised by residential immovable property		Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)		
0080	Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %		Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii		
0090	Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %		Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii		
0100	Of which: Loans with LTV ratio higher than 100 %		Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii		

		Accumulated impairment, accumulated negative changes in fair value due to credit risk			
		Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
		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
		0220	0240	0250	0260
		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. 238	Annex V, Part 2. 236, 238	Annex V, Part 2. 236, 238	Annex V, Part 2. 236, 238
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
0010	Commercial real estate (CRE) loans to small and medium-sized enterprises	SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii			
0020	Commercial real estate (CRE) loans to non-financial corporations other than SMEs	Annex V, Part 2.239vi (a), 239vii			
0030	Loans collateralised by commercial immovable property	Annex V, Part 2.86(a), 87, 239vi (b)			
0040	Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii			
0050	Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii			
0060	Of which: Loans with LTV ratio higher than 100 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii			
0070	Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 239vi (b)			
0080	Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii			
0090	Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii			
0100	Of which: Loans with LTV ratio higher than 100 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii			

		Accumulated impairment, accumulated negative changes in fair value due to credit risk			
		Non-performing exposures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
		Past due > 2 year <= 5 year	Past due > 5 year <= 7 years	Past due > 7 years	Of which: Non-performing exposures with forbearance measures
		0270	0280	0290	0300
		Annex V, Part 2.236, 238	Annex V, Part 2.236, 238	Annex V, Part 2.236, 238	Annex V, Part 2.207
		Annex V, Part 2.236, 238	Annex V, Part 2.236, 238	Annex V, Part 2.236, 238	Annex V, Part 2.207
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
0010	Commercial real estate (CRE) loans to small and medium-sized enterprises	SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii	SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii	SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii	SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii
0020	Commercial real estate (CRE) loans to non-financial corporations other than SMEs	Annex V, Part 2.239vi (a), 239vii	Annex V, Part 2.239vi (a), 239vii	Annex V, Part 2.239vi (a), 239vii	Annex V, Part 2.239vi (a), 239vii
0030	Loans collateralised by commercial immovable property	Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)
0040	Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii
0050	Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii
0060	Of which: Loans with LTV ratio higher than 100 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii
0070	Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)	Annex V, Part 2.86(a), 87, 239vi (b)
0080	Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii
0090	Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii
0100	Of which: Loans with LTV ratio higher than 100 %	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii	Annex V, Part 2.86(a), 87, 239vi (b), 239viii

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>			
		Collateral received and financial guarantees received			
		Collateral received on performing exposures	Collateral received on non-performing exposures	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
		0310	0320	0330	0340
		<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>
		<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>	<i>Annex V, Part 2.239</i>
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
		SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii	SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii	SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii	SME Art 1 2(a); Annex V, Part 2.239vi (a), 239vii
0010	Commercial real estate (CRE) loans to small and medium-sized enterprises				
0020	Commercial real estate (CRE) loans to non-financial corporations other than SMEs				
0030	Loans collateralised by commercial immovable property				
0040	Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %				
0050	Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %				
0060	Of which: Loans with LTV ratio higher than 100 %				
0070	Loans collateralised by residential immovable property				
0080	Of which: Loans with LTV ratio higher than 60 % and less than or equal to 80 %				
0090	Of which: Loans with LTV ratio higher than 80 % and less than or equal to 100 %				
0100	Of which: Loans with LTV ratio higher than 100 %				

19. Information forborne exposures

	Gross carrying amount / nominal amount of exposures with forbearance measures	Performing exposures with forbearance measures				of which: Performing forborne exposures under probation reclassified from non-performing
		010	020	030	040	
		Annex V, Part 1.34, Part 2.118, 240-245, 251-258	Annex V, Part 2.256, 259-262	Annex V, Part 2.241(a), 266	Annex V, Part 2.241(b), 265-266	Annex V, Part 2.256(b), 261
		Annex V, Part 1.34, Part 2.118, 240-245, 251-255	Annex V, Part 2.256, 259-262	Annex V, Part 2.241(a), 266	Annex V, Part 2.241(b), 265-266	Annex V, Part 2.256(b), 261
		References National GAAP compatible IFRS				
		References National GAAP based on BAD				
005	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		
010	Debt securities		Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)		
020	Central banks		Annex V, Part 1.42(a)	Annex V, Part 1.42(a)		
030	General governments		Annex V, Part 1.42(b)	Annex V, Part 1.42(b)		
040	Credit institutions		Annex V, Part 1.42(c)	Annex V, Part 1.42(c)		
050	Other financial corporations		Annex V, Part 1.42(d)	Annex V, Part 1.42(d)		
060	Non-financial corporations		Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
070	Loans and advances		Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)		
080	Central banks		Annex V, Part 1.42(a)	Annex V, Part 1.42(a)		
090	General governments		Annex V, Part 1.42(b)	Annex V, Part 1.42(b)		
100	Credit institutions		Annex V, Part 1.42(c)	Annex V, Part 1.42(c)		
110	Other financial corporations		Annex V, Part 1.42(d)	Annex V, Part 1.42(d)		

	Gross carrying amount / nominal amount of exposures with forbearance measures	Performing exposures with forbearance measures				of which: Performing forborne exposures under probation reclassified from non-performing	
		010 Annex V, Part 1.34, Part 2.118, 240-245, 251-258	020 Annex V, Part 2.256, 259-262	030 Annex V, Part 2.241(a), 266	040 Annex V, Part 2.241(b), 265-266		050
	References National GAAP compatible IFRS						
120	Non-financial corporations	Annex V, Part 1.42(e)					
130	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)					
140	Of which: Loans collateralised by commercial immovable property	Annex V, Part 2.86(a), 87, 234i (a)					
150	Households	Annex V, Part 1.42(f)					
160	Of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 234i (a)					
170	Of which: Credit for consumption	Annex V, Part 2.88(a), 234i (b)					
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V, Part 2.249(a)					
181	Debt securities	Annex V, Part 1.31, 44(b)					
182	Central banks	Annex V, Part 1.42(a)					
183	General governments	Annex V, Part 1.42(b)					
184	Credit institutions	Annex V, Part 1.42(c)					
185	Other financial corporations	Annex V, Part 1.42(d)					
186	Non-financial corporations	Annex V, Part 1.42(e)					

	Gross carrying amount / nominal amount of exposures with forbearance measures	Performing exposures with forbearance measures			
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing	
				020	030
		010	040		
		Annex V, Part 1.34, Part 2.118, 240-245, 251-258	Annex V, Part 2.241 (b), 265-266	Annex V, Part 2.256(b), 261	
		Annex V, Part 1.34, Part 2.118, 240-245, 251-255	Annex V, Part 2.241 (b), 265-266	Annex V, Part 2.256(b), 261	
	References National GAAP compatible IFRS				
191	Loans and advances	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)		
192	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)		
193	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)		
194	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)		
195	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)		
196	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
900	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)		
903	Of which: Loans collateralised by commercial immovable property	Annex V, Part 2.86(a), 87, 234i (a)	Annex V, Part 2.86(a), 87, 234i (a)		
197	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
910	Of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 234i (a)	Annex V, Part 2.86(a), 87, 234i (a)		
913	Of which: Credit for consumption	Annex V, Part 2.88(a), 234i (b)	Annex V, Part 2.88(a), 234i (b)		
201	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)		

	References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures				Performing exposures with forbearance measures		
			010 Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	020 Annex V. Part 2. 256, 259-262	030 Annex V. Part 2.241(a), 266	040 Annex V. Part 2, 241 (b), 265-266	050 Annex V. Part 2. 256(b), 261	of which: Performing forborne exposures under probation reclassified from non-performing	
								Instruments with modifications in their terms and conditions	Refinancing
211	Annex V. Part 1.31, 44(b)	Annex V. Part 1.31, 44(b)							
212	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)							
213	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)							
214	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)							
215	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)							
216	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)							
221	Annex V. Part 1.32, 44(a)	Annex V. Part 1.32, 44(a)							
222	Annex V. Part 1.42(a)	Annex V. Part 1.42(a)							
223	Annex V. Part 1.42(b)	Annex V. Part 1.42(b)							
224	Annex V. Part 1.42(c)	Annex V. Part 1.42(c)							
225	Annex V. Part 1.42(d)	Annex V. Part 1.42(d)							
226	Annex V. Part 1.42(e)	Annex V. Part 1.42(e)							
920	SME Art 1 2(a)	SME Art 1 2(a)							

	Gross carrying amount / nominal amount of exposures with forbearance measures	Performing exposures with forbearance measures				References National GAAP compatible IFRS	References National GAAP based on BAD	
		Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forbore exposures under probation reclassified from non-performing				
				020	030			
	010	Annex V. Part 1.34, Part 2.118, 2.40-2.45, 2.51-2.55	Annex V. Part 2.241(a), 2.66	Annex V. Part 2.241(b), 2.65-2.66	Annex V. Part 2.256(b), 2.61			
923	Of which: Loans collateralised by commercial immovable property				Annex V. Part 2.86(a), 87, 2.34i (a)	Annex V. Part 2.86(a), 87, 2.34i (a)		
227	Households				Annex V. Part 1.42(f)	Annex V. Part 1.42(f)		
930	Of which: Loans collateralised by residential immovable property				Annex V. Part 2.86(a), 87, 2.34i (a)	Annex V. Part 2.86(a), 87, 2.34i (a)		
933	Of which: Credit for consumption				Annex V. Part 2.88(a), 2.34i (b)	Annex V. Part 2.88(a), 2.34i (b)		
231	DEBT INSTRUMENTS AT STRICT LOCUM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT				Annex V. Part 2.249	Annex V. Part 2.249		
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING				Annex V. Part 2.246	Annex V. Part 2.246		
335	DEBT INSTRUMENTS HELD FOR SALE				Annex V. Part 2.247	Annex V. Part 2.247		
340	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		

		Gross carrying amount / nominal amount of exposures with forbearance measures					
		Non-performing exposures with forbearance measures					
		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance	
		060	070	080	090	100	110
		Annex V, Part 2, 259-263	Annex V, Part 2, 241(a), 266	Annex V, Part 2, 241 (b), 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)	Annex V, Part 2, 231, 252(a), 263
		Annex V, Part 2, 259-263	Annex V, Part 2, 241(a), 266	Annex V, Part 2, 241 (b), 265-266	CRR art 178; Annex V, Part 2.264(b)	CRR art 4(95); Annex V, Part 2.264(a)	Annex V, Part 2, 231, 252(a), 263
		References National GAAP compatible IFRS					
		References National GAAP based on BAD					
005	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			
010	Debt securities	Annex V, Part 1.31, 44(b)		Annex V, Part 1.31, 44(b)			
020	Central banks	Annex V, Part 1.42(a)		Annex V, Part 1.42(a)			
030	General governments	Annex V, Part 1.42(b)		Annex V, Part 1.42(b)			
040	Credit institutions	Annex V, Part 1.42(c)		Annex V, Part 1.42(c)			
050	Other financial corporations	Annex V, Part 1.42(d)		Annex V, Part 1.42(d)			
060	Non-financial corporations	Annex V, Part 1.42(e)		Annex V, Part 1.42(e)			
070	Loans and advances	Annex V, Part 1.32, 44(a)		Annex V, Part 1.32, 44(a)			
080	Central banks	Annex V, Part 1.42(a)		Annex V, Part 1.42(a)			
090	General governments	Annex V, Part 1.42(b)		Annex V, Part 1.42(b)			
100	Credit institutions	Annex V, Part 1.42(c)		Annex V, Part 1.42(c)			
110	Other financial corporations	Annex V, Part 1.42(d)		Annex V, Part 1.42(d)			

	Gross carrying amount / nominal amount of exposures with forbearance measures	Non-performing exposures with forbearance measures					
		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance	
							060
		Annex V, Part 2, 259-263	Annex V, Part 2, 241(a), 266	Annex V, Part 2, 241(b), 265-266	CRR art 178; Annex V, Part 2.264(b)	IFRS 9, 5.1; IFRS 9 Appendix A; Annex V, Part 2.264(a)	Annex V, Part 2, 231, 252(a), 263
	References National GAAP compatible IFRS	Annex V, Part 2, 259-263	Annex V, Part 2, 241(a), 266	Annex V, Part 2, 241(b), 265-266	CRR art 178; Annex V, Part 2.264(b)	IFRS 9, 5.1; IFRS 9 Appendix A; Annex V, Part 2.264(a)	Annex V, Part 2, 231, 252(a), 263
	References National GAAP based on BAD	Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)			
211	Debt securities	Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)			
212	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)			
213	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)			
214	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)			
215	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)			
216	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
221	Loans and advances	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)			
222	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)			
223	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)			
224	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)			
225	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)			
226	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
920	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)	SME Art 1 2(a)			

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
				Instruments with modifications in their terms and conditions	Refinancing		
			120	130	140	150	160
			Annex V, Part 2, 267	Annex V, Part 2, 207	Annex V, Part 2, 207	Annex V, Part 2, 241(a), 241(b), 267	Annex V, Part 2, 241(b), 267
		References National GAAP compatible IFRS	Annex V, Part 2, 267	Annex V, Part 2, 207	Annex V, Part 2, 207	Annex V, Part 2, 241(a), 241(b), 267	Annex V, Part 2, 241(b), 267
		References National GAAP based on BAD					
005	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				
010	Debt securities	Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)				
020	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)				
030	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)				
040	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)				
050	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)				
060	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)				
070	Loans and advances	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)				
080	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)				
090	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)				
100	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)				
110	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)				

	References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
			Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
				120 Annex V. Part 2. 267	130 Annex V. Part 2. 207	140 Annex V. Part 2. 207
120	Annex V. Part 1. 42(e)	Annex V. Part 1. 42(e)				
130	SME Art 1 2(a)	SME Art 1 2(a)				
140	Of which: Loans collateralised by commercial immovable property	Annex V. Part 2. 86(a), 87, 234i (a)	Annex V. Part 2. 86(a), 87, 234i (a)			
150	Households	Annex V. Part 1. 42(f)	Annex V. Part 1. 42(f)			
160	Of which: Loans collateralised by residential immovable property	Annex V. Part 2. 86(a), 87, 234i (a)	Annex V. Part 2. 86(a), 87, 234i (a)			
170	Of which: Credit for consumption	Annex V. Part 2. 88(a), 234i (b)	Annex V. Part 2. 88(a), 234i (b)			
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	Annex V. Part 2. 249(a)	Annex V. Part 2. 249(a)			
181	Debt securities	Annex V. Part 1. 31, 44(b)	Annex V. Part 1. 31, 44(b)			
182	Central banks	Annex V. Part 1. 42(a)	Annex V. Part 1. 42(a)			
183	General governments	Annex V. Part 1. 42(b)	Annex V. Part 1. 42(b)			
184	Credit institutions	Annex V. Part 1. 42(c)	Annex V. Part 1. 42(c)			
185	Other financial corporations	Annex V. Part 1. 42(d)	Annex V. Part 1. 42(d)			
186	Non-financial corporations	Annex V. Part 1. 42(e)	Annex V. Part 1. 42(e)			

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
			Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	Refinancing
		References National GAAP compatible IFRS				
		References National GAAP based on BAD				
191	Loans and advances	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)			
192	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)			
193	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)			
194	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)			
195	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)			
196	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
900	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)			
903	Of which: Loans collateralised by commercial immovable property	Annex V, Part 2.86(a), 87, 234i (a)	Annex V, Part 2.86(a), 87, 234i (a)			
197	Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)			
910	Of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 234i (a)	Annex V, Part 2.86(a), 87, 234i (a)			
913	Of which: Credit for consumption	Annex V, Part 2.88(a), 234i (b)	Annex V, Part 2.88(a), 234i (b)			
201	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)			

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
			Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
				Instruments with modifications in their terms and conditions	Refinancing	
120	130	140	150	160		
	Annex V, Part 2, 267	Annex V, Part 2, 207	Annex V, Part 2, 207	Annex V, Part 2, 241(a), 267	Annex V, Part 2, 241(b), 267	
	Annex V, Part 2, 267	Annex V, Part 2, 207	Annex V, Part 2, 207	Annex V, Part 2, 241(a), 267	Annex V, Part 2, 241(b), 267	
	References National GAAP compatible IFRS					
	References National GAAP based on BAD					
211	Debt securities	Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)			
212	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)			
213	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)			
214	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)			
215	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)			
216	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
221	Loans and advances	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)			
222	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)			
223	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)			
224	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)			
225	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)			
226	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
920	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)	SME Art 1 2(a)			

	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
		Performing exposures with forbearance measures – Accumulated impairment and provisions	Non-performing exposures with forbearance measures – Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Instruments with modifications in their terms and conditions	
				Refinancing	
	120	130	140	150	160
	Annex V, Part 2, 267	Annex V, Part 2, 207	Annex V, Part 2, 207	Annex V, Part 2, 241(a), 267	Annex V, Part 2, 241(b), 267
	Annex V, Part 2, 267	Annex V, Part 2, 207	Annex V, Part 2, 207	Annex V, Part 2, 241(a), 267	Annex V, Part 2, 241(b), 267
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
923	Of which: Loans collateralised by commercial immovable property		Annex V, Part 2.86(a), 87, 234i (a)	Annex V, Part 2.86(a), 87, 234i (a)	
227	Households		Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	
930	Of which: Loans collateralised by residential immovable property		Annex V, Part 2.86(a), 87, 234i (a)	Annex V, Part 2.86(a), 87, 234i (a)	
933	Of which: Credit for consumption		Annex V, Part 2.88(a), 234i (b)	Annex V, Part 2.88(a), 234i (b)	
231	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	
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING		Annex V, Part 2.246	Annex V, Part 2.246	
335	DEBT INSTRUMENTS HELD FOR SALE		Annex V, Part 2.247	Annex V, Part 2.247	
340	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	

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>			
		Collateral received and financial guarantees received			
		Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	Of which: Financial guarantees received on non-performing exposures with forbearance measures	
		170	175	180	185
		<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>
		<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
		BAD art 13(2); Annex V, Part 2.2, 3			
005	Cash balances at central banks and other demand deposits		Annex V, Part 2.2, 3		
010	Debt securities	Annex V, Part 1.31, 44(b)	Annex V, Part 1.31, 44(b)		
020	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)		
030	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)		
040	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)		
050	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)		
060	Non-financial corporations	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
070	Loans and advances	Annex V, Part 1.32, 44(a)	Annex V, Part 1.32, 44(a)		
080	Central banks	Annex V, Part 1.42(a)	Annex V, Part 1.42(a)		
090	General governments	Annex V, Part 1.42(b)	Annex V, Part 1.42(b)		
100	Credit institutions	Annex V, Part 1.42(c)	Annex V, Part 1.42(c)		
110	Other financial corporations	Annex V, Part 1.42(d)	Annex V, Part 1.42(d)		

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>			
		Collateral received and financial guarantees received			
		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
		170	175	180	185
		<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>
		<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>
	References National GAAP compatible IFRS				
120	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>		<i>Annex V, Part 1.42(e)</i>	
130	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>		<i>SME Art 1 2(a)</i>	
140	Of which: Loans collateralised by commercial immovable property	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>		<i>Annex V, Part 2.86(a), 87, 234i (a)</i>	
150	Households	<i>Annex V, Part 1.42(f)</i>		<i>Annex V, Part 1.42(f)</i>	
160	Of which: Loans collateralised by residential immovable property	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>		<i>Annex V, Part 2.86(a), 87, 234i (a)</i>	
170	Of which: Credit for consumption	<i>Annex V, Part 2.88(a), 234i (b)</i>		<i>Annex V, Part 2.88(a), 234i (b)</i>	
180	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST	<i>Annex V, Part 2.249(a)</i>		<i>Annex V, Part 2.249(a)</i>	
181	Debt securities	<i>Annex V, Part 1.31, 44(b)</i>		<i>Annex V, Part 1.31, 44(b)</i>	
182	Central banks	<i>Annex V, Part 1.42(a)</i>		<i>Annex V, Part 1.42(a)</i>	
183	General governments	<i>Annex V, Part 1.42(b)</i>		<i>Annex V, Part 1.42(b)</i>	
184	Credit institutions	<i>Annex V, Part 1.42(c)</i>		<i>Annex V, Part 1.42(c)</i>	
185	Other financial corporations	<i>Annex V, Part 1.42(d)</i>		<i>Annex V, Part 1.42(d)</i>	
186	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>		<i>Annex V, Part 1.42(e)</i>	

	Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>		
	Collateral received and financial guarantees received		
	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	Of which: Financial guarantees received on non-performing exposures with forbearance measures
	170 <i>Annex V, Part 2.268</i> <i>Annex V, Part 2.268</i>	175 <i>Annex V, Part 2.268</i> <i>Annex V, Part 2.268</i>	180 <i>Annex V, Part 2.268</i> <i>Annex V, Part 2.268</i>
	References National GAAP based on BAD	References National GAAP compatible IFRS	
191 Loans and advances	<i>Annex V, Part 1.32, 44(a)</i>	<i>Annex V, Part 1.32, 44(a)</i>	
192 Central banks	<i>Annex V, Part 1.42(a)</i>	<i>Annex V, Part 1.42(a)</i>	
193 General governments	<i>Annex V, Part 1.42(b)</i>	<i>Annex V, Part 1.42(b)</i>	
194 Credit institutions	<i>Annex V, Part 1.42(c)</i>	<i>Annex V, Part 1.42(c)</i>	
195 Other financial corporations	<i>Annex V, Part 1.42(d)</i>	<i>Annex V, Part 1.42(d)</i>	
196 Non-financial corporations	<i>Annex V, Part 1.42(e)</i>	<i>Annex V, Part 1.42(e)</i>	
900 Of which: Small and Medium-sized Enterprises	<i>SME Art 1.2(a)</i>	<i>SME Art 1.2(a)</i>	
903 Of which: Loans collateralised by commercial immovable property	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>	
197 Households	<i>Annex V, Part 1.42(f)</i>	<i>Annex V, Part 1.42(f)</i>	
910 Of which: Loans collateralised by residential immovable property	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>	
913 Of which: Credit for consumption	<i>Annex V, Part 2.88(a), 234i (b)</i>	<i>Annex V, Part 2.88(a), 234i (b)</i>	
201 DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT	<i>Annex V, Part 2.249(b)</i>	<i>Annex V, Part 2.249(b)</i>	

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>			
		Collateral received and financial guarantees received			
		Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	Of which: Financial guarantees received on non-performing exposures with forbearance measures	
		170	175	180	185
		<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>
		<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
211	Debt securities	<i>Annex V, Part 1.31, 44(b)</i>	<i>Annex V, Part 1.31, 44(b)</i>	<i>Annex V, Part 1.31, 44(b)</i>	
212	Central banks	<i>Annex V, Part 1.42(a)</i>	<i>Annex V, Part 1.42(a)</i>	<i>Annex V, Part 1.42(a)</i>	
213	General governments	<i>Annex V, Part 1.42(b)</i>	<i>Annex V, Part 1.42(b)</i>	<i>Annex V, Part 1.42(b)</i>	
214	Credit institutions	<i>Annex V, Part 1.42(c)</i>	<i>Annex V, Part 1.42(c)</i>	<i>Annex V, Part 1.42(c)</i>	
215	Other financial corporations	<i>Annex V, Part 1.42(d)</i>	<i>Annex V, Part 1.42(d)</i>	<i>Annex V, Part 1.42(d)</i>	
216	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>	<i>Annex V, Part 1.42(e)</i>	<i>Annex V, Part 1.42(e)</i>	
221	Loans and advances	<i>Annex V, Part 1.32, 44(a)</i>	<i>Annex V, Part 1.32, 44(a)</i>	<i>Annex V, Part 1.32, 44(a)</i>	
222	Central banks	<i>Annex V, Part 1.42(a)</i>	<i>Annex V, Part 1.42(a)</i>	<i>Annex V, Part 1.42(a)</i>	
223	General governments	<i>Annex V, Part 1.42(b)</i>	<i>Annex V, Part 1.42(b)</i>	<i>Annex V, Part 1.42(b)</i>	
224	Credit institutions	<i>Annex V, Part 1.42(c)</i>	<i>Annex V, Part 1.42(c)</i>	<i>Annex V, Part 1.42(c)</i>	
225	Other financial corporations	<i>Annex V, Part 1.42(d)</i>	<i>Annex V, Part 1.42(d)</i>	<i>Annex V, Part 1.42(d)</i>	
226	Non-financial corporations	<i>Annex V, Part 1.42(e)</i>	<i>Annex V, Part 1.42(e)</i>	<i>Annex V, Part 1.42(e)</i>	
920	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>	

		Maximum amount of the collateral or guarantee that can be considered <i>Annex V, Part 2.119</i>			
		Collateral received and financial guarantees received		Financial guarantees received on exposures with forbearance measures	
		Collateral received on exposures with forbearance measures	Of which: Collateral received on non-performing exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures	Of which: Financial guarantees received on non-performing exposures with forbearance measures
		170	175	180	185
		<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>
		<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>	<i>Annex V, Part 2.268</i>
	References National GAAP compatible IFRS				
	References National GAAP based on BAD				
923	Of which: Loans collateralised by commercial immovable property		<i>Annex V, Part 2.86(a), 87, 234i (a)</i>	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>	
227	Households		<i>Annex V, Part 1.42(f)</i>	<i>Annex V, Part 1.42(f)</i>	
930	Of which: Loans collateralised by residential immovable property		<i>Annex V, Part 2.86(a), 87, 234i (a)</i>	<i>Annex V, Part 2.86(a), 87, 234i (a)</i>	
933	Of which: Credit for consumption		<i>Annex V, Part 2.88(a), 234i (b)</i>	<i>Annex V, Part 2.88(a), 234i (b)</i>	
231	DEBT INSTRUMENTS AT STRICT LOCUM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT		<i>Annex V, Part 2.249</i>	<i>Annex V, Part 2.249</i>	
330	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING		<i>Annex V, Part 2.246</i>	<i>Annex V, Part 2.246</i>	
335	DEBT INSTRUMENTS HELD FOR SALE		<i>Annex V, Part 2.247</i>	<i>Annex V, Part 2.247</i>	
340	Loan commitments given		<i>CRR Annex I: Annex V, Part 1.44(g), Part 2.112, 113, 246</i>	<i>CRR Annex I: Annex V, Part 1.44(g), Part 2.102-105, 113, 116, 246</i>	

20. **Geographical breakdown**20.1 **Geographical breakdown of assets by location of the activities**

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activities	Non-domestic activities
				Annex V. Part 2.270 010	Annex V. Part 2.270 020
010	Cash, cash balances at central banks and other demand deposits	BAD art 4.Assets(1)	IAS 1.54 (i)		
020	Cash on hand	Annex V.Part 2.1	Annex V.Part 2.1		
030	Cash balances at central banks	BAD art 13(2); Annex V.Part 2.2	Annex V.Part 2.2		
040	Other demand deposits	Annex V.Part 2.3	Annex V.Part 2.3		
050	Financial assets held for trading		IFRS 9. Appendix A		
060	Derivatives		IFRS 9. Appendix A		
070	Equity instruments		IAS 32.11		
080	Debt securities		Annex V.Part 1.31		
090	Loans and advances		Annex V.Part 1.32		
091	Trading financial assets	BAD Article 32-33; Annex V.Part 1.17			
092	Derivatives	CRR Annex II; Annex V. Part 1.17, 27			
093	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5			
094	Debt securities	Annex V.Part 1.31			
095	Loans and advances	Annex V.Part 1.32			
096	Non-trading financial assets mandatorily at fair value through profit or loss		IFRS 7.8(a)(ii); IFRS 9.4.1.4		
097	Equity instruments		IAS 32.11		
098	Debt securities		Annex V.Part 1.31		
099	Loans and advances		Annex V.Part 1.32		
100	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		
110	Equity instruments				
120	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31		
130	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activities	Non-domestic activities
				Annex V. Part 2.270	Annex V. Part 2.270
				010	020
141	Financial assets at fair value through other comprehensive income		IFRS 7.8(h); IFRS 9.4.1.2A		
142	Equity instruments		IAS 32.11		
143	Debt securities		Annex V.Part 1.31		
144	Loans and advances		Annex V.Part 1.32		
171	Non-trading non-derivative financial assets measured at fair value through profit or loss	BAD art 36(2)			
172	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5			
173	Debt securities	Annex V.Part 1.31			
174	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V. Part 1.32			
175	Non-trading non-derivative financial assets measured at fair value to equity	Accounting Directive art 8(1)(a), (8)			
176	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5			
177	Debt securities	Annex V.Part 1.31			
178	Loans and advances	Accounting Directive art 8(1)(a), (4)(b); Annex V. Part 1.32			
181	Financial assets at amortised cost		IFRS 7.8(f); IFRS 9.4.1.2		
182	Debt securities		Annex V.Part 1.31		
183	Loans and advances		Annex V.Part 1.32		
231	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			
330	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5			
232	Debt securities	Annex V.Part 1.31			
233	Loans and advances	Annex V.Part 1.32			
234	Other non-trading non-derivative financial assets	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20			
235	Equity instruments	ECB/2013/33 Annex 2. Part 2.4-5			

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activities	Non-domestic activities
				Annex V. Part 2.270	Annex V. Part 2.270
				010	020
236	Debt securities	Annex V.Part 1.31			
237	Loans and advances	Annex V.Part 1.32			
240	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		
250	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		
260	Tangible assets	BAD art 4.Assets(10)			
270	Intangible assets	BAD art 4.Assets(9); CRR art 4(1)(115)	IAS 1.54(c); CRR art 4(1)(115)		
280	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		
290	Tax assets		IAS 1.54(n-o)		
300	Other assets	Annex V.Part 2.5, 6	Annex V.Part 2.5		
310	Non-current assets and disposal groups classified as held for sale		IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7		
315	(-) Haircuts for trading assets valued at fair value	Annex V Part 1.29			
320	ASSETS	BAD art 4 Assets	IAS 1.9(a), IG 6		

20.2 Geographical breakdown of liabilities by location of the activities

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activities	Non-domestic activities
				Annex V. Part 2.270	Annex V. Part 2.270
				010	020
010	Financial liabilities held for trading		IFRS 7.8 (e) (ii); IFRS 9.BA.6		
020	Derivatives		IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)		
030	Short positions		IFRS 9.BA7(b)		
040	Deposits		ECB/2013/33 Annex 2. Part 2.9; Annex V. Part 1.36		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activities	Non-domestic activities
				Annex V. Part 2.270	Annex V. Part 2.270
				010	020
050	Debt securities issued		Annex V.Part 1.37		
060	Other financial liabilities		Annex V.Part 1.38-41		
061	Trading financial liabilities	Accounting Directive art 8(1)(a),(3),(6)			
062	Derivatives	CRR Annex II; Annex V. Part 1.25			
063	Short positions				
064	Deposits	ECB/2013/33 Annex 2. Part 2.9; Annex V. Part 1.36			
065	Debt securities issued	Annex V.Part 1.37			
066	Other financial liabilities	Annex V.Part 1.38-41			
070	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		
080	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		
090	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37		
100	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41		
110	Financial liabilities measured at amortised cost		IFRS 7.8(g); IFRS 9.4.2.1		
120	Deposits		ECB/2013/33 Annex 2. Part 2.9; Annex V. Part 1.36		
130	Debt securities issued		Annex V.Part 1.37		
140	Other financial liabilities		Annex V.Part 1.38-41		
141	Non-trading non-derivative financial liabilities measured at a cost-based method	Accounting Directive art 8(3)			
142	Deposits	ECB/2013/33 Annex 2. Part 2.9; Annex V. Part 1.36			
143	Debt securities issued	Annex V.Part 1.37			
144	Other financial liabilities	Annex V.Part 1.38-41			
150	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		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28	
				Domestic activities	Non-domestic activities
				Annex V. Part 2.270	Annex V. Part 2.270
				010	020
160	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		
170	Provisions	BAD art 4.Liabilities(6)	IAS 37.10; IAS 1.54(l)		
180	Tax liabilities		IAS 1.54(n-o)		
190	Share capital repayable on demand		IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12		
200	Other liabilities	Annex V.Part 2.13	Annex V.Part 2.13		
210	Liabilities included in disposal groups classified as held for sale		IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14		
215	Haircuts for trading liabilities valued at fair value	Annex V Part 1.29			
220	LIABILITIES		IAS 1.9(b);IG 6		

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period	
				Domestic activities	Non-domestic activities
				Annex V. Part 2.270	Annex V. Part 2.270
				010	020
010	Interest income	BAD art 27.Vertical layout(1); Annex V. Part 2.31	IAS 1.97; Annex V. Part 2.31		
020	(Interest expenses)	BAD art 27.Vertical layout(2); Annex V. Part 2.31	IAS 1.97; Annex V. Part 2.31		
030	(Expenses on share capital repayable on demand)		IFRIC 2.11		
040	Dividend income	BAD art 27.Vertical layout(3); Annex V. Part 2.40	Annex V.Part 2.40		
050	Fee and commission income	BAD art 27.Vertical layout(4)	IFRS 7.20(c)		
060	(Fee and commission expenses)	BAD art 27.Vertical layout(5)	IFRS 7.20(c)		
070	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		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period	
				Domestic activities	Non- domestic activities
				Annex V. Part 2.270	Annex V. Part 2.270
				010	020
080	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		
083	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss		IFRS 9.5.7.1		
085	Gains or (-) losses on trading financial assets and liabilities, net	BAD art 27.Vertical layout(6)			
090	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		
095	Gains or (-) losses on non-trading financial assets and liabilities, net	BAD art 27.Vertical layout(6)			
100	Gains or (-) losses from hedge accounting, net	Accounting Directive art 8(1)(a), (6), (8)	Annex V.Part 2.47-48		
110	Exchange differences [gain or (-) loss], net	BAD art 39	IAS 21.28, 52 (a)		
120	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			
130	Gains or (-) losses on derecognition of non financial assets, net		IAS 1.34		
140	Other operating income	BAD art 27.Vertical layout(7); Annex V. Part 2.314-316	Annex V.Part 2.314-316		
150	(Other operating expenses)	BAD art 27.Vertical layout(10); Annex V. Part 2.314-316	Annex V.Part 2.314-316		
155	TOTAL OPERATING INCOME, NET				
160	(Administrative expenses)	BAD art 27.Vertical layout(8)			
170	(Depreciation)		IAS 1.102, 104		
171	Modification gains or (-) losses, net		IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49		
175	(Increases or (-) decreases of the fund for general banking risks, net)	BAD art 38.2			
180	(Provisions or (-) reversal of provisions)		IAS 37.59, 84; IAS 1.98(b)(f)(g)		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period	
				Domestic activities	Non-domestic activities
				Annex V. Part 2.270	Annex V. Part 2.270
				010	020
190	(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); Annex V Part 2.51, 53		
200	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	BAD art 27.Vertical layout(13)-(14)	IAS 28.40-43		
210	(Impairment or (-) reversal of impairment on non-financial assets)		IAS 36.126(a)(b)		
220	Negative goodwill recognised in profit or loss	Accounting Directive art 24(3)(f)	IFRS 3.Appendix B64(n)(i)		
230	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	BAD art 27.Vertical layout(13)-(14)	Annex V.Part 2.54		
240	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		
250	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		IAS 1.102, IG 6; IFRS 5.33 A		
260	(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		
270	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	BAD art 27.Vertical layout(16)	IAS 1, IG 6		
275	Extraordinary profit or (-) loss after tax	BAD art 27.Vertical layout(21)			
280	Profit or (-) loss after tax from discontinued operations		IAS 1.82(ea); IFRS 5.33(a), 5.33 A; Annex V Part 2.56		
290	PROFIT OR (-) LOSS FOR THE YEAR	BAD art 27.Vertical layout(23)	IAS 1.81A(a)		

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

Country of residence of the counterparty:

	References National GAAP based on BAD	References National GAAP compatible IFRS	Nominal amount	Of which: forborne	Of which: non-performing	of which: defaulted	Provisions for commitments and guarantees given
010	Loan commitments given	CRR Annex I; Annex V, Part 1.44(g), Part 2.112, 113	010	022	025	026	030
020	Financial guarantees given	CRR Annex I; Annex V, Part 1.44(f), Part 2.112, 114					
030	Other Commitments given	CRR Annex I; Annex V, Part 1.44(g), Part 2.112, 115					

20.6 Geographical breakdown of liabilities by residence of the counterparty

Country of residence of the counterparty:

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28, 2.271 010
010	Derivatives	CRR Annex II; Annex V.Part 1.24(a), 25, 26, 44(e), Part 2.272	IFRS 9 Appendix A, Annex V.Part 1.44(e), Part 2.272	
020	Of which: credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)	
030	Of which: other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)	
040	Short positions	Annex V.Part 1.44(d)	IFRS 9.BA7(b); Annex V.Part 1.44(d)	
050	Of which: credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)	
060	Of which: other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)	
070	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	
080	Central banks	Annex V.Part 1.42(a)	Annex V.Part 1.42(a)	
090	General governments	Annex V.Part 1.42(b)	Annex V.Part 1.42(b)	
100	Credit institutions	Annex V.Part 1.42(c)	Annex V.Part 1.42(c)	
110	Other financial corporations	Annex V.Part 1.42(d)	Annex V.Part 1.42(d)	
120	Non-financial corporations	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)	
130	Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)	

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

Country of residence of the counterparty:

	References	Non-financial corporations Annex V, Part 2.271, 277				
		Gross carrying amount	Of which: loans and advances subject to impairment	Of which: non-performing	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Annex V, Part 1.34, Part 2.275 010	Annex V, Part 2.273 011	Annex V, Part 2.275 012	Annex V, Part 2.274 021	Annex V, Part 2.274 022
010	A Agriculture, forestry and fishing	NACE Regulation				
020	B Mining and quarrying	NACE Regulation				
030	C Manufacturing	NACE Regulation				
040	D Electricity, gas, steam and air conditioning supply	NACE Regulation				
050	E Water supply	NACE Regulation				
060	F Construction	NACE Regulation				
070	G Wholesale and retail trade	NACE Regulation				
080	H Transport and storage	NACE Regulation				
090	I Accommodation and food service activities	NACE Regulation				
100	J Information and communication	NACE Regulation				
105	K Financial and insurance activities	NACE Regulation				
110	L Real estate activities	NACE Regulation				
120	M Professional, scientific and technical activities	NACE Regulation				
130	N Administrative and support service activities	NACE Regulation				

		Non-financial corporations Annex V, Part 2.27 I, 277				
		Gross carrying amount Annex V, Part 1.34, Part 2.275 010	of which: loans and advances subject to impairment Annex V, Part 2.273 011	Of which: non-performing Annex V, Part 2.275 012	Accumulated impairment Annex V, Part 2.274 021	Accumulated negative changes in fair value due to credit risk on non-performing exposures Annex V, Part 2.274 022
References						
140	O Public administration and defence, compulsory social security		NACE Regulation			
150	P Education		NACE Regulation			
160	Q Human health services and social work activities		NACE Regulation			
170	R Arts, entertainment and recreation		NACE Regulation			
180	S Other services		NACE Regulation			
190	LOANS AND ADVANCES		Annex V, Part 1.32			

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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount
				Annex V. Part 2.278-279
				010
010	Property plant and equipment		IAS 16.6; IAS 1.54(a)	
020	Revaluation model		IAS 17.49; IAS 16.31, 73(a)(d)	
030	Cost model		IAS 17.49; IAS 16.30, 73(a)(d)	
040	Investment property		IAS 40.IN5; IAS 1.54(b)	
050	Fair value model		IAS 17.49; IAS 40.33-55, 76	
060	Cost model		IAS 17.49; IAS 40.56,79(c)	
070	Other intangible assets	BAD art 4.Assets(9)	IAS 38.8, 118	
080	Revaluation model		IAS 17.49; IAS 38.75-87, 124(a)(ii)	
090	Cost model		IAS 17.49; IAS 38.74	

22. **Asset management, custody and other service functions**22.1 **Fee and commission income and expenses by activity**

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
		BAD art 27.Vertical layout(4), (5)	IFRS 7.20(c)	Annex V. Part 2.280
				010
010	Fee and commission income		Annex V.Part 2.281-284	
020	Securities			
030	Issuances	Annex V.Part 2.284(a)	Annex V.Part 2.284(a)	
040	Transfer orders	Annex V.Part 2.284(b)	Annex V.Part 2.284(b)	
050	Other fee and commission income in relation to securities	Annex V.Part 2.284(c)	Annex V.Part 2.284(c)	
051	Corporate Finance			
052	M&A advisory	Annex V.Part 2.284 (e)	Annex V.Part 2.284 (e)	
053	Treasury services	Annex V.Part 2.284(f)	Annex V.Part 2.284(f)	
054	Other fee and commission income in relation to corporate finance activities	Annex V.Part 2.284(g)	Annex V.Part 2.284(g)	
055	Fee based advice	Annex V.Part 2.284(h)	Annex V.Part 2.284(h)	
060	Clearing and settlement	Annex V.Part 2.284(i)	Annex V.Part 2.284(i)	
070	Asset management	Annex V.Part 2.284(j); 285(a)	Annex V.Part 2.284(j); 285(a)	
080	Custody [by type of customer]	Annex V.Part 2.284(j); 285(b)	Annex V.Part 2.284(j); 285(b)	
090	Collective investment			

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
		BAD art 27.Vertical layout(4), (5)	IFRS 7.20(c)	Annex V. Part 2.280 010
100	Other fee and commission income in relation to custody services			
110	Central administrative services for collective investment	Annex V.Part 2.284(j); 285(c)	Annex V.Part 2.284(j); 285(c)	
120	Fiduciary transactions	Annex V.Part 2.284(j); 285(d)	Annex V.Part 2.284(j); 285(d)	
131	Payment services	Annex V.Part 2.284(k), 285(e)	Annex V.Part 2.284(k), 285(e)	
132	Current accounts	Annex V.Part 2.284(k), 285(e)	Annex V.Part 2.284(k), 285(e)	
133	Credit cards	Annex V.Part 2.284(k), 285(e)	Annex V.Part 2.284(k), 285(e)	
134	Debit cards and other card payments	Annex V.Part 2.284(k), 285(e)	Annex V.Part 2.284(k), 285(e)	
135	Transfers and other payment orders	Annex V.Part 2.284(k), 285(e)	Annex V.Part 2.284(k), 285(e)	
136	Other fee and commission income in relation to payment services	Annex V.Part 2.284(k), 285(e)	Annex V.Part 2.284(k), 285(e)	
140	Customer resources distributed but not managed [by type of product]	Annex V.Part 2.284 (l); 285(f)	Annex V.Part 2.284 (l); 285(f)	
150	Collective investment			
160	Insurance products			
170	Other fee and commission income in relation to customer resources distributed but not managed			
180	Structured Finance	Annex V.Part 2.284(n)	Annex V.Part 2.284(n)	
190	Loan servicing activities	Annex V.Part 2.284(o)	Annex V.Part 2.284(o)	
200	Loan commitments given	Annex V.Part 2.284(p)	IFRS 9.4.2.1 (c)(ii); Annex V. Part 2.284(p)	
210	Financial guarantees given	Annex V.Part 2.284(p)	IFRS 9.4.2.1 (c)(ii); Annex V. Part 2.284(p)	
211	Loans granted	Annex V.Part 2.284(r)	Annex V.Part 2.284(r)	
213	Foreign exchange	Annex V.Part 2.284(s)	Annex V.Part 2.284(s)	
214	Commodities	Annex V.Part 2.284(t)	Annex V.Part 2.284(t)	
220	Other fee and commission income	Annex V.Part 2.284(u)	Annex V.Part 2.284(u)	
230	(Fee and commission expenses)		Annex V.Part 2.281-284	
235	(Securities)	Annex V.Part 2.284(d)	Annex V.Part 2.284(d)	
240	(Clearing and settlement)	Annex V.Part 2.284(i)	Annex V.Part 2.284(i)	
245	(Asset management)	Annex V.Part 2.284(j); 285(a)	Annex V.Part 2.284(j); 285(a)	
250	(Custody)	Annex V.Part 2.284(j); 285 (b)	Annex V.Part 2.284(j); 285 (b)	
255	(Payment services)	Annex V.Part 2.284(k), 285(e)	Annex V.Part 2.284(k), 285(e)	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
		BAD art 27.Vertical layout(4), (5)	IFRS 7.20(c)	Annex V. Part 2.280 010
256	(of which: Credit, Debit and other Cards)			
260	(Loan servicing activities)	Annex V.Part 2.284(o)	Annex V.Part 2.284(o)	
270	(Loan commitments received)	Annex V.Part 2.284(q)	Annex V.Part 2.284(q)	
280	(Financial guarantees received)	Annex V.Part 2.284(q)	Annex V.Part 2.284(q)	
281	(Externally provided distribution of products)	Annex V.Part 2.284(m)	Annex V.Part 2.284(m)	
282	(Foreign exchange)	Annex V.Part 2.284(s)	Annex V.Part 2.284(s)	
290	(Other fee and commission expenses)	Annex V.Part 2.284(u)	Annex V.Part 2.284(u)	

22.2 Assets involved in the services provided

		References National GAAP based on BAD	References National GAAP compatible IFRS	Amount of the assets involved in the services provided
				Annex V. Part 2.285(g) 010
010	Asset management [by type of customer]	Annex V.Part 2.285(a)	Annex V.Part 2.285(a)	
020	Collective investment			
030	Pension funds			
040	Customer portfolios managed on a discretionary basis			
050	Other investment vehicles			
060	Custody assets [by type of customer]	Annex V.Part 2.285(b)	Annex V.Part 2.285(b)	
070	Collective investment			
080	Other			
090	Of which: entrusted to other entities			
100	Central administrative services for collective investment	Annex V.Part 2.285(c)	Annex V.Part 2.285(c)	
110	Fiduciary transactions	Annex V.Part 2.285(d)	Annex V.Part 2.285(d)	
120	Payment services	Annex V.Part 2.285(e)	Annex V.Part 2.285(e)	
130	Customer resources distributed but not managed [by type of product]	Annex V.Part 2.285(f)	Annex V.Part 2.285(f)	
140	Collective investment			
150	Insurance products			
160	Other			

23. Loans and advances: additional information23.1 Loans and advances: Number of instruments

		References National GAAP based on BAD	References National GAAP compatible IFRS	Number of instruments (Annex V, Part 2.320)		
				of which: Exposures with forbearance measures	Performing	
					of which: Exposures with forbearance measures	of which: Past due > 30 days <= 90 days
0010	Loans and advances	Annex V, Part 1.32, 44(a), Part 2.319	Annex V, Part 1.32, 44(a), Part 2.319	Annex V, Part 1.32, 259-263	Annex V, Part 2, 222, 235	Annex V, Part 2, 259-261
0020	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 2, 259-263	Annex V, Part 2, 222, 235	Annex V, Part 2, 259-261
0030	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2, 259-263	Annex V, Part 2, 222, 235	Annex V, Part 2, 259-261
0040	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	0020	0040	0050
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix			
0060	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix			
0080	Loans and advances in pre-litigation status	Annex V, Part 1.32, 44(a), Part 2.319, 321	Annex V, Part 1.32, 44(a), Part 2.319, 321			
0090	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)			
0100	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87			

		References National GAAP based on BAD	References National GAAP compatible IFRS	Number of instruments (Annex V, Part 2.320)				
				Performing		of which: Exposures with forbearance measures	of which: Exposures with forbearance measures	
				Annex V, Part 1.32	Annex V, Part 2.256, 259-263			Annex V, Part 2.222, 235
0110	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	0010	0020	0030	0040	0050
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.23 9ix	Annex V, Part 2.23 9ix					
0130	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)					
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.23 9ix	Annex V, Part 2.23 9ix					
0150	Loans and advances in litigation status	Annex V, Part 1.32, 44(a), Part 2.319; 322	Annex V, Part 1.32, 44(a), Part 2.319; 322					
0160	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)					
0170	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87					
0180	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)					
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.23 9ix	Annex V, Part 2.23 9ix					
0200	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)					
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.23 9ix	Annex V, Part 2.23 9ix					

		Number of instruments (Annex V, Part 2.320)			
		Non Performing			
		of which: Exposures with forbearance measures	of which: Exposures with forbearance measures	Unlikely to pay that are not past due or past due ≤ 90 days of which: Exposures with forbearance measures	
		Annex V, Part 2.213-216, 226-239	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236, 256, 259-262	
		Annex V, Part 2.213-216, 226-232	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236, 256, 259-262	
		0060	0070	0080	0090
		References National GAAP compatible IFRS			
0010	Loans and advances	Annex V, Part 1.32, 44(a), Part 2.319			
0020	of which: Households	Annex V, Part 1.42(f)			
0030	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 234i(a)			
0040	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)			
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix			
0060	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)			
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix			
0080	Loans and advances in pre-litigation status	Annex V, Part 1.32, 44(a), Part 2.319, 321			
0090	of which: Households	Annex V, Part 1.42(f)			
0100	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87			

		Number of instruments (Annex V, Part 2.320)		Non Performing		Unlikely to pay that are not past due or past due <= 90 days of which: Exposures with forbearance measures	
		Annex V, Part 2.213-216, 226-239	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236, 256, 259-262	Annex V, Part 2.213-216, 226-232	Annex V, Part 2.256, 259-262
		0060	0070	0080	0090		
		References National GAAP based on BAD		References National GAAP compatible IFRS			
0110	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)		Annex V, Part 1.42(e), SME Art 1 2(a)			
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.23 9ix		Annex V, Part 2.23 9ix			
0130	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)		Annex V, Part 1.42(e)			
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.23 9ix		Annex V, Part 2.23 9ix			
0150	Loans and advances in litigation status	Annex V, Part 1.32, 44(a), Part 2.319; 322		Annex V, Part 1.32, 44(a), Part 2.319; 322			
0160	of which: Households	Annex V, Part 1.42(f)		Annex V, Part 1.42(f)			
0170	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87		Annex V, Part 2.86(a), 87			
0180	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)		Annex V, Part 1.42(e), SME Art 1 2(a)			
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.23 9ix		Annex V, Part 2.23 9ix			
0200	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)		Annex V, Part 1.42(e)			
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.23 9ix		Annex V, Part 2.23 9ix			

		Number of instruments (Annex V, Part 2.320)			
		Non Performing			
		Past due > 90 days of which: Exposures with forbearance measures Annex V, Part 2.222, 235-236, 256, 259-262	Past due > 90 days <= 180 days Annex V, Part 2.222, 235-236	Past due > 180 days <= 1 year Annex V, Part 2.222, 235-236	Past due > 180 days <= 1 year Annex V, Part 2.222, 235-236
Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236				
		0100	0110	0120	0130
	References National GAAP compatible IFRS				
	References National GAAP based on BAD				
0010	Loans and advances	Annex V, Part 1.32, 44(a), Part 2.319	Annex V, Part 1.32, 44(a), Part 2.319	Annex V, Part 1.32, 44(a), Part 2.319	Annex V, Part 1.32, 44(a), Part 2.319
0020	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)
0030	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)
0040	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix
0060	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix
0080	Loans and advances in pre-litigation status	Annex V, Part 1.32, 44(a), Part 2.319, 321	Annex V, Part 1.32, 44(a), Part 2.319, 321	Annex V, Part 1.32, 44(a), Part 2.319, 321	Annex V, Part 1.32, 44(a), Part 2.319, 321
0090	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)
0100	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87

		Number of instruments (Annex V, Part 2.320)			
		Non Performing			
		Past due > 90 days of which: Exposures with forbearance measures Annex V, Part 2.222, 235-236, 256, 259-262	Past due > 90 days <= 180 days Annex V, Part 2.222, 235-236	Past due > 180 days <= 1 year Annex V, Part 2.222, 235-236	Past due > 180 days <= 1 year Annex V, Part 2.222, 235-236
0100	0110				
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
0110	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)		
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0130	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0150	Loans and advances in litigation status	Annex V, Part 1.32, 44(a), Part 2.319; 322	Annex V, Part 1.32, 44(a), Part 2.319; 322		
0160	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
0170	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87		
0180	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)		
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0200	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Number of instruments (Annex V, Part 2.320)					
				Non Performing					
				Past due > 90 days					
				Past due > 2 years Annex V, Part 2.222, 2.35-2.36 Annex V, Part 2.222, 2.35-2.36	Past due > 5 years Annex V, Part 2.222, 2.35-2.36 Annex V, Part 2.222, 2.35-2.36	Past due > 7 years Annex V, Part 2.222, 2.35-2.36 Annex V, Part 2.222, 2.35-2.36			
0010	Loans and advances		Annex V, Part 1.32, 44(a), Part 2.319	Annex V, Part 1.32, 44(a), Part 2.319	0140	0150	0160	0170	
0020	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)						
0030	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87, 234i(a)	Annex V, Part 2.86(a), 87, 234i(a)						
0040	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)						
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix						
0060	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)						
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix						
0080	Loans and advances in pre-litigation status	Annex V, Part 1.32, 44(a), Part 2.319, 321	Annex V, Part 1.32, 44(a), Part 2.319, 321						
0090	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)						
0100	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87						

			Number of instruments (Annex V, Part 2.320)					
			Non Performing					
			Past due > 90 days					
			Past due > 1 years <= 2 years Annex V, Part 2.222, 2.35-236 Annex V, Part 2.222, 2.35-236	Past due > 2 years <= 5 years Annex V, Part 2.222, 2.35-236 Annex V, Part 2.222, 2.35-236	Past due > 5 years <= 7 years Annex V, Part 2.222, 2.35-236 Annex V, Part 2.222, 2.35-236	Past due > 7 years Annex V, Part 2.222, 2.35-236 Annex V, Part 2.222, 2.35-236		
			0140	0150	0160	0170		
		References National GAAP compatible IFRS						
0110	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)		Annex V, Part 1.42(e), SME Art 1 2(a)				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix		Annex V, Part 2.239ix				
0130	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)		Annex V, Part 1.42(e)				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix		Annex V, Part 2.239ix				
0150	Loans and advances in litigation status	Annex V, Part 1.32, 44(a), Part 2.319; 322		Annex V, Part 1.32, 44(a), Part 2.319; 322				
0160	of which: Households	Annex V, Part 1.42(f)		Annex V, Part 1.42(f)				
0170	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87		Annex V, Part 2.86(a), 87				
0180	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)		Annex V, Part 1.42(e), SME Art 1 2(a)				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix		Annex V, Part 2.239ix				
0200	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)		Annex V, Part 1.42(e)				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix		Annex V, Part 2.239ix				

23.2 Loans and advances: Additional information on gross carrying amounts

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount (Annex V, Part 1.34)			
				Performing		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				of which: Exposures with forbearance measures			
0010	Loans and advances			Annex V, Part 1.32, 44(a), Part 2.319	Annex V, Part 1.32, 44(a), Part 2.319	Annex V, Part 2.259-261	Annex V, Part 2.259-261
0020	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)			Annex V, Part 2.222, 235	Annex V, Part 2.259-261
0030	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87				
0040	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix				
0060	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix				
0080	Loans and advances at cost or at amortised cost	Annex V, Part 1.32, 44(a), Part 2.233(a), 319	Annex V, Part 1.32, 44(a), Part 2.233(a), 319				
0090	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)				
0100	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87				
0110	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix				
0130	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix				

		Gross carrying amount (Annex V, Part 1.34)			
		Performing			
		of which: Exposures with forbearance measures	of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures	
		Annex V, Part 2.256, 259-263	Annex V, Part 2.222, 235	Annex V, Part 2.259-261	
		Annex V, Part 1.32	Annex V, Part 2.222, 235	Annex V, Part 2.259-261	
		0010	0040	0050	
		Annex V, Part 1.32	Annex V, Part 2.222, 235	Annex V, Part 2.259-261	
		Annex V, Part 1.32	Annex V, Part 2.222, 235	Annex V, Part 2.259-261	
		0010	0040	0050	
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
0150	Loans and advances in pre-litigation status	Annex V, Part 1.32, 44(a), Part 2.319, 321	Annex V, Part 1.32, 44(a), Part 2.319, 321		
0160	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
0170	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87		
0180	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)		
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0200	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0220	Loans and advances in litigation status	Annex V, Part 1.32, 44(a), Part 2.319, 322	Annex V, Part 1.32, 44(a), Part 2.319, 322		
0230	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
0240	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87		
0250	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)		
0260	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0270	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		

		Gross carrying amount (Annex V, Part 1.34)			
		Performing			
		of which: Exposures with forbearance measures	of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures	
		Annex V, Part 2. 256, 259-263	Annex V, Part 2. 222, 235	Annex V, Part 2. 259-261	
		Annex V, Part 1.32	Annex V, Part 2. 222, 235	Annex V, Part 2. 259-261	
		0010	0040	0050	
	References National GAAP compatible IFRS				
0290	Unsecured loans and advances without guarantees	Annex V, Part 1.32, 44(a), Part 2.319, 323			
0300	of which: Households	Annex V, Part 1.42(f)			
0310	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)			
0320	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix			
0330	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)			
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix			
0350	Loans and advances with an accumulated coverage ratio > 90 %	Annex V, Part 1.32, 44(a), Part 2.319, 324			
0360	of which: Households	Annex V, Part 1.42(f)			
0370	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87			
0380	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)			
0390	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix			
0400	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)			
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix			

		Gross carrying amount (Annex V, Part 1.34)			
		Non Performing			
		Unlikely to pay that are not past due or past due <= 90 days	of which: Exposures with forbearance measures	of which: Exposures with forbearance measures	of which: Exposures with forbearance measures
	Annex V, Part 2.213-216, 226-239	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236, 256, 259-262	
	Annex V, Part 2.213-216, 226-232	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236, 256, 259-262	
	0060	0070	0080	0090	
	References National GAAP compatible IFRS				
	References National GAAP based on BAD				
0010	Loans and advances	Annex V, Part 1.32, 44(a), Part 2.319	Annex V, Part 1.32, 44(a), Part 2.319		
0020	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
0030	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87		
0040	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)		
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0060	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0080	Loans and advances at cost or at amortised cost	Annex V, Part 1.32, 44(a), Part 2.233(a), 319	Annex V, Part 1.32, 44(a), Part 2.233(a), 319		
0090	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
0100	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87		
0110	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)		
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0130	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		

		Gross carrying amount (Annex V, Part 1.34)			
		Non Performing			
		Unlikely to pay that are not past due or past due ≤ 90 days		of which: Exposures with forbearance measures	
		of which: Exposures with forbearance measures	of which: Exposures with forbearance measures	Annex V, Part 2.222, 2.35-2.36, 2.56, 2.59-2.62	Annex V, Part 2.222, 2.35-2.36, 2.56, 2.59-2.62
		Annex V, Part 2.213-2.216, 2.26-2.39	Annex V, Part 2.256, 2.59-2.62	Annex V, Part 2.222, 2.35-2.36	Annex V, Part 2.222, 2.35-2.36, 2.56, 2.59-2.62
		Annex V, Part 2.213-2.216, 2.26-2.32	Annex V, Part 2.256, 2.59-2.62	Annex V, Part 2.222, 2.35-2.36	Annex V, Part 2.222, 2.35-2.36, 2.56, 2.59-2.62
		0060	0070	0080	0090
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
0150	Loans and advances in pre-litigation status	Annex V, Part 1.32, 44(a), Part 2.319, 3.21	Annex V, Part 1.32, 44(a), Part 2.319, 3.21	Annex V, Part 1.32, 44(a), Part 2.319, 3.21	
0160	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	
0170	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	
0180	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0200	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0220	Loans and advances in litigation status	Annex V, Part 1.32, 44(a), Part 2.319, 3.22	Annex V, Part 1.32, 44(a), Part 2.319, 3.22	Annex V, Part 1.32, 44(a), Part 2.319, 3.22	
0230	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	
0240	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	
0250	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	
0260	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0270	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	

		Gross carrying amount (Annex V, Part 1.34)		
		Non Performing		
		Unlikely to pay that are not past due or past due <= 90 days		
		of which: Exposures with forbearance measures	of which: Exposures with forbearance measures	
		Annex V, Part 2.213-216, 226-239	Annex V, Part 2.222, 235-236, 256, 259-262	Annex V, Part 2.222, 235-236, 256, 259-262
		Annex V, Part 2.213-216, 226-232	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236, 256, 259-262
		0060	0070	0080
				0090
		References National GAAP compatible IFRS		
		References National GAAP based on BAD		
0290	Unsecured loans and advances without guarantees	Annex V, Part 1.32, 44(a), Part 2.319, 323	Annex V, Part 1.32, 44(a), Part 2.319, 323	
0300	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	
0310	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	
0320	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0330	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0350	Loans and advances with an accumulated coverage ratio > 90 %	Annex V, Part 1.32, 44(a), Part 2.319, 324	Annex V, Part 1.32, 44(a), Part 2.319, 324	
0360	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	
0370	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	
0380	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	
0390	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0400	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	

		Gross carrying amount (Annex V, Part 1.34)			
		Non Performing			
		Past due > 90 days			
		of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	
		Annex V, Part 2.222, 2.35-2.36 2.56, 2.59-2.62	Annex V, Part 2.222, 2.35-2.36	Annex V, Part 2.222, 2.35-2.36	
		Annex V, Part 2.222, 2.35-2.36 2.56, 2.59-2.62	Annex V, Part 2.222, 2.35-2.36	Annex V, Part 2.222, 2.35-2.36	
		0100	0110	0120	0130
		References National GAAP compatible IFRS			
	References National GAAP based on BAD				
0010	Loans and advances	Annex V, Part 1.32, 44(a), Part 2.319	Annex V, Part 1.32, 44(a), Part 2.319		
0020	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
0030	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87		
0040	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)		
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0060	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0080	Loans and advances at cost or at amortised cost	Annex V, Part 1.32, 44(a), Part 2.233 (a), 319	Annex V, Part 1.32, 44(a), Part 2.233 (a), 319		
0090	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
0100	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87		
0110	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)		
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0130	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		

		Gross carrying amount (Annex V, Part 1.34)	
		Non Performing	
		Past due > 90 days	
		of which: Exposures with forbearance measures	Past due > 90 days ≤ 180 days
		Past due > 180 days ≤ 1 year	
		Annex V, Part 2.222, 2.335-2.336 2.56, 2.59-2.62	Annex V, Part 2.222, 2.335-2.336
		Annex V, Part 2.222, 2.335-2.336 2.56, 2.59-2.62	Annex V, Part 2.222, 2.335-2.336
		0110	0120
		0110	0130
		References National GAAP compatible IFRS	
	References National GAAP based on BAD		
0150	Loans and advances in pre-litigation status	Annex V, Part 1.32, 44(a), Part 2.319, 321	Annex V, Part 1.32, 44(a), Part 2.319, 321
0160	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)
0170	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87
0180	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix
0200	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix
0220	Loans and advances in litigation status	Annex V, Part 1.32, 44(a), Part 2.319, 322	Annex V, Part 1.32, 44(a), Part 2.319, 322
0230	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)
0240	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87
0250	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)
0260	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix
0270	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix

		Gross carrying amount (Annex V, Part 1.34)	
		Non Performing	
		Past due > 90 days	
		of which: Exposures with forbearance measures	Past due > 90 days <= 180 days
		Annex V, Part 2.222, 2.35-2.36, 2.56, 2.59-2.62	Annex V, Part 2.222, 2.35-2.36
		Annex V, Part 2.222, 2.35-2.36, 2.56, 2.59-2.62	Annex V, Part 2.222, 2.35-2.36
		01100	0120
		01100	0130
		References National GAAP compatible IFRS	
	References National GAAP based on BAD		
0290	Unsecured loans and advances without guarantees	Annex V, Part 1.32, 44(a), Part 2.319, 323	Annex V, Part 1.32, 44(a), Part 2.319, 323
0300	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)
0310	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)
0320	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix
0330	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix
0350	Loans and advances with an accumulated coverage ratio > 90 %	Annex V, Part 1.32, 44(a), Part 2.319, 324	Annex V, Part 1.32, 44(a), Part 2.319, 324
0360	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)
0370	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87
0380	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)
0390	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix
0400	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix

		Gross carrying amount (Annex V, Part 1.34)			
		Non Performing			
		Past due > 90 days			
		Past due > 1 years <= 2 years	Past due > 2 years <= 5 years	Past due > 5 years <= 7 years	Past due > 7 years
		Annex V, Part 2.222, 2.335-2.336 Annex V, Part 2.222, 2.335-2.336	Annex V, Part 2.222, 2.335-2.336 Annex V, Part 2.222, 2.335-2.336	Annex V, Part 2.222, 2.335-2.336 Annex V, Part 2.222, 2.335-2.336	Annex V, Part 2.222, 2.335-2.336 Annex V, Part 2.222, 2.335-2.336
		0140	0150	0160	0170
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
0010	Loans and advances	Annex V, Part 1.32, 44(a), Part 2.319	Annex V, Part 1.32, 44(a), Part 2.319		
0020	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
0030	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87		
0040	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)		
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0060	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0080	Loans and advances at cost or at amortised cost	Annex V, Part 1.32, 44(a), Part 2.233 (a), 319	Annex V, Part 1.32, 44(a), Part 2.233 (a), 319		
0090	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
0100	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87		
0110	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)		
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0130	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		

		Gross carrying amount (Annex V, Part 1.34)					
		Non Performing					
		Past due > 90 days					
0150	Loans and advances in pre-litigation status	References National GAAP based on BAD	References National GAAP compatible IFRS	Past due > 1 years <= 2 years	Past due > 2 years <= 5 years	Past due > 5 years <= 7 years	Past due > 7 years
				Annex V, Part 2.222, 2.335-2.336	Annex V, Part 2.222, 2.335-2.336	Annex V, Part 2.222, 2.335-2.336	Annex V, Part 2.222, 2.335-2.336
0160	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	0140	0150	0160	0170
0170	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87				
0180	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix				
0200	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix				
0220	Loans and advances in litigation status	Annex V, Part 1.32, 44(a), Part 2.319, 322	Annex V, Part 1.32, 44(a), Part 2.319, 322				
0230	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)				
0240	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87				
0250	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)				
0260	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix				
0270	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)				
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix				

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

		References National GAAP based on BAD		References National GAAP compatible IFRS		Gross carrying amount (Annex V, Part 1.34)			
						Performing		of which: Exposures with forbearance measures	
						of which: Exposures with forbearance measures	of which: Past due > 30 days ≤ 90 days		
						Annex V, Part 2.256, 259-263	Annex V, Part 2.222, 235		
						Annex V, Part 2.256, 259-263	Annex V, Part 2.222, 235		
						0020	0040	0050	
0010	Loans and advances collateralised by immovable property	Annex V, Part 1.32, 44(a), Part 2.86(a), 87, 319	Annex V, Part 1.32, 44(a), Part 2.86(a), 87, 319						
0020	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325						
0030	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325						
0040	Of which: Loans with a LTV higher than 100%	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325						
0050	Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME, Art 1 2(a)	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME, Art 1 2(a)						
0060	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325						
0070	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325						
0080	Of which: Loans with a LTV higher than 100%	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325						
0090	Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME, Art 1 2(a)	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME, Art 1 2(a)						
0100	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325						

		Gross carrying amount (Annex V, Part 1.34)				Performing	
						of which: Exposures with forbearance measures	of which: Past due > 30 days ≤ 90 days
		Annex V, Part 1.32	Annex V, Part 2. 256, 259-263	Annex V, Part 2. 222, 235	Annex V, Part 2. 259-261		
	References National GAAP compatible IFRS						
	References National GAAP based on BAD						
0110	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325	0010	0020	0030
0120	Of which: Loans with a LTV higher than 100 %	Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325			
0130	Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)		Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)			
0140	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325			
0150	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325			
0160	Of which: Loans with a LTV higher than 100 %	Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325			
0170	Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs collateralised by immovable property	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)		Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)			
0180	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325			
0190	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325			
0200	Of which: Loans with a LTV higher than 100 %	Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325			

		Gross carrying amount (Annex V, Part 1.34)			
		Non Performing			
		of which: Exposures with forbearance measures	of which: Exposures with forbearance measures	Unlikely to pay that are not past due or past due ≤ 90 days	
	Annex V, Part 2.213-216, 226-239	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236, 256, 259-262	
	Annex V, Part 2.213-216, 226-232	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236, 256, 259-262	
	0060	0070	0080	0090	
	References National GAAP compatible IFRS				
	References National GAAP based on BAD				
0010	Loans and advances collateralised by immovable property	Annex V, Part 1.32, 44(a), Part 2.86(a), 87, 319	Annex V, Part 1.32, 44(a), Part 2.86(a), 87, 319		
0020	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325		
0030	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325		
0040	Of which: Loans with a LTV higher than 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325		
0050	Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)		
0060	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325		
0070	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325		
0080	Of which: Loans with a LTV higher than 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325		
0090	Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)		
0100	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325		

		Gross carrying amount (Annex V, Part 1.34)	
		Non Performing	
		Unlikely to pay that are not past due or past due <= 90 days	of which: Exposures with forbearance measures
		of which: Exposures with forbearance measures	of which: Exposures with forbearance measures
		Annex V, Part 2.213-216, 226-239	Annex V, Part 2.222, 235-236, 256, 259-262
		Annex V, Part 2.213-216, 226-232	Annex V, Part 2.222, 235-236, 256, 259-262
		0060	0070
		0080	0090
		References National GAAP compatible IFRS	
		References National GAAP based on BAD	
0110	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325
0120	Of which: Loans with a LTV higher than 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325
0130	Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)
0140	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325
0150	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325
0160	Of which: Loans with a LTV higher than 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325
0170	Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs collateralised by immovable property	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)
0180	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325
0190	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325
0200	Of which: Loans with a LTV higher than 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325

			Gross carrying amount (Annex V, Part 1.34)			
			Non Performing			
			Past due > 90 days			
			of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	
			Annex V, Part 2.222, 2.235-2.236, 2.256, 2.259-2.262	Annex V, Part 2.222, 2.235-2.236	Annex V, Part 2.222, 2.235-2.236	Annex V, Part 2.222, 2.235-2.236
			Annex V, Part 2.222, 2.235-2.236	Annex V, Part 2.222, 2.235-2.236	Annex V, Part 2.222, 2.235-2.236	Annex V, Part 2.222, 2.235-2.236
			01100	01110	01120	01130
			References National GAAP compatible IFRS			
		References National GAAP based on BAD				
			Annex V, Part 1.32, 44(a), Part 2.86(a), 87, 319	Annex V, Part 1.32, 44(a), Part 2.86(a), 87, 319		
0010	Loans and advances collateralised by immovable property					
0020	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325			
0030	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325			
0040	Of which: Loans with a LTV higher than 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325			
0050	Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)			
0060	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325			
0070	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325			
0080	Of which: Loans with a LTV higher than 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325			
0090	Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)			
0100	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325			

		Gross carrying amount (Annex V, Part 1.34)			
		Non Performing			
		Past due > 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 180 days > 1 year
		of which: Exposures with forbearance measures			
		Annex V, Part 2.222, 235-236, 256, 259-262	Annex V, Part 2.222, 235-236, 256, 259-262	Annex V, Part 2.222, 235-236, 256, 259-262	Annex V, Part 2.222, 235-236, 256, 259-262
		0100	0110	0120	0130
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
0110	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325
0120	Of which: Loans with a LTV higher than 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325
0130	Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)
0140	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325
0150	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325
0160	Of which: Loans with a LTV higher than 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325
0170	Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs collateralised by immovable property	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)
0180	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325
0190	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325
0200	Of which: Loans with a LTV higher than 100 %	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325	Annex V, Part 2.239x, 325

		Gross carrying amount (Annex V, Part 1.34)					
		Non Performing					
		Past due > 90 days					
		Past due > 1 years <= 2 years Annex V, Part 2.222, 235-236 Annex V, Part 2.222, 235-236	Past due > 2 years <= 5 years Annex V, Part 2.222, 235-236 Annex V, Part 2.222, 235-236	Past due > 5 years <= 7 years Annex V, Part 2.222, 235-236 Annex V, Part 2.222, 235-236	Past due > 7 years Annex V, Part 2.222, 235-236 Annex V, Part 2.222, 235-236		
		0140	0150	0160	0170		
		References National GAAP compatible IFRS					
		References National GAAP based on BAD					
0010	Loans and advances collateralised by immovable property	Annex V, Part 1.32, 44(a), Part 2.86(a), 87, 319					
0020	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V, Part 2.239x, 325					
0030	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V, Part 2.239x, 325					
0040	Of which: Loans with a LTV higher than 100 %	Annex V, Part 2.239x, 325					
0050	Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)					
0060	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V, Part 2.239x, 325					
0070	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %	Annex V, Part 2.239x, 325					
0080	Of which: Loans with a LTV higher than 100 %	Annex V, Part 2.239x, 325					
0090	Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property	Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)					
0100	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %	Annex V, Part 2.239x, 325					

		Gross carrying amount (Annex V, Part 1.34)					
		Non Performing					
		Past due > 90 days					
		Past due > 1 years <= 2 years Annex V, Part 2.222, 235-236		Past due > 2 years <= 5 years Annex V, Part 2.222, 235-236		Past due > 5 years <= 7 years 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	
		0140	0150	0160	0170		
		References National GAAP compatible IFRS					
		References National GAAP based on BAD					
0110	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %		Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325		
0120	Of which: Loans with a LTV higher than 100 %		Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325		
0130	Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property		Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)		Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)		
0140	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %		Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325		
0150	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %		Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325		
0160	Of which: Loans with a LTV higher than 100 %		Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325		
0170	Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs collateralised by immovable property		Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)		Annex V, Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)		
0180	Of which: Loans with a LTV higher than 60 % and lower than or equal to 80 %		Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325		
0190	Of which: Loans with a LTV higher than 80 % and lower than or equal to 100 %		Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325		
0200	Of which: Loans with a LTV higher than 100 %		Annex V, Part 2.239x, 325		Annex V, Part 2.239x, 325		

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

	Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V, Part 2.69-71)	Performing				
		Annex V, Part 1.32	Annex V, Part 2.256, 259-263	Annex V, Part 2.222, 235	Annex V, Part 2.222, 235	
						Annex V, Part 2.256, 259-263
		0010	0020	0030	0040	0050
Loans and advances	Annex V, Part 1.32, 44(a), Part 2.319					
of which: Households	Annex V, Part 1.42(f)					
of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87					
of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)					
of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix					
of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)					
of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix					
Loans and advances at cost or at amortised cost	Annex V, Part 1.32, 44(a), Part 2.233 (a), 319					
of which: Households	Annex V, Part 1.42(f)					
of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87					

		Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V, Part 2.69-71)			
		Performing			
		of which: Exposures with forbearance measures	of which: Past due > 30 days ≤ 90 days	of which: Exposures with forbearance measures	of which: Exposures with forbearance measures
		Annex V, Part 1.32	Annex V, Part 2, 256, 259-263	Annex V, Part 2, 213-216, 226-232	Annex V, Part 2, 259-261
		0010	0020	0030	0050
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
0110	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0130	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0150	Unsecured loans and advances without guarantees	Annex V, Part 1.32, 44(a), Part 2.319, 323	Annex V, Part 1.32, 44(a), Part 2.319, 323	Annex V, Part 1.32, 44(a), Part 2.319, 323	
0160	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	
0170	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	
0180	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0190	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	

		Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V, Part 2.69-71)		Non Performing		Unlikely to pay that are not past due or past due <= 90 days	of which: Exposures with forbearance measures	
				of which: Exposures with forbearance measures	of which: Exposures with forbearance measures			
		Annex V, Part 2.213-216, 226-239	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236, 256, 259-262			
		Annex V, Part 2.213-216, 226-232	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236, 256, 259-262			
		0060	0070	0080	0090			
		References National GAAP compatible IFRS						
		References National GAAP based on BAD						
0010	Loans and advances	Annex V, Part 1.32, 44(a), Part 2.319		Annex V, Part 1.32, 44(a), Part 2.319				
0020	of which: Households	Annex V, Part 1.42(f)		Annex V, Part 1.42(f)				
0030	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87		Annex V, Part 2.86(a), 87				
0040	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)		Annex V, Part 1.42(e), SME Art 1 2(a)				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix		Annex V, Part 2.239ix				
0060	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)		Annex V, Part 1.42(e)				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix		Annex V, Part 2.239ix				
0080	Loans and advances at cost or at amortised cost	Annex V, Part 1.32, 44(a), Part 2.233 (a), 319		Annex V, Part 1.32, 44(a), Part 2.233 (a), 319				
0090	of which: Households	Annex V, Part 1.42(f)		Annex V, Part 1.42(f)				
0100	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87		Annex V, Part 2.86(a), 87				

		Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V, Part 2.69-71)			
		Non Performing			
		of which: Exposures with forbearance measures	of which: Exposures with forbearance measures	Unlikely to pay that are not past due or past due <= 90 days	of which: Exposures with forbearance measures
		Annex V, Part 2.213-216, 226-239	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236, 256, 259-262
		Annex V, Part 2.213-216, 226-232	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236, 256, 259-262
		0060	0070	0080	0090
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
0110	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0130	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0150	Unsecured loans and advances without guarantees	Annex V, Part 1.32, 44(a), Part 2.319, 323	Annex V, Part 1.32, 44(a), Part 2.319, 323	Annex V, Part 1.32, 44(a), Part 2.319, 323	
0160	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	
0170	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	
0180	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0190	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	

		Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V, Part 2.69-71)			
		Non Performing			
		of which: Exposures with forbearance measures Annex V, Part 2.222, 2.35-2.36, 2.56, 2.59-2.62	Past due > 90 days		Past due > 180 days <= 1 year Annex V, Part 2.222, 2.35-2.36
Past due > 90 days <= 180 days Annex V, Part 2.222, 2.35-2.36	Past due > 180 days Annex V, Part 2.222, 2.35-2.36				
		0110	0110	0120	0130
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
0110	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)		
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0130	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0150	Unsecured loans and advances without guarantees	Annex V, Part 1.32, 44(a), Part 2.319, 323	Annex V, Part 1.32, 44(a), Part 2.319, 323		
0160	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
0170	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)		
0180	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0190	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		

		Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V, Part 2.69-71)			
		Non Performing			
		Past due > 90 days			
		Past due > 1 years <= 2 years Annex V, Part 2.222, 2.335-2.336	Past due > 2 years <= 5 years Annex V, Part 2.222, 2.335-2.336	Past due > 5 years <= 7 years Annex V, Part 2.222, 2.335-2.336	Past due > 7 years Annex V, Part 2.222, 2.335-2.336
		0140	0150	0160	0170
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
0010	Loans and advances	Annex V, Part 1.32, 44(a), Part 2.319	Annex V, Part 1.32, 44(a), Part 2.319		
0020	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
0030	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87		
0040	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)		
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0060	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)		
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix		
0080	Loans and advances at cost or at amortised cost	Annex V, Part 1.32, 44(a), Part 2.233(a), 319	Annex V, Part 1.32, 44(a), Part 2.233(a), 319		
0090	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)		
0100	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87		

		Accumulated impairment, accumulated negative changes in fair value due to credit risk (Annex V, Part 2.69-71)					
		Non Performing					
		Past due > 90 days					
		Past due > 1 years <= 2 years Annex V, Part 2.222, 2.35-2.36	Past due > 2 years <= 5 years Annex V, Part 2.222, 2.35-2.36	Past due > 5 years <= 7 years Annex V, Part 2.222, 2.35-2.36	Past due > 7 years Annex V, Part 2.222, 2.35-2.36		
		0140	0150	0160	0170		
		References National GAAP compatible IFRS					
		References National GAAP based on BAD					
0110	of which: Non-financial corporations – SMEs		Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)			
0120	of which: Commercial Real Estate (CRE) loans to SMEs		Annex V, Part 2.239ix	Annex V, Part 2.239ix			
0130	of which: Non-financial corporations – other than SMEs		Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs		Annex V, Part 2.239ix	Annex V, Part 2.239ix			
0150	Unsecured loans and advances without guarantees		Annex V, Part 1.32, 44(a), Part 2.319, 323	Annex V, Part 1.32, 44(a), Part 2.319, 323			
0160	of which: Households		Annex V, Part 1.42(f)	Annex V, Part 1.42(f)			
0170	of which: Non-financial corporations – SMEs		Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)			
0180	of which: Commercial Real Estate (CRE) loans to SMEs		Annex V, Part 2.239ix	Annex V, Part 2.239ix			
0190	of which: Non-financial corporations – other than SMEs		Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs		Annex V, Part 2.239ix	Annex V, Part 2.239ix			

23.5 Loans and advances: Collateral received and financial guarantees received

		References National GAAP based on BAD	References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172, 174			
				of which: Exposures with forbearance measures		Performing	
				Annex V.Part 1.32	Annex V.Part 2.256, 259-263	Annex V.Part 2.222, 235	Annex V.Part 2.259-261
0010	Financial guarantees received on loans and advances	Annex V.Part 2.319, 326		Annex V.Part 2.256, 259-263	Annex V.Part 2.222, 235	Annex V.Part 2.259-261	
0020	of which: Households	Annex V.Part 1.42(f)					
0030	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87					
0040	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix					
0060	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix					
0080	Collateral received on loans and advances	Annex V.Part 2.319, 326					
0090	of which: Households	Annex V.Part 1.42(f)					
0100	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87					
0110	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)					
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix					

		Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172,174				Performing		
						of which: Exposures with forbearance measures	of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		Annex V.Part 1.32	Annex V.Part 2.256, 259-263	Annex V.Part 2.222, 235	Annex V.Part 2.222, 235	Annex V.Part 2.259-261		
	References National GAAP compatible IFRS							
	References National GAAP based on BAD							
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)	0030	0040	0050	
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0150	Immovable property collateral received on loans and advances	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326				
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)				
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87				
0180	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0200	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix	Annex V.Part 2.239ix				
0220	Memorandum item: Collateral received on loans and advances – uncapped amounts	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327				
0230	of which: Immovable property collateral	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327				

		Maximum amount of the collateral or guarantee that can be considered Annex V, Part 2.171-172, 174			
		Non Performing			
		Unlikely to pay that are not past due or past due <= 90 days		of which: Exposures with forbearance measures	
		Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236, 259-262	
		Annex V, Part 2.213-216, 226-232	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236, 259-262	
		0060	0070	0080	
		0090			
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
0010	Financial guarantees received on loans and advances	Annex V, Part 2.319, 326	Annex V, Part 2.319, 326	Annex V, Part 2.319, 326	
0020	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	
0030	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	
0040	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0060	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0080	Collateral received on loans and advances	Annex V, Part 2.319, 326	Annex V, Part 2.319, 326	Annex V, Part 2.319, 326	
0090	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	
0100	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	
0110	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	

		Maximum amount of the collateral or guarantee that can be considered Annex V, Part 2.171-172, 174				Non Performing		
						Unlikely to pay that are not past due or past due <= 90 days		
			of which: Exposures with forbearance measures	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236, 256, 259-262		
		Annex V, Part 2.213-216, 226-239	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236, 256, 259-262	Annex V, Part 2.222, 235-236, 256, 259-262	0090	
		Annex V, Part 2.213-216, 226-232	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236, 256, 259-262	Annex V, Part 2.222, 235-236, 256, 259-262	0080	
		0060	0070	0080	0090			
		References National GAAP compatible IFRS						
		References National GAAP based on BAD						
0130	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix			
0150	Immovable property collateral received on loans and advances	Annex V, Part 2.319, 326	Annex V, Part 2.319, 326	Annex V, Part 2.319, 326	Annex V, Part 2.319, 326			
0160	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)			
0170	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87			
0180	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)			
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix			
0200	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)			
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix			
0220	Memorandum item: Collateral received on loans and advances – uncapped amounts	Annex V, Part 2.319, 326, 327	Annex V, Part 2.319, 326, 327	Annex V, Part 2.319, 326, 327	Annex V, Part 2.319, 326, 327			
0230	of which: Immovable property collateral	Annex V, Part 2.319, 326, 327	Annex V, Part 2.319, 326, 327	Annex V, Part 2.319, 326, 327	Annex V, Part 2.319, 326, 327			

		Maximum amount of the collateral or guarantee that can be considered Annex V, Part 2.171-172, 174				Non Performing		
						Past due > 90 days		
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year		
		Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236, 256, 259-262	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236		
		Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236, 256, 259-262	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236	Annex V, Part 2.222, 235-236		
		0100	0110	0120	0130			
		References National GAAP compatible IFRS						
		References National GAAP based on BAD						
0010	Financial guarantees received on loans and advances	Annex V, Part 2.319, 326	Annex V, Part 2.319, 326	Annex V, Part 2.319, 326				
0020	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)				
0030	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87				
0040	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix				
0060	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix				
0080	Collateral received on loans and advances	Annex V, Part 2.319, 326	Annex V, Part 2.319, 326	Annex V, Part 2.319, 326				
0090	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)				
0100	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87				
0110	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	Annex V, Part 2.239ix				

		Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172,174				Non Performing		
						Past due > 90 days		
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year		
		Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236, 256, 259-262	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236		
		Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236, 256, 259-262	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236	Annex V.Part 2.222, 235-236		
		0100	0110	0120	0130			
		References National GAAP compatible IFRS						
		References National GAAP based on BAD						
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)			
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix	Annex V.Part 2.239ix	Annex V.Part 2.239ix			
0150	Immovable property collateral received on loans and advances	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326			
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)			
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87			
0180	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1.2(a)	Annex V.Part 1.42(e), SME Art 1.2(a)	Annex V.Part 1.42(e), SME Art 1.2(a)	Annex V.Part 1.42(e), SME Art 1.2(a)			
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix	Annex V.Part 2.239ix	Annex V.Part 2.239ix			
0200	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)			
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix	Annex V.Part 2.239ix	Annex V.Part 2.239ix			
0220	Memorandum item: Collateral received on loans and advances – uncapped amounts	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327			
0230	of which: Immovable property collateral	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327			

		Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172,174			
		Non Performing			
		Past due > 1 years <=2 years Annex V.Part 2.222, 235-236	Past due > 2 years <=5 years Annex V.Part 2.222, 235-236	Past due > 5 years <=7 years Annex V.Part 2.222, 235-236	Past due > 7 years Annex V.Part 2.222, 235-236
		0140	0150	0160	0170
		References National GAAP compatible IFRS			
		Annex V.Part 2.319, 326			
		Annex V.Part 1.42(f)			
		Annex V.Part 2.86(a), 87			
		Annex V.Part 1.42(e), SME Art 1 2(a)			
		Annex V.Part 2.239ix			
		Annex V.Part 1.42(e)			
		Annex V.Part 2.239ix			
		Annex V.Part 2.319, 326			
		Annex V.Part 1.42(f)			
		Annex V.Part 2.86(a), 87			
		Annex V.Part 1.42(e), SME Art 1 2(a)			
		Annex V.Part 2.239ix			
		Annex V.Part 2.319, 326			
		Annex V.Part 1.42(f)			
		Annex V.Part 2.86(a), 87			
		Annex V.Part 1.42(e), SME Art 1 2(a)			
		Annex V.Part 2.239ix			
0010	Financial guarantees received on loans and advances				
0020	of which: Households				
0030	of which: Loans collateralised by residential immovable property				
0040	of which: Non-financial corporations – SMEs				
0050	of which: Commercial Real Estate (CRE) loans to SMEs				
0060	of which: Non-financial corporations – other than SMEs				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs				
0080	Collateral received on loans and advances				
0090	of which: Households				
0100	of which: Loans collateralised by residential immovable property				
0110	of which: Non-financial corporations – SMEs				
0120	of which: Commercial Real Estate (CRE) loans to SMEs				

		Maximum amount of the collateral or guarantee that can be considered Annex V.Part 2.171-172,174			
		Non Performing			
		Past due > 1 years <=2 years Annex V.Part 2.222, 235-236	Past due > 2 years <=5 years Annex V.Part 2.222, 235-236	Past due > 5 years <=7 years Annex V.Part 2.222, 235-236	Past due > 7 years Annex V.Part 2.222, 235-236
		0140	0150	0160	0170
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
0130	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)		
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix		
0150	Immovable property collateral received on loans and advances	Annex V.Part 2.319, 326	Annex V.Part 2.319, 326		
0160	of which: Households	Annex V.Part 1.42(f)	Annex V.Part 1.42(f)		
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87	Annex V.Part 2.86(a), 87		
0180	of which: Non-financial corporations – SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)	Annex V.Part 1.42(e), SME Art 1 2(a)		
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix		
0200	of which: Non-financial corporations – other than SMEs	Annex V.Part 1.42(e)	Annex V.Part 1.42(e)		
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix	Annex V.Part 2.239ix		
0220	Memorandum item: Collateral received on loans and advances – uncapped amounts	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327		
0230	of which: Immovable property collateral	Annex V.Part 2.319, 326, 327	Annex V.Part 2.319, 326, 327		

23.6 Loans and advances: Accumulated partial write-offs

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated partial write-offs (Annex V, Part 2.72, 74)				
				Performing		of which: Exposures with forbearance measures		
				Annex V, Part 1.32	Annex V, Part 2, 256, 259-263	Annex V, Part 2, 213-216, 226-232	Annex V, Part 2, 222, 235	Annex V, Part 2, 259-261
0010	Loans and advances	Annex V, Part 1.32, 44(a), Part 2.319	Annex V, Part 1.32, 44(a), Part 2.319	0010	0020	0030	0040	0050
0020	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)					
0030	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87					
0040	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix					
0060	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix					

		Accumulated partial write-offs (Annex V, Part 2.7.2, 7.4)		
		Non Performing		
		Unlikely to pay that are not past due or past due <= 90 days		
		of which: Exposures with forbearance measures	of which: Exposures with forbearance measures	of which: Exposures with forbearance measures
		Annex V, Part 2.213-216, 226-239	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236, 256, 259-262
		Annex V, Part 2.213-216, 226-232	Annex V, Part 2.256, 259-262	Annex V, Part 2.222, 235-236, 256, 259-262
		0060	0070	0080
				0090
		References National GAAP compatible IFRS		
		References National GAAP based on BAD		
0010	Loans and advances	Annex V, Part 1.32, 44(a), Part 2.319	Annex V, Part 1.32, 44(a), Part 2.319	
0020	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	
0030	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	
0040	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0060	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix	

		Accumulated partial write-offs (Annex V, Part 2.7.2, 7.4)	
		Non Performing	
		Past due > 90 days	
		of which: Exposures with forbearance measures	Past due > 90 days <= 180 days
		Annex V, Part 2.222, 235-236, 256, 259-262	Annex V, Part 2.222, 235-236
		Annex V, Part 2.222, 235-236, 256, 259-262	Annex V, Part 2.222, 235-236
		0100	0110
			0120
			0130
		References National GAAP compatible IFRS	
		References National GAAP based on BAD	
0010	Loans and advances	Annex V, Part 1.32, 44(a), Part 2.319	Annex V, Part 1.32, 44(a), Part 2.319
0020	of which: Households	Annex V, Part 1.42(f)	Annex V, Part 1.42(f)
0030	of which: Loans collateralised by residential immovable property	Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87
0040	of which: Non-financial corporations – SMEs	Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)
0050	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix
0060	of which: Non-financial corporations – other than SMEs	Annex V, Part 1.42(e)	Annex V, Part 1.42(e)
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V, Part 2.239ix	Annex V, Part 2.239ix

		Accumulated partial write-offs (Annex V, Part 2.7.2, 7.4)			
		Non Performing			
		Past due > 90 days			
		Past due > 1 years <= 2 years Annex V, Part 2.222, 235-236	Past due > 2 years <= 5 years Annex V, Part 2.222, 235-236	Past due > 5 years <= 7 years Annex V, Part 2.222, 235-236	Past due > 7 years Annex V, Part 2.222, 235-236
		0140	0150	0160	0170
		References National GAAP compatible IFRS			
		References National GAAP based on BAD			
0010	Loans and advances		Annex V, Part 1.3.2, 4.4(a), Part 2.319	Annex V, Part 1.3.2, 4.4(a), Part 2.319	
0020	of which: Households		Annex V, Part 1.42(f)	Annex V, Part 1.42(f)	
0030	of which: Loans collateralised by residential immovable property		Annex V, Part 2.86(a), 87	Annex V, Part 2.86(a), 87	
0040	of which: Non-financial corporations – SMEs		Annex V, Part 1.42(e), SME Art 1 2(a)	Annex V, Part 1.42(e), SME Art 1 2(a)	
0050	of which: Commercial Real Estate (CRE) loans to SMEs		Annex V, Part 2.239ix	Annex V, Part 2.239ix	
0060	of which: Non-financial corporations – other than SMEs		Annex V, Part 1.42(e)	Annex V, Part 1.42(e)	
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs		Annex V, Part 2.239ix	Annex V, Part 2.239ix	

24. Loans and advances: Flows of non performing exposures, impairment & write offs since the end of the last financial year24.1 Loans and advances: Inflows and outflows of non-performing exposures

			Gross Carrying amount (Annex V, Part 1.34)						
			Non-performing exposures – loans and advances						
			of which: Loans collateralised by residential immovable property		of which: Non-financial corporations		of which: CRE loans to NFCs other than SMEs		
			Annex V, Part 1.32, 34, 2.213-216, 2.23-239	Annex V, Part 1.42(i), 44(a)	Annex V, Part 2.86(a), 87	Annex V, Part 1.42(i), 44(a)	SME Art 1 2(a), Annex V, Part 2.239ix	Annex V, Part 2.239ix	
			Annex V, Part 1.32, 34, 2.213-216, 2.23-239	Annex V, Part 1.42(i), 44(a)	Annex V, Part 2.86(a), 87	Annex V, Part 1.42(i), 44(a)	SME Art 1 2(a), Annex V, Part 2.239ix	Annex V, Part 2.239ix	
			0010	0020	0030	0040	0050	0060	0070
0010	Opening balance	Annex V, Part 2.328	Annex V, Part 2.328						
0020	Inflows	Annex V, Part 2.239ii, 239iii, 239vi, 329	Annex V, Part 2.239ii, 239iii, 239vi, 329						
0030	Inflow due to reclassification from performing not forborne	Annex V, Part 2.239ii, 239iii, 239vi, 329	Annex V, Part 2.239ii, 239iii, 239vi, 329						
0040	Inflow due to reclassification from performing forborne	Annex V, Part 2.239ii, 239iii, 239vi, 329	Annex V, Part 2.239ii, 239iii, 239vi, 329						
0050	of which: reclassified from performing forborne exposures under probation previously reclassified from non-performing	Annex V, Part 2.239ii, 239iii, 239vi, 329(b)	Annex V, Part 2.239ii, 239iii, 239vi, 329(b)						
0060	Inflow due to purchase of exposures	Annex V, Part 2.239ii, 239iii, 239vi, 329	Annex V, Part 2.239ii, 239iii, 239vi, 329						
0070	Inflow due to accrued interest	Annex V, Part 2.239ii, 239iii, 239vi, 329(a)	Annex V, Part 2.239ii, 239iii, 239vi, 329(a)						
0080	Inflow due to other reasons	Annex V, Part 2.239ii, 239iii, 239vi, 329(c)	Annex V, Part 2.239ii, 239iii, 239vi, 329(c)						
0090	Of which: Inflow more than once	Annex V, Part 2.239ii, 239iii, 239vi, 330(a)	Annex V, Part 2.239ii, 239iii, 239vi, 330(a)						
0100	Of which: Inflow of exposures granted in the past 24 months	Annex V, Part 2.239ii, 239iii, 239vi, 330(b)	Annex V, Part 2.239ii, 239iii, 239vi, 330(b)						

		Gross Carrying amount (Annex V, Part 1.34)					
		Non-performing exposures – loans and advances					
		of which: Households		of which: Non-financial corporations			
		of which: Loans collateralised by residential immovable property		of which: SMEs		of which: CRE loans to NFCs other than SMEs	
		Annex V, Part 1.32, 34, 2.213-216, 223-239	Annex V, Part 1.42(f), 44(a)	Annex V, Part 1.42(e), 44(a)	SME Art 1 2(a) Annex V, Part 2.239ix	Annex V, Part 2.239ix	
		Annex V, Part 1.32, 34, 2.213-216, 223-239	Annex V, Part 1.42(f), 44(a)	Annex V, Part 1.42(e), 44(a)	SME Art 1 2(a) Annex V, Part 2.239ix	Annex V, Part 2.239ix	
		0010	0020	0030	0040	0050	
						0060	
						0070	
		References National GAAP compatible IFRS					
0110	Of which: Inflow of exposures granted during the period	Annex V, Part 2.239ii, 239iii, 239vi, 330(b)					
0120	Outflows	Annex V, Part 2.239iii-239v, 331, 332					
0130	Outflow due to reclassification as performing not forborne	Annex V, Part 2.239iii-239v(a), 331, 332					
0140	Outflow due to reclassification as performing forborne	Annex V, Part 2.239iii-239v(a), 331, 332					
0150	Outflow due to partial or total loan repayment	Annex V, Part 2.239iii-239v(b), 331, 332					
0160	Outflow due to collateral liquidations	Annex V, Part 2.239iii-239v(c), 331, 332					
0170	Net cumulated recoveries from collateral liquidation	Annex V, Part 2.333					
0180	of which: Write-offs in the context of collateral liquidations	Annex V, Part 2.239iii-239v(c)					
0190	Outflow due to taking possession of collateral	Annex V, Part 2.239iii-239v(d), 331, 332					
0200	Net cumulated recoveries from taking possession of collateral	Annex V, Part 2.333					
0210	of which: Write-offs in the context of taking possession of collateral	Annex V, Part 2.239iii-239v(d)					
0220	Outflow due to sale of instruments	Annex V, Part 2.239iii-239v(e), 331, 332					

		Gross Carrying amount (Annex V, Part 1.34)					
		Non-performing exposures – loans and advances					
		of which: Households		of which: Non-financial corporations		of which: CRE loans to NFCs other than SMEs	
		of which: Loans collateralised by residential immovable property		of which: Commercial Real Estate (CRE) loans			
		Annex V, Part 1.32, 34, Part 2.213-216, 223-239	Annex V, Part 1.42(f), 44(a)	Annex V, Part 1.42(e), 44(a)	SME Art 1 2(a), Annex V, Part 2.239xc	Annex V, Part 2.239xc	
		Annex V, Part 1.32, 34, Part 2.213-216, 223-239	Annex V, Part 1.42(f), 44(a)	Annex V, Part 1.42(e), 44(a)	SME Art 1 2(a), Annex V, Part 2.239xc	Annex V, Part 2.239xc	
		0010	0020	0030	0040	0050	
						0060	
						0070	
		References National GAAP compatible IFRS					
		References National GAAP based on BAD					
0230	Net cumulated recoveries from sale of instruments	Annex V, Part 2.333	Annex V, Part 2.333				
0240	of which: Write-offs in the context of sale of instruments	Annex V, Part 2.239iii-239v(e)	Annex V, Part 2.239iii-239v(e)				
0250	Outflow due to risk transfers	Annex V, Part 2.239iii-239v(f), 331, 332	Annex V, Part 2.239iii-239v(f), 331, 332				
0260	Net cumulated recoveries from risk transfers	Annex V, Part 2.333	Annex V, Part 2.333				
0270	of which: Write-offs in the context of risk transfers	Annex V, Part 2.239iii-239v(f)	Annex V, Part 2.239iii-239v(f)				
0280	Outflow due to write-offs	Annex V, Part 2.239iii-239v(g), 331, 332	Annex V, Part 2.239iii-239v(g), 331, 332				
0290	Outflow due to reclassification as held for sale	Annex V, Part 2.239iii-239vi, 331, 332	Annex V, Part 2.239iii-239vi, 331, 332				
0300	Outflow due to other reasons	Annex V, Part 2.239iii-239v(h), 331, 332	Annex V, Part 2.239iii-239v(h), 331, 332				
0310	Of which: Outflow of non-performing exposures that became non-performing during the period	Annex V, Part 2.334	Annex V, Part 2.334				
0320	Closing balance	Annex V, Part 2.328	Annex V, Part 2.328				

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

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

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

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

25. Collateral obtained by taking possession and execution processes

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

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

		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)					
		Vintage: Recognition in balance sheet for			Of which:		
		> 2 years ≤ 5 years	> 5 years	Non-current assets held-for-sale	> 2 years ≤ 5 years	> 5 years	Non-current assets held-for-sale
	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	
		Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	IFRS 5.6, Annex V, Part 2.175, 175i, 344	IFRS 5.6, Annex V, Part 1.27, Part 2.175
		Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 352	Annex V.Part 2.175, 175i, 348	Annex V.Part 1.27, Part 2.175, 348	Annex V.Part 2.175, 175i, 344	Annex V.Part 1.27, Part 2.175
		0070	0080	0090	0100	0110	0120
		Annex V.Part 2.341, 342	Annex V.Part 2.341, 342				
		Annex V.Part 2.345, 349	Annex V.Part 2.345, 349				
		Annex V.Part 2.345, 349	Annex V.Part 2.345, 349				
		Annex V.Part 2.345, 349	Annex V.Part 2.345, 349				
		Annex V.Part 2.346, 349	Annex V.Part 2.346, 349				
		Annex V.Part 2.347, 349	Annex V.Part 2.347, 349				
		Annex V.Part 2.347	Annex V.Part 2.347				
		Annex V.Part 2.347	Annex V.Part 2.347				
		Annex V.Part 2.346, 349	Annex V.Part 2.346, 349				
		Annex V.Part 2.347	Annex V.Part 2.347				
		Annex V.Part 2.346, 349	Annex V.Part 2.346, 349				
		Annex V.Part 2.341, 342	Annex V.Part 2.341, 342				
0010	Opening balance						
0020	Inflows of collateral during the period						
0030	Inflow due to new collateral obtained by taking possession						
0040	Inflow due to positive changes in value						
0050	Outflows of collateral during the period						
0060	Outflow for which cash was collected						
0070	Cash collected net of costs						
0080	Profits/(-) losses from sale of collateral obtained by taking possession						
0090	Outflow with replacement by financial instrument						
0100	Financing granted						
0110	Outflow due to negative changes in value						
0120	Closing balance						

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

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

References National GAAP compatible IFRS

References National GAAP based on BAD

Annex V.Part 2.341, 357-358
Annex V.Part 2.341, 345, 357-358

26. **Forbearance management and quality of forbearance**

		Loans and advances with forbearance measures				of which: Households	
		of which: performing	of which: having been granted forbearance measures during the period	of which: performing	of which: having been granted forbearance measures during the period		
		Annex V, Part 1.32, Part 2.240-245, 252-257	Annex V, Part 1.32, Part 2.240-245, 252-257	Annex V, Part 1.32, Part 2.240-245, 252-257	Annex V, Part 1.32, Part 2.240-245, 252-257	Annex V, Part 2.256, 259-261	Annex V, Part 2.361
		Annex V, Part 1.32, Part 2.240-245, 252-257	Annex V, Part 1.32, Part 2.240-245, 252-257	Annex V, Part 1.32, Part 2.240-245, 252-257	Annex V, Part 1.32, Part 2.240-245, 252-257	Annex V, Part 2.256, 259-261	Annex V, Part 2.361
		0010	0020	0030	0040	0050	0060
		References National GAAP compatible IFRS					
		References National GAAP based on BAD					
0010	Number of instruments	Annex V, Part 2.320, 355, 356	Annex V, Part 2.320, 355, 356	Annex V, Part 2.320, 355, 356			
0020	Gross carrying amount of instruments , for the following types of forbearance measures:	Annex V, Part 1.34, Part 2.355, 357, 359	Annex V, Part 1.34, Part 2.355, 357, 359	Annex V, Part 1.34, Part 2.355, 357, 359			
0030	Grace period/payment moratorium	Annex V, Part 2.358(a)	Annex V, Part 2.358(a)	Annex V, Part 2.358(a)			
0040	Interest rate reduction	Annex V, Part 2.358(b)	Annex V, Part 2.358(b)	Annex V, Part 2.358(b)			
0050	Extension of maturity/term	Annex V, Part 2.358(c)	Annex V, Part 2.358(c)	Annex V, Part 2.358(c)			
0060	Rescheduled payments	Annex V, Part 2.358(d)	Annex V, Part 2.358(d)	Annex V, Part 2.358(d)			
0070	Debt forgiveness	Annex V, Part 2.358(e)	Annex V, Part 2.358(e)	Annex V, Part 2.358(e)			
0080	Debt asset swaps	Annex V, Part 2.358(f)	Annex V, Part 2.358(f)	Annex V, Part 2.358(f)			
0090	Other forbearance measures	Annex V, Part 2.358(g)	Annex V, Part 2.358(g)	Annex V, Part 2.358(g)			
	Gross carrying amount of instruments that were subject to forbearance measures at multiple points in time	Annex V, Part 1.34, Part 2.355	Annex V, Part 1.34, Part 2.355	Annex V, Part 1.34, Part 2.355			

		Loans and advances with forbearance measures			
		of which: performing	of which: having been granted forbearance measures during the period	of which: performing	of which: having been granted forbearance measures during the period
0100	Loans and advances having been forbome twice	Annex V, Part 1.32, Part 2.240-245, 252-257	Annex V, Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257	Annex V, Part 2.256, 259-261	Annex V, Part 2.361
		Annex V, Part 1.32, Part 2.240-245, 252-257	Annex V, Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257	Annex V, Part 2.256, 259-261	Annex V, Part 2.361
0110	Loans and advances having been forbome more than twice	Annex V, Part 2.360(a)(i)	Annex V, Part 2.360(a)(i)	0030	0040
0120	Loans and advances to which forbearance measures were granted in addition to already existing forbearance measures	Annex V, Part 2.360(a)(ii)	Annex V, Part 2.360(a)(ii)		
0130	Gross carrying amount of non-performing forbome loans and advances that failed to meet the non-performing exit criteria	Annex V, Part 1.34, Part 2.232, 355, 360(b)	Annex V, Part 1.34, Part 2.232, 355, 360(b)		
		0010	0020	0030	0040
				0050	0060

		Loans and advances with forbearance measures		
		of which: Non-financial corporations		of which: having been granted forbearance measures during the period
		Annex V, Part 1.32, 43(e), 44(i), Part 2.240-245, 252-257	Annex V, Part 2.256, 259-261	Annex V, Part 2.361
		Annex V, Part 1.32, 43(e), 44(i), Part 2.240-245, 252-257	Annex V, Part 2.256, 259-261	Annex V, Part 2.361
		0070	0080	0090
		References National GAAP compatible IFRS		
0010	Number of instruments	Annex V, Part 2.320, 355, 356	Annex V, Part 2.320, 355, 356	
0020	Gross carrying amount of instruments , for the following types of forbearance measures:	Annex V, Part 1.34, Part 2.355, 357, 359	Annex V, Part 1.34, Part 2.355, 357, 359	
0030	Grace period/payment moratorium	Annex V, Part 2.358(a)	Annex V, Part 2.358(a)	
0040	Interest rate reduction	Annex V, Part 2.358(b)	Annex V, Part 2.358(b)	
0050	Extension of maturity/term	Annex V, Part 2.358(c)	Annex V, Part 2.358(c)	
0060	Rescheduled payments	Annex V, Part 2.358(d)	Annex V, Part 2.358(d)	
0070	Debt forgiveness	Annex V, Part 2.358(e)	Annex V, Part 2.358(e)	
0080	Debt asset swaps	Annex V, Part 2.358(f)	Annex V, Part 2.358(f)	
0090	Other forbearance measures	Annex V, Part 2.358(g)	Annex V, Part 2.358(g)	
	Gross carrying amount of instruments that were subject to forbearance measures at multiple points in time	Annex V, Part 1.34, Part 2.355	Annex V, Part 1.34, Part 2.355	
0100	Loans and advances having been forbore twice	Annex V, Part 2.360(a)(i)	Annex V, Part 2.360(a)(i)	

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

	By nature of the activities	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount		
				Securitisation Special Purpose Entities CRR art 4(1)(66)	Asset management Annex V.Part 2.285(a)	Other activities
010	Selected financial assets recognised in the reporting institution's balance sheet		IFRS 12.24, B6.(a)	010	020	030
	of which: non-performing	Annex V.Part 2.213-239	IFRS 12.29(a),(b)			
021	Derivatives	CRR Annex II; Annex V.Part 2.272	Annex V.Part 2.213-239			
030	Equity instruments	Annex V.Part 1.31	IFRS 9 Appendix A; Annex V. Part 2.272			
040	Debt securities	Annex V.Part 1.32	IAS 32.11			
050	Loans and advances		Annex V.Part 1.31			
060	Selected equity and financial liabilities recognised in the reporting institution's balance sheet		Annex V.Part 1.32			
070	Equity instruments issued		IAS 32.11			
080	Derivatives	CRR Annex II; Annex V. Part 1.24(a), 25, 26, Part 2.272	IFRS 9 Appendix A; Annex V. Part 2.272			
090	Deposits	Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36			
100	Debt securities issued		Annex V.Part 1.37			
110						
Nominal amount						
120	Off-balance sheet exposures given by the reporting institution	CRR Annex I; Annex V.Part 2.112, 113-115, 118	IFRS 12.B26.(e); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118			
131	of which: non-performing	Annex V.Part 2.117	Annex V.Part 2.117			

31. Related parties31.1 Related parties: amounts payable to and amounts receivable from

	References National GAAP based on BAD	References National GAAP compatible IFRS	Outstanding balances				
			Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
			IAS 24.19(a),(b) Accounting Directive art 17(1)(p)	IAS 24.19(c); Annex V.Part 2.289 Accounting Directive art 17(1)(p); Annex V.Part 2.289	IAS 24.19(d),(e); Annex V.Part 2.289 Accounting Directive art 17(1)(p); Annex V.Part 2.289	IAS 24.19(f) Accounting Directive art 17(1)(p)	IAS 24.19(g) Accounting Directive art 17(1)(p)
	Annex V.Part 2.288-291	Annex V.Part 2.288-291	010	020	030	040	050
010 Selected financial assets							
020 Equity instruments	ECB/2013/33 Annex 2, Part 2.4-5	IAS 32.11					
030 Debt securities	Annex V.Part 1.31	Annex V.Part 1.31					
040 Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32					
050 of which: non-performing	Annex V. Part 2.213-239	Annex V. Part 2.213-239					
060 Selected financial liabilities							
070 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					
080 Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37					

	References National GAAP based on BAD	References National GAAP compatible IFRS	Outstanding balances				
			Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
	Annex V.Part 2.288-291	Annex V.Part 2.288-291	IAS 24.19(a),(b) Accounting Directive art 17(1)(p)	IAS 24.19(c); Annex V.Part 2.289 Accounting Directive art 17(1)(p); Annex V.Part 2.289	IAS 24.19(d),(e); Annex V.Part 2.289 Accounting Directive art 17(1)(p); Annex V.Part 2.289	IAS 24.19(f) Accounting Directive art 17(1)(p)	IAS 24.19(g) Accounting Directive art 17(1)(p)
090	Nominal amount of loan commitments, financial guarantees and other commitments given	CRR Annex I; Annex V. Part 2.112, 113-115, 118	IAS 24.18(b); CRR Annex I; Annex V. Part 2.102-105, 113-115, 118				
100	of which: non-performing	Annex V. Part 2.117	IAS 24.18(b); Annex V. Part 2.117				
110	Loan commitments, financial guarantees and other commitments received	Annex V.Part 2.102-103, 113-115, 290	IAS 24.18(b); Annex V. Part 2.290				
120	Notional amount of derivatives	Annex V.Part 2.133-135	Annex V.Part 2.133-135				
131	Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures	Annex V.Part 2.69-71, 291	IAS 24.1(c); Annex V. Part 2.69-71, 291				
132	Provisions on non-performing off-balance sheet exposures	Annex V.Part 2.11, 106, 291	Annex V.Part 2.11, 106, 291				

31.2 Related parties: expenses and income generated by transactions with

	References National GAAP based on BAD	References National GAAP compatible IFRS	Current period				
			Parent and entities with joint control or significant influence IAS 24.19(a),(b)	Subsidiaries and other entities of the same group IAS 24.19(c)	Associates and joint ventures IAS 24.19(d),(e)	Key management of the institution or its parent IAS 24.19(f)	Other related parties IAS 24.19(g)
	Annex V.Part 2.288-289, 292-293	Annex V.Part 2.288-289, 292-293	010	020	030	040	050
010 Interest income	BAD art 27.Vertical layout(1); Annex V.Part 2.31	IAS 24.18(a); Annex V.Part 2.31					
020 Interest expenses	BAD art 27.Vertical layout(2); Annex V.Part 2.31	IAS 24.18(a); IAS 1.97; Annex V.Part 2.31					
030 Dividend income	BAD art 27.Vertical layout(3); Annex V.Part 2.40	IAS 24.18(a); Annex V.Part 2.40					
040 Fee and commission income	BAD art 27.Vertical layout(4)	IAS 24.18(a); IFRS 7.20(c)					
050 Fee and commission expenses	BAD art 27.Vertical layout(5)	IAS 24.18(a); IFRS 7.20(c)					
060 Gains or (-) losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss	BAD art 27.Vertical layout(6)	IAS 24.18(a)					
070 Gains or (-) losses on de-recognition of other than financial assets	Annex V.Part 2.292	IAS 24.18(a); Annex V.Part 2.292					
080 Impairment or (-) reversal of impairment on non-performing exposures	Annex V.Part 2.293	IAS 24.18(d); Annex V.Part 2.293					
090 Provisions or (-) reversal of provisions on non-performing exposures	Annex V.Part 2.50, 293	Annex V.Part 2.50, 293					

40. Group structure

40.1 Group structure: “entity-by-entity”

LEI code	Entity code	Entity name	Entry date	Share capital of investee	Equity of investee	Total assets of investee	Profit or (-) loss of investee	Residence of investee	Sector of investee
Annex V. Part 2.294-295, 296(a)	Annex V. Part 2.294-295, 296(b)	IFRS 12.12(a), 21(a)(i); Annex V. Part 2.294-295, 296(c)	Annex V. Part 2.294-295, 296(d)	Annex V. Part 2.294-295, 296(e)	IFRS 12.B12(b); Annex V. Part 2.294-295, 296(f)	IFRS 12.B12(b); Annex V. Part 2.294-295, 296(f)	IFRS 12.B12(b); Annex V. Part 2.294-295, 296(f)	IFRS 12.12.(b), 21.(a).(iii); Annex V. Part 2.294-295, 296(g)	Annex V. Part 2.294-295, 296(h)
Annex V. Part 2.294-295, 296(a)	Annex V. Part 2.294-295, 296(b)	Annex V. Part 2.294-295, 296(c)	Annex V. Part 2.294-295, 296(d)	Annex V. Part 2.294-295, 296(e)	Annex V. Part 2.294-295, 296(f)	Annex V. Part 2.294-295, 296(f)	Annex V. Part 2.294-295, 296(f)	Annex V. Part 2.294-295, 296(q)	Annex V. Part 2.294-295, 296(h)
010	020	030	040	050	060	070	080	090	095

NACE Code	Accumulated equity interest [%]	Voting rights [%]	Group structure [relationship]	Accounting treatment [Accounting Group]	Accounting treatment [CRR Group]	Carrying amount	Acquisition cost	Goodwill link to Investee	Fair value of investments for which there are published price quotations
Annex V. Part 2.294-295, 296(i)	IFRS 12.21(a) (iv); Annex V. Part 2.294-295, 296(j)	IFRS 12.21(a) (iv); Annex V. Part 2.294-295, 296(k)	IFRS 12.10(a) (i); Annex V. Part 2.294-295, 296(l)	IFRS 12.21(b); Annex V. Part 2.294-295, 296(m)	CRR art 18; Annex V. Part 2.294-295, 296(n)	Annex V. Part 2.294-295, 296(o)	Annex V. Part 2.294-295, 296(p)	Annex V. Part 2.294-295, 296(q)	IFRS 12.21(b) (iii); Annex V. Part 2.294-295, 296(r)
Annex V. Part 2.294-295, 296(i)	Annex V. Part 2.294-295, 296(f)	Annex V. Part 2.294-295, 296(k)	Annex V. Part 2.294-295, 296(l)	Annex V. Part 2.294-295, 296(m)	CRR art 423(b); Annex V. Part 2.294-295, 296(n)	Annex V. Part 2.294-295, 296(o)	Annex V. Part 2.294-295, 296(p)	Annex V. Part 2.294-295, 296(q)	Annex V. Part 2.294-295, 296(r)
100	110	120	130	140	150	160	170	180	190

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

Security code	Entity code	Holding company LEI code	Holding company code	Holding company name	Accumulated equity interest (%)	Carrying amount	Acquisition cost
Annex V.Part 2.297(a)	Annex V.Part 2.296(b), 297(c)	Annex V.Part 2.297(b)	Annex V.Part 2.297(b)		Annex V.Part 2.296(j), 297(c)	Annex V.Part 2.296(o), 297(c)	Annex V.Part 2.296(p), 297(c)
Annex V.Part 2.297(a)	Annex V.Part 2.296(b), 297(c)	Annex V.Part 2.297(b)	Annex V.Part 2.297(b)		Annex V.Part 2.296(j), 297(c)	Annex V.Part 2.296(o), 297(c)	Annex V.Part 2.296(p), 297(c)
010	020	030	040	050	060	070	080

41. Fair value

41.1 Fair value hierarchy: financial instruments at amortised cost

	References National GAAP based on BAD Annex V.Part 2.298	References National GAAP compatible IFRS Annex V.Part 2.298	Fair value IFRS 7.25-26	Fair value hierarchy IFRS 13.97, 93(b)		
				Level 1 IFRS 13.76	Level 2 IFRS 13.81	Level 3 IFRS 13.86
ASSETS						
015	Financial assets at amortised cost					
016	Debt securities					
017	Loans and advances					
021	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				
022	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5				
023	Debt securities	Annex V.Part 1.31				
024	Loans and advances	Annex V.Part 1.32				
031	Other non-trading non-derivative financial assets	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20				
032	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5				
033	Debt securities	Annex V.Part 1.31				
034	Loans and advances	Annex V.Part 1.32				

	References National GAAP based on BAD Annex V.Part 2.298	References National GAAP compatible IFRS Annex V.Part 2.298	Fair value IFRS 7.25-26	Fair value hierarchy IFRS 13.97, 93(b)		
				Level 1 IFRS 13.76	Level 2 IFRS 13.81	Level 3 IFRS 13.86
			010	020	030	040
LIABILITIES						
070						
080						
090						
100						
101						
102						
103						
104						

41.2 Use of the Fair Value Option

	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28			
			Accounting mismatch IFRS 9.B4.1.29	Managed on a fair value basis IFRS 9.B4.1.33	Hybrid contracts IFRS 9.4.3.6; IFRS 9.4.3.7; Annex V.Part 2.300	Managed for credit risk IFRS 9.6.7; IFRS 7.8(a)(e); Annex V.Part 2.301
ASSETS						
010	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			
030	Debt securities	Annex V.Part 1.31	Annex V.Part 1.31			
040	Loans and advances	Annex V.Part 1.32	Annex V.Part 1.32			
LIABILITIES						
050	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			
060	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			
070	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37			
080	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41			

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

	References National GAAP compatible IFRS Annex V.Part 2.302	Carrying amount	
		010	of which: right-of-use assets IFRS 16.47(a), 53(j), Annex V. Part 2.303i 020
010 Property plant and equipment	IAS 16.6; IAS 16.29; IAS 1.54(a)		
020 Revaluation model	IAS 16.31, 73(a),(d)		
030 Cost model	IAS 16.30, 73(a),(d)		
040 Investment property	IAS 40.5, 30; IAS 1.54(b)		
050 Fair value model	IAS 40.33-55, 76		
060 Cost model	IAS 40.56, 79(c)		
070 Other intangible assets	IAS 38.8, 118, 122 ; Annex V.Part 2.303		
080 Revaluation model	IAS 38.75-87, 124(a)(ii)		
090 Cost model	IAS 38.74		

43. Provisions

		Carrying amount Annex V, Part 1.27-28						
		Pensions and other post employment defined benefit obligations	Other long term employee benefits	Restructuring	Pending legal issues and tax litigation	Commitments and guarantees given under national GAAP	Other commitments and guarantees given measured under IFRS 4	Other provisions
		IAS 19.63; IAS 1.78(d); Annex V, Part 2.9	IAS 19.153; IAS 1.78(d); Annex V, Part 2.10	IAS 37.70-83	IAS 37.14		IAS 37; IFRS 4; Annex V, Part 2.304-305	IAS 37.14
		Annex V, Part 2.9	Annex V, Part 2.10			BAD art 24-25, 33(I)		
		010	020	030	040	050	055	060
		References National GAAP compatible IFRS						
		References National GAAP based on BAD						
010	Opening balance [carrying amount at the beginning of the period]							
		IAS 37.84 (a)						
020	Additions, including increases in existing provisions							
		IAS 37.84 (b)						
030	(-) Amounts used							
		IAS 37.84 (c)						
040	(-) Unused amounts reversed during the period							
		IAS 37.84 (d)						
050	Increase in the discounted amount [passage of time] and effect of any change in the discount rate							
		IAS 37.84 (e)						
060	Other movements							
070	Closing balance [carrying amount at the end of the period]							
		IAS 37.84 (a)						

44 **Defined benefit plans and employee benefits**44.1 **Components of net defined benefit plan assets and liabilities**

		References National GAAP compatible IFRS	Amount
			Annex V. Part 2.306-307
			010
010	Fair value of defined benefit plan assets	IAS 19.140(a)(i), 142	
020	Of which: Financial instruments issued by the institution	IAS 19.143	
030	Equity instruments	IAS 19.142(b)	
040	Debt instruments	IAS 19.142(c)	
050	Real estate	IAS 19.142(d)	
060	Other defined benefit plan assets		
070	Present value of defined benefit obligations	IAS 19.140(a)(ii)	
080	Effect of the asset ceiling	IAS 19.140(a)(iii)	
090	Net defined benefit assets [Carrying amount]	IAS 19.63; Annex V.Part 2.308	
100	Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]	IAS 19.63, IAS 1.78(d); Annex V. Part 2.9	
110	Fair value of any right to reimbursement recognised as an asset	IAS 19.140(b)	

44.2 **Movements in defined benefit obligations**

		References National GAAP compatible IFRS	Defined benefit obligations
			Annex V.Part 2.306, 309
			010
010	Opening balance [present value]	IAS 19.140(a)(ii)	
020	Current service cost	IAS 19.141(a)	
030	Interest cost	IAS 19.141(b)	
040	Contributions paid	IAS 19.141(f)	
050	Actuarial (-) gains or losses from changes in demographic assumptions	IAS 19.141(c)(ii)	
060	Actuarial (-) gains or losses from changes in financial assumptions	IAS 19.141(c)(iii)	
070	Foreign currency exchange increase or (-) decrease	IAS 19.141(e)	
080	Benefits paid	IAS 19.141(g)	
090	Past service cost, including gains and losses arising from settlements	IAS 19.141(d)	
100	Increase or (-) decrease through business combinations and disposals	IAS 19.141(h)	
110	Other increases or (-) decreases		
120	Closing balance [present value]	IAS 19.140(a)(ii); Annex V. Part 2.310	

44.3 Staff expenses by type of benefits

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				010
010	Pension and similar expenses	<i>Annex V.Part 2.311(a)</i>	<i>Annex V.Part 2.311(a)</i>	
020	Share based payments	<i>Annex V.Part 2.311(b)</i>	<i>IFRS 2.44; Annex V. Part 2.311(b)</i>	
030	Wages and salaries	<i>Annex V.Part 2.311(c)</i>	<i>Annex V.Part 2.311(c)</i>	
040	Social security contributions	<i>Annex V.Part 2.311(d)</i>	<i>Annex V.Part 2.311(d)</i>	
050	Severance payments	<i>Annex V.Part 2.311(e)</i>	<i>IAS 19.8, Annex V. Part 2.311(e)</i>	
060	Other types of staff expenses	<i>Annex V.Part 2.311(f)</i>	<i>Annex V.Part 2.311(f)</i>	
070	STAFF EXPENSES			

44.4 Staff expenses by category of remuneration and category of staff

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

45 **Breakdown of selected items of statement of profit or loss**45.1 **Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio**

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period	Changes in fair value due to credit risk
				010	Annex V. Part 2.312 020
010	Financial assets designated at fair value through profit or loss		IFRS 7.20(a)(i); IFRS 9.4.1.5		
020	Financial liabilities designated at fair value through profit or loss		IFRS 7.20(a)(i); IFRS 9.4.2.2		
030	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	BAD art 27.Vertical layout(6)	IFRS 7.20(a)(i)		

45.2 **Gains or losses on derecognition of non-financial assets**

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				Annex V.Part 2.313 010
010	Property, Plant and Equipment		IAS 16.68, 71	
020	Investment property		IAS 40.69; IAS 1.34(a), 98(d)	
030	Intangible assets		IAS 38.113-115A; IAS 1.34(a)	
040	Other assets		IAS 1.34 (a)	
050	GAINS OR (-) LOSSES ON DERECOGNITION OF NON-FINANCIAL ASSETS		IAS 1.34	

45.3 **Other operating income and expenses**

		References National GAAP based on BAD	References National GAAP compatible IFRS	Income	Expenses
				010	020
010	Changes in fair value in tangible assets measured using the fair value model	Annex V.Part 2.314	IAS 40.76(d); Annex V. Part 2.314		
020	Investment property	Annex V.Part 2.314	IAS 40.75(f); Annex V. Part 2.314		
030	Operating Leases other than investment property	Annex V.Part 2.315	IFRS 16.81,82; Annex V.Part 2.315		
040	Other	Annex V.Part 2.316	Annex V.Part 2.316		
050	OTHER OPERATING INCOME OR EXPENSES	Annex V.Part 2.314-316	Annex V.Part 2.314-316		

47. Loans and advances: Average duration and recovery periods

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