Luxembourg, 31 July 2017

To all credit institutions

CIRCULAR CSSF 17/663

Re: Update of Circular CSSF 14/593, as amended by Circulars CSSF 15/613, CSSF 15/621 and CSSF 16/640 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. Following a request aiming to cover the national statistical needs, the CSSF decided to reintroduce:

   - the L and S versions of the FINREP/ITS reporting for Luxembourg credit institutions having branches abroad;
   - the tables B 2.5 B Staff expenses (L, N and S versions) and B 2.5 E Details on taxes (L version).

The Luxembourg credit institutions having branches abroad shall draw up the FINREP/ITS information on an individual basis in 3 different versions (N, L and S) as from the reference date of 31 December 2017.

The tables B 2.5 B (L, N and S versions) and B 2.5 E (L version) shall be drawn up annually as from the reference date of 31 December 2017. Details can be found in Circular CSSF 17/664.

3. 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

Jean-Pierre FABER  Françoise KAUTHEN  Claude SIMON
Director      Director      Director

Annex
To all credit institutions

CIRCULAR CSSF 14/593
as amended by Circulars CSSF 15/613, CSSF 15/621 and, CSSF 16/640 and
17/663

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.

I) APPLICABLE REPORTING TABLES


Amendments to Implementing Regulation (EU) No 680/2014 are published in the Official Journal of the European Union. A list of the amendments to Implementing Regulation (EU) No 680/2014 is published for information purposes in the document “reporting requirements for credit institutions” by the CSSF.

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


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 information (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 drawn up on an individual basis and, where appropriate, on a consolidated basis.

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4 ALMM reporting (additional monitoring metrics for liquidity) applicable for the first time as at 30 April 2016.
5 New reporting on LCRDA liquidity which will replace the current LCR reporting as from the reference period of 30 September 2016.
6 New reporting on LEVDA leverage ratio which will replace the current LEVR reporting as from the reference period of 30 September 2016.
7 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).
Financial information shall be **reported only drawn up** 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
- 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) 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 **by observing the principle of proportionality**:

<table>
<thead>
<tr>
<th>Categories</th>
<th>FINREP Version</th>
<th>Date of application</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Significant entities (within the meaning of the SSM)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Significant entities which are not part of a significant group</td>
<td>Full</td>
<td>31/12/2015</td>
</tr>
<tr>
<td>Significant branches established in Luxembourg by a credit institution established in a non-participating Member State</td>
<td>Full</td>
<td>31/12/2015</td>
</tr>
<tr>
<td>Significant entities which are part of a significant group²</td>
<td>Simplified extended</td>
<td>30/06/2016</td>
</tr>
<tr>
<td>Subsidiaries of significant Luxembourg groups established in a non-participating Member State</td>
<td>Over-simplified</td>
<td>30/06/2016</td>
</tr>
</tbody>
</table>

² **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 in accordance with EU Regulation (EU) No 2016/2067 of 22 November 2016; 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.

The draft ITS (EBA/ITS/2016/07) published by the EBA on 30 November 2016, the purpose of which is to adapt the FINREP reporting to IFRS 9, was adopted by the European Commission on 29 June 2017.

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

² As regards FINREP reporting on a consolidated basis; cf. point 2 of this circular.
or third country and whose total value of the assets is above EUR 3 billion.

<table>
<thead>
<tr>
<th>Branches established in Luxembourg by a significant credit institution established in a participating Member State</th>
<th>Over-simplified</th>
<th>30/06/2017</th>
</tr>
</thead>
</table>

**Less significant entities (within the meaning of the SSM)**

<table>
<thead>
<tr>
<th>Less significant entities²</th>
<th>Simplified extended</th>
<th>31/12/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>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 billion⁹</td>
<td>Simplified extended</td>
<td>31/12/2016</td>
</tr>
<tr>
<td>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 billion⁹</td>
<td>Over-simplified</td>
<td>30/06/2017</td>
</tr>
<tr>
<td>Branches established in Luxembourg by a less significant credit institution established in a participating Member State</td>
<td>Over-simplified</td>
<td>30/06/2017</td>
</tr>
</tbody>
</table>

**Third-country branches**

<table>
<thead>
<tr>
<th>Branches established in Luxembourg by a credit institution established in a third country</th>
<th>Simplified extended</th>
<th>31/12/2016</th>
</tr>
</thead>
</table>

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.

³ The parent institutions located in Luxembourg and institutions controlled by a parent financial holding company of 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).
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. It must be submitted on an individual basis in the N/L/S versions.10

More particularly, financial information on an individual basis 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 Annex 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 need to report the information relating to the funding plans of credit institutions via mail.

10 Luxembourg credit institutions with branches abroad must draw up the FINREP/ITS reporting on an individual basis in three different versions, one for the sole head office in Luxembourg (version L), the other for the global institution including branches (version N). In addition, the head office in Luxembourg shall submit the FINREP/ITS reporting of each branch abroad in a different version (separate figures of the branch) (version S). The L and S versions shall be submitted for the first time as at 31 December 2017.

Luxembourg credit institutions with no branches abroad, as well as branches of EU credit institutions and branches of non-EU credit institutions established in Luxembourg shall submit the FINREP/ITS reporting on an individual basis in one single version (version L).
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 applicable:

- 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 dates):
  (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";

- 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;

- Reporting regarding staff expenses (table B 2.5 B) and details on taxes (table B 2.5 E) as updated by Circular CSSF 17/664.

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. A summary of all the European supervisory reporting requirements is available at the following address:


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”.

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


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:


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 ECB12. The document is available at the following address:


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:


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.

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:

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12 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.
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 lowest 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" (tables\(^{13}\) 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 value\(^{14}\) 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 point 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.

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


\(^{13}\) Reporting SLAREX  
\(^{14}\) This is the amount of the loan granted/used prior to the credit risk mitigation.
The reporting tables introduced by the CSSF as mentioned in point 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. 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/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 information\(^\text{15}\)), 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. 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.

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.

\(^\text{15}\) 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.
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 regulation16. 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.

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.

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

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 the common European reporting as well as the national reporting such as presented in paragraphs 2, 3 and 5 of this circular:

- 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.

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16 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.
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.

Since 1 April 2017
- Prudential reporting scheme on financial information on individual basis: B 1.1, B 1.6, B 2.1 and B 2.5 (except Parts B and E).

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 1.1, B 1.6, B 2.1, B 2.5 (except Parts B and E), 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 1.1, B 1.6, B 2.1, B 2.5, B 6.1, B 6.6, B 6.2, B 6.7, B 1.2, B 1.4 and B 6.4
- CSSF 07/319
- 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 (EU) 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. Following the entry into force of the Liquidity Coverage requirement in accordance with Commission Delegated Regulation (EU) 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.

20. For further information concerning this circular, please contact Mrs Christina Pinto (tel: 26251-2279) or send an email to ReportingBanques@cssf.lu.
## Annex 1

### NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATES

<table>
<thead>
<tr>
<th>Over simplified</th>
<th>Simplified extended</th>
<th>Full</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### PART 1 [QUARTERLY FREQUENCY]

- **1.1** Balance Sheet Statement [Statement of Financial Position]
- **1.2** Balance Sheet Statement: assets
- **1.3** Balance Sheet Statement: liabilities
- **1.4** Balance Sheet Statement: equity
- **2** Statement of profit or loss
- **3** Statement of comprehensive income
- **4.1** Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
- **4.2** Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
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