

In case of discrepancies between the French and the English text, the French text shall prevail.

Luxembourg, 29 July 2016

To all credit institutions

CIRCULAR CSSF 16/640

Re: Update of Circular CSSF 14/593, as amended by Circulars CSSF 15/613 and CSSF 15/621 on supervisory reporting requirements applicable to credit institutions

Ladies and Gentlemen,

1. This circular amends Circular CSSF 14/593, as amended, by adding the latest developments in reporting requirements.
2. Circular CSSF 14/593 is amended in accordance with the annex to this circular.

The annex in question includes the changes brought by this circular to Circular CSSF 14/593 in tracked changes in order to make the reading and comprehension easier.

Yours faithfully,

COMMISSION de SURVEILLANCE du SECTEUR FINANCIER

Françoise KAUTHEN
Director

Claude SIMON
Director

Simone DELCOURT
Director

**COMMISSION de SURVEILLANCE
du SECTEUR FINANCIER**

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Luxembourg, 29 July 2016

To all credit institutions

CIRCULAR CSSF 14/593
as amended by Circulars CSSF 15/613 ~~and~~ CSSF 15/621 and CSSF 16/640

Re: Supervisory reporting requirements applicable to credit institutions

Ladies and Gentlemen,

1. The purpose of this circular is to remind and inform credit institutions of recent and future developments regarding supervisory reporting.

D) APPLICABLE REPORTING TABLES

2. The European Commission published on 28 June 2014 in the Official Journal of the European Union, Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (hereinafter, the "CRR"). Implementing Regulation (EU) No 680/2014 entered into force on the day following its date of publication and is directly applicable in the EU Member States without transposition into national law.

Implementing Regulation (EU) No 680/2014 was amended as follows:

On 21 January 2015, the European Commission published in the Official Journal of the European Union, Commission Implementing Regulation (EU) No 2015/79 of 18 December 2014 amending Implementing Regulation (EU) No 680/2014 as regards asset encumbrance.

On 20 February 2015, the European Commission published in the Official Journal of the European Union, Implementing Regulation (EU) No 2015/227 of 9 January 2015 amending Implementing Regulation (EU) No 680/2014 as regards credit loss provisions and forborne measures.

On 31 July 2015, the European Commission published in the Official Journal of the European Union, Implementing Regulation (EU) No 2015/1278 of 9 July 2015 amending Implementing Regulation (EU) No 680/2014 as regards instructions, templates and definitions.

On 5 March 2016, the European Commission published, in the Official Journal of the European Union, Commission Implementing Regulation (EU) No 2016/313 of

1 March 2016 amending Implementing Regulation (EU) No 680/2014 with regard to additional monitoring metrics for liquidity reporting¹.

On 10 March 2016, the European Commission published, in the Official Journal of the European Union, Commission Implementing Regulation (EU) No 2016/322 of 10 February 2016 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions of the liquidity coverage requirement.

In addition, a corrigendum to Commission Implementing Regulation (EU) No 2016/322 of 10 February 2016 was published in the Official Journal of the European Union on 9 April 2016².

On 31 March 2016, the European Commission published, in the Official Journal of the European Union, Commission Implementing Regulation (EU) No 2016/428 of 23 March 2016 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions as regards the reporting of the Leverage Ratio³.

Implementing Regulation (EU) No 680/2014, as amended (hereinafter "ITS Regulation"), lays down uniform requirements in relation to supervisory reporting (hereinafter "common European Reporting"), in accordance with the requirements of the CRR, for the following areas:

- own funds requirements and financial information⁴ (Article 99 of the CRR);
- losses stemming from lending collateralised by immovable property (Article 101(4)(a) of the CRR);
- large exposures and other largest exposures (Article 394(1) of the CRR);
- leverage ratio (Article 430 of the CRR);
- liquidity coverage requirements and net stable funding requirements (Article 415 of the CRR);
- asset encumbrance (Article 100 of the CRR).

The common European reporting, except for the requirements on financial information, shall be transmitted on an individual basis and, where appropriate, on a consolidated basis.

Financial information shall be reported only **on a consolidated basis**:

- by all credit institutions that prepare their consolidated accounts in conformity with the International Accounting Standards (IFRS) (Article 99(2) of the CRR), except for the credit institutions referred to in the Q&A 2013_119 published by the EBA and

¹ ALMM reporting (additional monitoring metrics for liquidity) applicable for the first time as at 30 April 2016.

² New reporting on LCRDA liquidity which will replace the current LCR reporting as from the reference period of 30 September 2016.

³ New reporting on LEVDA leverage ratio which will replace the current LEVR reporting as from the reference period of 30 September 2016.

⁴ It should be noted that following the publication of Implementing Regulation (EU) 2015/227, the financial reporting FINREP now includes reporting requirements relating to credit loss provisions and forbearance measures (non-performing exposures and forbearance).

- by all the other credit institutions subject to prudential supervision by the CSSF on a consolidated basis in accordance with Article 99(3) of the CRR.

To report the reporting items, as set out above, the assessment is carried out in accordance with the International Accounting Standards (IFRS) pursuant to Article 24(2)⁵ of the CRR.

3. The requirements on financial information on an individual basis are set by the national authorities, as these requirements are not covered by the scope of the CRR.

The CSSF decided to apply the financial reporting (FINREP; ITS) on an individual basis as in the table below:

Categories	FINREP Version ⁶	Date of application
Significant entities (within the meaning of the SSM)		
Significant entities which are not part of a significant group	Full	31/12/2015
Significant branches established in Luxembourg by a credit institution established in a non-participating Member State	Full	31/12/2015
Significant entities which are part of a significant group ⁷	Simplified extended	30/06/2016
Subsidiaries of significant Luxembourg groups established in a non-participating Member State or third country ⁸ and whose total value of the assets is above EUR 3 billion ⁹ .	Over-simplified	30/06/2016
Branches established in Luxembourg by a significant credit institution established in a participating Member State	Over-simplified	30/06/2017

⁵ IMPORTANT NOTE: It should be noted that IAS 39 will be replaced by IFRS 9 (the standard will be applicable as of 01.01.2018; the EU adoption process is under way). IFRS 9 will bring about, in particular, changes to classification and measurement of financial assets, as well as to impairment of non-financial assets (the standard provides for the impairment of financial assets for expected losses according to three stages). The accounting and IT systems shall thus be adapted in order to take into account the new provisions introduced by IFRS 9.

⁶ The tables composing the full, simplified extended and over-simplified versions are included in Annexe 1.

⁷ As regards FINREP reporting on a consolidated basis: cf. point 2 of this circular.

⁸ The parent institutions located in Luxembourg and institutions controlled by a parent financial holding company or a parent mixed holding company established in Luxembourg, shall ensure that the supervisory financial information in respect of subsidiaries established in a non-participating Member State or third country is reported to the CSSF on an individual basis.

⁹ To this end, the total value of the assets shall be determined according to the criteria laid down in Part IV, Title 3 of Regulation (EU) No 468/2014 (ECB/2014/17).

Less significant entities (within the meaning of the SSM)		
Less significant entities ⁷⁴	Simplified extended	31/12/2016
Less significant branches established in Luxembourg by a credit institution established in a non-participating Member State and whose total value of the assets is equal or higher than EUR 3 billion ⁹⁶	Simplified extended	31/12/2016
Less significant branches established in Luxembourg by a credit institution established in a non-participating Member State and whose total value of the assets is lower than EUR 3 billion ⁹⁶	Over-simplified	30/06/2017
Branches established in Luxembourg by a less significant credit institution established in a participating Member State	Over-simplified	30/06/2017
Third-country branches		
Branches established in Luxembourg by a credit institution established in a third country	Simplified extended	31/12/2016

The reporting requirements on financial information above take into account both (i) the CSSF's own needs for the exercise of its functions as national supervisory authority, as well as (ii) the requirements of Regulation (EU) No 2015/534 of the ECB of 17 March 2015 on reporting of supervisory financial information (ECB/2015/13) (hereinafter "ECB Regulation").

Henceforth, the financial information required on an individual basis represents the full set or subsets (simplified extended or over-simplified) of the FINREP/ITS reporting tables according to a principle of proportionality.

For reasons of continuity, the subset FINREP simplified extended is based on the subset FINREP simplified, as set out in the ECB Regulation, supplemented by certain FINREP/ITS tables that correspond, for most of them, to information that the CSSF currently requires.

Luxembourg credit institutions having branches abroad only need to prepare FINREP/ITS information on an individual basis in a single version that includes the head office and the branches. These credit institutions are no longer required to submit a separate version neither for the head office solely nor for every branch.

Credit institutions shall continue to report their current reporting tables B 1.1, B 1.6, B 2.1 et B 2.5, as long as they do not report the FINREP/ITS in accordance with the dates above.

Banks shall at least report the minimum requirements of the category in which they belong (cf. table above). However, the CSSF shall allow the banks that so wish, to transmit the full version instead of the simplified extended version and the full version or simplified extended version instead of the over-simplified version, respectively. If interested, these banks must contact the CSSF.

The FINREP/ITS reporting on an individual basis shall be prepared according to the requirements set out in the ITS Regulation and in compliance with the IFRS as adopted by the European Union. More particularly, financial information shall be reported according to the reference dates and transmission dates set out in Articles 2 and 3 of the ITS Regulation, on a quarterly, half-yearly or annual basis (in accordance with the specifications laid down in Annexe III of the ITS Regulation regarding the date on which the tables should be established).

4. Guidelines on harmonised definitions and templates for funding plans of credit institutions under Recommendation A4 of ESRB/2012/2 of 19 June 2014. The CSSF identifies and informs the banks that must report the information relating to funding plans of credit institutions by mail.

4.5. The reporting tables introduced by the CSSF that are not covered by the common European reporting, shall remain applicable. In brief, the following reporting tables remain applicable¹⁰:

- Prudential reporting scheme on financial information on an individual basis: Tables B 1.1, B 1.6, B 2.1 and B 2.5 introduced by Circulars CSSF 07/316, CSSF 07/319, CSSF 07/324, CSSF 07/331, CSSF 09/410 (these tables shall be submitted until the following reference dates¹⁰):
 - (i) 30/09/2015 for the banks that must report the FINREP/ITS as at 31/12/2015;
 - (ii) 31/03/2016 for the banks that must report the FINREP/ITS as at 30/06/2016;
 - (iii) 30/09/2016 for the banks that must report the FINREP/ITS as at 31/12/2016;
 - (iv) 31/03/2017 for the banks that must report the FINREP/ITS as at 30/06/2017);
- Reporting details on taxes: template B 2.5 E. The CSSF wishes to continue receiving a breakdown of the tax expense (income) and shall communicate technical aspects in this respect via the "Reporting requirements for credit institutions";

¹⁰ With the exception of table B2.5 E which is also to be submitted once the FINREP/ITS is applicable.

- Reporting information on securities, participating interests and shares in affiliated undertakings: table B 2.4 introduced by Circulars CSSF 07/316 and CSSF 07/331;
- List of head offices, agencies, branches and representative offices: Table B 4.4;
- Analysis of shareholdings: Table B 4.5 as updated by Circular CSSF 12/553;
- Persons responsible for certain functions and activities: Table B 4.6 as updated by Circular CSSF 13/576.

6. As the reporting requirements continue to evolve at European level, the CSSF strongly recommends that banks follow the publications of draft ITS and/or RTS or consultation papers of the EBA on its website. The CSSF will inform banks of the changes planned in relation to reporting, on a regular basis, by way of the document “Reporting requirements for credit institutions”.

5. ~~As regards European reporting, changes in the following areas are already planned:~~

- ~~• Draft ITS on Additional liquidity monitoring metrics under Article 415(3)(b) of Regulation (EU) No 575/2013 which is currently scheduled to enter into force on 1 July 2015. However, it should be noted that, to date, the draft ITS on Additional liquidity monitoring metrics has not yet been adopted by the European Commission and that discussions in this regard are still ongoing at the level of the European authorities.~~
- ~~• Draft RTS and ITS on Benchmarking portfolio assessment standards and assessment sharing procedures under Article 78 of Directive 2013/36/EU (Capital Requirements Directive CRD IV) of 2 March 2015, applicable to banks applying the IRB approach and the internal model approach for market risk. The first benchmarking exercise is planned on the reference date of 31 December 2015. However, it is worth mentioning that the draft ITS/RTS on benchmarking provides for an initial market valuation and exclusion justification relating to market risk on 26 October 2015 (which corresponds to the transmission of table C106.00 by 26 October 2015).~~
- ~~• Guidelines on harmonised definitions and templates for funding plans of credit institutions under Recommendation A4 of ESRB/2012/2 of 19 June 2014. The CSSF identified and informed the banks that need to report the information relating to the funding plans of credit institutions.~~
- ~~• Final Draft ITS amending ITS Regulation (EU) No 680/2014 with regard to the Liquidity Coverage Ratio (LCR) following the EC’s Delegated Act specifying the LCR of 23 June 2015. The Draft ITS has not yet been adopted by the European Commission. Its entry into force, initially planned in October, may be postponed to December 2015.~~

- ~~• Final Draft ITS amending ITS Regulation (EU) No 680/2014 with regard to the Leverage Ratio (LR) following the EC's Delegated Act on the LR of 15 June 2015. The Draft ITS has not yet been adopted by the European Commission. The new reporting on the leverage ratio should enter into force by December 2015 or later.~~

To have an overview at European level on the progress of the technical standards relating to CRR/CRD IV, the CSSF recommends that credit institutions consult the table of the European Commission on a regular basis at the following address:

http://ec.europa.eu/internal_market/bank/regcapital/acts/its/index_en.htm

II) REPORTING MANUAL AND PLAUSIBILITY CHECKS

~~6.7.~~ The CSSF drafted a manual entitled "Reporting requirements for credit institutions" providing an overview of the aforementioned periodical reporting requirements applicable to banks. This document is available at the following address:

<https://www.cssf.lu/en/prudential-reporting-for-credit-institutions/>

The manual will be updated on a regular basis in order to take account of the reporting developments at European and/or national level.

The CSSF also established a document including a list of plausibility checks carried out internally by the CSSF, in addition to the validation rules published by the EBA as well as a list of plausibility checks identified by the ECB¹¹. The document is available at the following address:

<https://www.cssf.lu/en/prudential-reporting-for-credit-institutions/>

In order to be automatically informed of any change of the aforementioned documents, **the CSSF recommends that credit institutions subscribe for updates of the section "Reporting" of the CSSF website.**

III) REPORTING QUESTIONS AND ANSWERS

~~7.8.~~ The European Banking Authority (EBA) established the tool "Questions and Answers" (Q&A) on its website. This tool allows credit institutions to ask the EBA questions relating to European regulations, including questions relating to the common European reporting covered by the ITS regulation. The Q&A tool is available at the following address:

<http://www.eba.europa.eu/single-rule-book-qa>

The instructions issued by the EBA in its answers within the context of the Q&A shall be complied with when preparing the common European reporting.

¹¹ Plausibility checks identified by the ECB are only for information purposes and are not, for the time being, subject to reporting refusal in case of non-compliance.

~~8.9.~~ The CSSF will also publish on its website answers to questions received by the CSSF on the common European reporting, but of national nature. Answers to questions relating to the reporting introduced by the CSSF will also be published at the same place. These "Questions and Answers" are published by the CSSF at the following address:

https://www.cssf.lu/en/regulatory-framework/?entity_type=480&content_type=1483

IV) EXTENSION OF THE NOTIFICATION THRESHOLD FOR INFORMATION RELATING TO "LARGE EXPOSURES" APPLICABLE ON AN INDIVIDUAL LEVEL

~~9.10.~~ In order to obtain a complete overview of the risk profile inherent in the activities of a credit institution and to assess the systemic risks these institutions pose for the Luxembourg financial sector, the CSSF maintains the minimum notification thresholds as regards large exposures at an individual level as applicable until 31.12.2013 according to which any loan granted/used greater than or equal to the lower of the two following amounts: 10% of own funds or EUR 25 million (for "institutions") and EUR 12.5 million (for "clients other than institutions").

Thus, the information referred to in the tables "Large exposures" (tables¹² C28.00 and C29.00, where applicable) are to be provided, on a quarterly basis, according to the following notification threshold: all the exposures whose exposure value¹³ is greater than or equal to

- a. 10% of own funds or EUR 25 million for exposures incurred by "institutions";
- b. 10% of own funds or EUR 12.5 million for exposures incurred by "clients other than institutions".

This information shall be reported for the first time on 31 December 2014.

V) TRANSMISSION OF PRUDENTIAL INFORMATION BY CREDIT INSTITUTIONS TO THE CSSF

~~10.11.~~ The common European reporting tables, as described in item 2 of this circular, shall be transmitted to the CSSF in accordance with:

- the requirements of the ITS Regulation;
- the data point model (DPM) and validation rules published by the EBA on its website;
- the technical specifications and in XBRL format as described in Chapter 5 of the manual "Reporting requirements for credit institutions"; and
- the supplementary plausibility checks carried out internally by the CSSF in addition to the validation rules published by the EBA.

¹² Reporting SLAREX

¹³ This is the amount of the loan granted/used prior to the credit risk mitigation.

The EBA publishes the updates of the DPM and validation rules, on a regular basis, at the following address:

<https://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/implementing-technical-standard-on-supervisory-reporting-data-point-model->

The reporting tables introduced by the CSSF as mentioned in item 4 of this circular, will continue to be transmitted in accordance with the instructions as regards the transmission and validation rules relating thereto, as published during the introduction of these tables.

VI) TRANSMISSION OF PRUDENTIAL INFORMATION BY THE CSSF TO THE EUROPEAN PRUDENTIAL AUTHORITIES

~~11.12.~~ 12.13. The CSSF shall transmit the prudential information as defined in the ITS Regulation to the European Banking Authority and the European Central Bank in accordance with the following decisions:

- Decision EBA/DC/~~090/rev1 of 14 May 2014~~2015/130 of 23 September 2015
- Decision ECB/2014/29 of 2 July 2014

The transmission dates provided for in the EBA and ECB decisions must be met without exception. Any delay or absence of transmission by the CSSF to the ECB (and the EBA) within the indicated periods will be reported to the governance committees of the ECB and the EBA.

In this context, the CSSF established a table reminder procedure: any table which failed to reach the CSSF (or including errors on the closing date for transmission of information¹⁴), will systematically be subject to a first reminder letter as from the following day of the transmission deadline. Any table which failed to reach the CSSF (or including errors) on the second day of delay will systematically be subject to a second reminder letter.

VII) QUALITY OF PRUDENTIAL INFORMATION

~~12.13.~~ 12.13. The information transmitted to the CSSF serves as a basis for the analysis of the developments in the banking risks incurred by credit institutions at national level, but also at European level. Consequently, the information transmitted shall be established most accurately **and be of the highest quality within the deadlines set by the regulations.**

¹⁴ Prudential information shall be transmitted within the periods provided for:

- in the CSSF circulars for the national reporting, as set out in paragraph 4 of this circular;
- in Article 3 of the ITS Regulation for the common European reporting.

Credit institutions shall verify the arithmetic and qualitative accuracy, the completeness of the data as well as compliance with the European validation rules and compliance with the plausibility rules published by the CSSF **prior to the data transmission to the CSSF**. The CSSF must receive the reporting tables **without** validation errors, technical errors or other quality defects at the deadline dates, as provided for in the regulations.

The management of the credit institutions must ensure compliance with the transmission deadlines, the accuracy, quality and completeness of the information provided to the CSSF.

Any offence in this respect falls within the regime of administrative penalties provided for in Directive 2013/36 (CRD IV) (cf. Article 67(1)(e)).

When a credit institution is not able to verify in-house the accuracy of the European and/or national validation rules and compliance with the plausibility rules laid down by the CSSF, **the credit institution shall provide the CSSF with the reporting no later than 10 working days before the transmission date provided for in the regulation¹⁵**. Thus, in case of errors, the institution has 10 days to make the required correction.

In case of challenge to a plausibility rule of the CSSF, the credit institution must inform the CSSF by email at the following address: ReportingBanques@cssf.lu.

In case of challenge of a validation rule of the EBA, the credit institution must submit a Q&A to the EBA. A copy of the Q&A submitted to the EBA and the Q&A number assigned by the EBA shall also be submitted to the CSSF at the address ReportingBanques@cssf.lu. However, it should be noted that the CSSF **will not suspend** the challenged validation rule of the EBA at that moment, but only when the EBA has amended the validation rule in question.

~~13.14.~~ Moreover, the prudential information files provided to the CSSF shall be kept for a period of at least five years in order to meet any request aiming at the subsequent reconstitution of the provided information.

~~14.15.~~ The persons responsible for the credit institutions shall establish internal control procedures in order to ensure the implementation of these provisions.

~~15.16.~~ The CSSF wishes to stress that the mandate the credit institutions shall entrust to their *réviseur d'entreprises* (statutory auditor) for the audit of annual accounts shall include the task of verifying the appropriateness and proper implementation of the provisions regarding the data transmission.

These controls by the *réviseurs d'entreprises* must cover:

¹⁵ For the common European reporting, 10 days before the following dates: 15th calendar day of the month following the reference period for the monthly reporting; 12 May, 11 August, 11 November and 11 February for the quarterly reporting; 11 August and 11 February for the half-yearly reporting; 11 February for the annual reporting.

- the common European reporting, as defined in the ITS Regulation (paragraph 2 of this circular);
- national reporting as defined in paragraph 4 of this circular.

VIII) REPEAL OF REPORTING TABLES AND CIRCULARS RELATING THERETO

~~16.17.~~ Following the introduction of the common European reporting, the following prudential reporting tables are no longer applicable:

Since 1 January 2014

- Foreign currency positions (B 1.2)
- Prudential reporting scheme regarding capital adequacy (B 1.4 and B 6.4)
- Information on large exposures (B 2.3 and B 6.3)

Since 1 July 2014

- Prudential reporting scheme on financial information on consolidated basis: B 6.1, B 6.6, B 6.2 and B 6.7.

~~17.18.~~ The following circulars shall be repealed:

- CSSF 14/586
- CSSF 13/570
- CSSF 11/513
- CSSF 10/461
- CSSF 08/344 only repealed for the parts relating to tables B 6.1, B 6.6, B 6.2, B 6.7, B 1.2, B 1.4, B 6.4, B 2.3 and B 6.3
- CSSF 08/381, CSSF 10/450, CSSF 10/493
- CSSF 07/316, CSSF 07/319, CSSF 07/324, CSSF 07/331: only repealed for the parts relating to tables B 6.1, B 6.6, B 6.2, B 6.7, B 1.2, B 1.4 and B 6.4
- CSSF 07/279
- CSSF 06/251
- CSSF 05/227
- IML 93/92.

~~18.19.~~ Following the entry into force of the Liquidity Coverage requirement in accordance with Commission Delegated Regulation No 2015/61 of 10 October 2014, table B 1.5 on the liquidity ratio shall be repealed as of 1 October 2015.

The following circulars shall be repealed:

- CSSF 07/316 and CSSF 07/331 : repealed for the part relating to table B 1.5
- IML 93/104.

~~19.20.~~ For further information concerning this circular, please contact Mrs Christina Pinto (tel: 26251-279) or send an email to ReportingBanques@cssf.lu.

Yours faithfully,

COMMISSION de SURVEILLANCE du SECTEUR FINANCIER

Claude SIMON
Director

Andrée BILLON
Director

Simone DELCOURT
Director

Jean GUILL
Director General

NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATES			
Over simplified	Simplified extended	Full	
PART 1 [QUARTERLY FREQUENCY]			
Balance Sheet Statement [Statement of Financial Position]			
1.1	1.1	1.1	Balance Sheet Statement: assets
1.2	1.2	1.2	Balance Sheet Statement: liabilities
1.3	1.3	1.3	Balance Sheet Statement: equity
2	2	2	Statement of profit or loss
		3	Statement of comprehensive income
Breakdown of financial assets by instrument and by counterparty sector			
4.1	4.1	4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2	4.2	4.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3	4.3	4.3	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4.4	4.4	4.4	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
4.5	4.5	4.5	Subordinated financial assets
5	5	5	Breakdown of loans and advances by product
	6	6	Breakdown of loans and advances to non-financial corporations by NACE codes
	7	7	Financial assets subject to impairment that are past due or impaired
Breakdown of financial liabilities			
8.1	8.1	8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	8.2	8.2	Subordinated financial liabilities
Loan commitments, financial guarantees and other commitments			
9.1	9.1	9.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
	9.2	9.2	Loan commitments, financial guarantees and other commitments received
10	10	10	Derivatives - Trading
Derivatives - Hedge accounting			
11.1	11.1	11.1	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
12	12	12	Movements in allowances for credit losses and impairment of equity instruments
Collateral and guarantees received			
	13.1	13.1	Breakdown of loans and advances by collateral and guarantees
	13.2	13.2	Collateral obtained by taking possession during the period [held at the reporting date]
	13.3	13.3	Collateral obtained by taking possession [tangible assets] accumulated
14	14	14	Fair value hierarchy: financial instruments at fair value
	15	15	Derecognition and financial liabilities associated with transferred financial assets
Breakdown of selected statement of profit or loss items			
	16.1	16.1	Interest income and expenses by instrument and counterparty sector
	16.2	16.2	Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument
	16.3	16.3	Gains or losses on financial assets and liabilities held for trading by instrument
	16.4	16.4	Gains or losses on financial assets and liabilities held for trading by risk
		16.5	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument
		16.6	Gains or losses from hedge accounting
	16.7	16.7	Impairment on financial and non-financial assets
Reconciliation between accounting and CRR scope of consolidation: Balance Sheet			
	17.1	17.1	Reconciliation between accounting and CRR scope of consolidation: Assets
	17.2	17.2	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures - loan commitments, financial guarantees and other commitments given
	17.3	17.3	Reconciliation between accounting and CRR scope of consolidation: Liabilities
18	18	18	Performing and non-performing exposures
19	19	19	Forborne exposures
PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]			
Geographical breakdown			
		20.1	Geographical breakdown of assets by location of the activities
		20.2	Geographical breakdown of liabilities by location of the activities

	20.3	Geographical breakdown of main statement of profit or loss items by location of the activities
20.4	20.4	Geographical breakdown of assets by residence of the counterparty
20.5	20.5	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	20.6	Geographical breakdown of liabilities by residence of the counterparty
	20.7	Geographical breakdown by residence of the counterparty of loans and advances to non-financial corporations by NACE codes
	21	Tangible and intangible assets: assets subject to operating lease
		Asset management, custody and other service functions
22.1	22.1	Fee and commission income and expenses by activity
22.2	22.2	Assets involved in the services provided
		PART 3 [SEMI-ANNUAL]
		Off-balance sheet activities: interests in unconsolidated structured entities
	30.1	Interests in unconsolidated structured entities
	30.2	Breakdown of interests in unconsolidated structured entities by nature of the activities
		Related parties
31.1	31.1	Related parties: amounts payable to and amounts receivable from
	31.2	Related parties: expenses and income generated by transactions with
		PART 4 [ANNUAL]
		Group structure
40.1	40.1	Group structure: "entity-by-entity"
	40.2	Group structure: "instrument-by-instrument"
		Fair value
	41.1	Fair value hierarchy: financial instruments at amortised cost
	41.2	Use of the Fair Value Option
	41.3	Hybrid financial instruments not designated at fair value through profit or loss
42	42	Tangible and intangible assets: carrying amount by measurement method
43	43	Provisions
		Defined benefit plans and employee benefits
	44.1	Components of net defined benefit plan assets and liabilities
	44.2	Movements in defined benefit plan obligations
	44.3	Memo items [related to staff expenses]
		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
	45.2	Gains or losses on derecognition of non-financial assets other than held for sale
	45.3	Other operating income and expenses
	46	Statement of changes in equity