

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

Luxembourg, 20 March 2018

To all credit institutions

**CIRCULAR CSSF 18/685**

**Re: Update of Circular CSSF 14/593, as amended by Circulars CSSF 15/613, CSSF 15/621, CSSF 16/640, CSSF 17/663 and CSSF 18/678 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. The amendment concerns:
  - Update of the reporting table B 2.4 “Information on participating interests and subordinated loans” following the entry into force of IFRS 9 since 1 January 2018.
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	Simone DELCOURT
Director	Director	Director

Annex

Annex

Luxembourg, ~~15 March~~ 2018

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To all credit institutions

Circular CSSF 14/593  
as amended by Circulars CSSF 15/613, 15/621, 16/640, 17/663, ~~18/678~~ and 18/685

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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.

#### 1) 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.

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, 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, as defined in the CRR.

Financial information shall be 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.

In 2014, the CSSF decided to apply the financial reporting (FINREP; ITS) with several versions (full, simplified extended and over-simplified) on an individual basis as in the table below and by observing the principle of proportionality:

Categories	FINREP Version <sup>1</sup>	Date of first application
<b>Significant entities (within the meaning of the SSM)</b>		
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	Simplified extended	30/06/2016
Subsidiaries of significant Luxembourg groups established in a non-participating Member State or third country <sup>2</sup> and whose total value of the assets is above EUR 3 billion <sup>3</sup> .	Over-simplified	30/06/2016

<sup>1</sup> The tables composing the full, simplified extended and over-simplified versions are included in Annex 1 (FINREP IAS 39) and in Annex 2 (FINREP IFRS 9).

<sup>2</sup> 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 the subsidiaries established in a non-participating Member State or third country is reported to the CSSF on an individual basis.

<sup>3</sup> 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).

Branches established in Luxembourg by a significant credit institution established in a participating Member State	Over-simplified	30/06/2017
<b>Less significant entities (within the meaning of the SSM)</b>		
Less significant entities	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 <sup>9</sup>	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 <sup>9</sup>	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
<b>Third-country branches</b>		
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) 2015/534 of the ECB of 17 March 2015 on reporting of supervisory financial information (ECB/2015/13), as amended by Regulation (EU) 2017/1538 of the ECB of 25 August 2017 (hereinafter "ECB Regulation").

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 accounting standard IAS 39 is replaced by IFRS 9 as from 01.01.2018 according to Commission Regulation (EU) 2016/2067 of 22 November 2016. IFRS 9 brings about, in particular, changes to classification and measurement of financial assets, as well as to impairment of financial assets (the standard provides for the impairment of financial assets for expected losses according to three stages). The

FINREP reporting framework was amended in order to take into account IFRS 9 (FINREP/IFRS 9<sup>4</sup> version).

The first application date of FINREP/IFRS 9 depends on the closing date of the financial year:

- (i) The banks which have closed the financial year as at 31 December 2017 shall report their FINREP/IFRS 9 version for the first time as at 31 March 2018.
- (ii) The banks which have closed the financial year in 2017 but not on 31 December 2017, shall continue to report the FINREP/IAS 39 until the closing of the financial year in 2018. These banks must report the FINREP/IFRS 9 for the first time on the first reference date in 2018 following the 2018 closing date.

The FINREP/IAS 39 is no longer required from the moment where a credit institution reports the FINREP/IFRS 9 version.

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.<sup>5</sup>

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.
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:

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<sup>4</sup> FINREP/IFRS 9 version as adopted by the European Commission in Commission Implementing Regulation (EU) 2017/1443 of 29 June 2017 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regards to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council.

<sup>5</sup> 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).

- Reporting information on participating interests and subordinated loans: table B 2.4 updated by Circular CSSF 18/686;
- 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.

**Deleted:** on securities, participating interests and shares in affiliated undertakings

**Deleted:** introduced by Circulars CSSF 07/316 and CSSF 07/331

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:

<http://www.eba.europa.eu/risk-analysis-and-data/reporting-frameworks>

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*".

## II) REPORTING MANUAL AND PLAUSIBILITY CHECKS

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 ECB <sup>6</sup>. 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.**

<sup>6</sup> 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.

### III) REPORTING QUESTIONS AND ANSWERS

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.

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](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

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<sup>7</sup> 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<sup>8</sup> 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

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<sup>7</sup> Reporting SLAREX

<sup>8</sup> This is the amount of the loan granted/used prior to the credit risk mitigation.

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:

<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 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

12. 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<sup>9</sup>), 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.

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<sup>9</sup> 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.



## VII) QUALITY OF PRUDENTIAL INFORMATION

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.**

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 regulation<sup>10</sup>.** 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](mailto: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](mailto: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.

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

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<sup>10</sup> For the common European reporting, 10 days before the following dates: 15<sup>th</sup> 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.

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

#### VIII) REPEAL OF REPORTING TABLES AND CIRCULARS RELATING THERETO

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).

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 07/324~~
- ~~CSSF 07/331~~
- ~~CSSF 07/319~~
- ~~CSSF 07/316~~
- CSSF 07/279
- CSSF 06/251
- CSSF 05/227
- IML 93/92.

**Deleted:** 316, 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

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](mailto:ReportingBanques@cssf.lu).

NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATES			
Over simplified	Simplified extended	Full	
<b>PART 1 [QUARTERLY FREQUENCY]</b>			
<b>Balance Sheet Statement [Statement of Financial Position]</b>			
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	<b>Statement of profit or loss</b>
		3	<b>Statement of comprehensive income</b>
<b>Breakdown of financial assets by instrument and by counterparty sector</b>			
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	<b>Breakdown of loans and advances by product</b>
	6	6	<b>Breakdown of loans and advances to non-financial corporations by NACE codes</b>
	7	7	<b>Financial assets subject to impairment that are past due or impaired</b>
<b>Breakdown of financial liabilities</b>			
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
<b>Loan commitments, financial guarantees and other commitments</b>			
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	<b>Derivatives - Trading</b>
<b>Derivatives - Hedge accounting</b>			
11.1	11.1	11.1	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
12	12	12	<b>Movements in allowances for credit losses and impairment of equity instruments</b>
<b>Collateral and guarantees received</b>			
	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	<b>Fair value hierarchy: financial instruments at fair value</b>
	15	15	<b>Derecognition and financial liabilities associated with transferred financial assets</b>
<b>Breakdown of selected statement of profit or loss items</b>			
	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	16.5	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument
	16.6	16.6	Gains or losses from hedge accounting
	16.7	16.7	Impairment on financial and non-financial assets
<b>Reconciliation between accounting and CRR scope of consolidation: Balance Sheet</b>			
	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
<b>PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]</b>			
<b>Geographical breakdown</b>			
	20.1	20.1	Geographical breakdown of assets by location of the activities
	20.2	20.2	Geographical breakdown of liabilities by location of the activities
	20.3	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	<b>Tangible and intangible assets: assets subject to operating lease</b>
		<b>Asset management, custody and other service functions</b>
22.1	22.1	Fee and commission income and expenses by activity
22.2	22.2	Assets involved in the services provided
<b>PART 3 [SEMI-ANNUAL]</b>		
		<b>Off-balance sheet activities: interests in unconsolidated structured entities</b>
	30.1	Interests in unconsolidated structured entities
	30.2	Breakdown of interests in unconsolidated structured entities by nature of the activities
		<b>Related parties</b>
31.1	31.1	Related parties: amounts payable to and amounts receivable from
	31.2	Related parties: expenses and income generated by transactions with
<b>PART 4 [ANNUAL]</b>		
		<b>Group structure</b>
40.1	40.1	Group structure: "entity-by-entity"
	40.2	Group structure: "instrument-by-instrument"
		<b>Fair value</b>
	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	<b>Tangible and intangible assets: carrying amount by measurement method</b>
43	43	<b>Provisions</b>
		<b>Defined benefit plans and employee benefits</b>
	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]
		<b>Breakdown of selected items of statement of profit or loss</b>
	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	<b>Statement of changes in equity</b>

NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATES				
Over simplified	Simplified extended	Simplified <sup>11</sup>	Full	
<b>PART 1 [QUARTERLY FREQUENCY]</b>				
<b>Balance Sheet Statement [Statement of Financial Position]</b>				
1.1	1.1	1.1	1.1	Balance Sheet Statement: assets
1.2	1.2	1.2	1.2	Balance Sheet Statement: liabilities
1.3	1.3	1.3	1.3	Balance Sheet Statement: equity
2	2	2	2	<b>Statement of profit or loss</b>
			3	<b>Statement of comprehensive income</b>
4.1	4.1	4.1	4.1	<b>Breakdown of financial assets by instrument and by counterparty sector</b> Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	4.2.1	4.2.1	4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	4.2.2	4.2.2	4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	4.3.1	4.3.1	4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	4.4.1	4.4.1	4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	4.5	4.5	4.5	Subordinated financial assets
5.1	5.1	5.1	5.1	<b>Breakdown of non-trading Loans and advances by product</b>
	6.1	6.1	6.1	<b>Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes</b>
	7.1		7.1	<b>Financial assets subject to impairment that are past due</b>
8.1	8.1	8.1	8.1	<b>Breakdown of financial liabilities</b> Breakdown of financial liabilities by product and by counterparty sector
8.2	8.2	8.2	8.2	Subordinated financial liabilities
9.1.1	9.1.1	9.1.1	9.1.1	<b>Loan commitments, financial guarantees and other commitments</b> Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
	9.2	9.2	9.2	Loan commitments, financial guarantees and other commitments received
10	10	10	10	<b>Derivatives — Trading and economic hedges</b>
11.1	11.1	11.1	11.1	<b>Derivatives - Hedge accounting</b> Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
			11.3	Non-derivative hedging instruments: Breakdowns by accounting portfolio and type of hedge
			11.4	Hedged items in fair value hedges
12.1	12.1	12.1	12.1	<b>Movements in allowances and provisions for credit losses</b> Movements in allowances and provisions for credit losses
			12.2	Transfers between impairment stages (gross basis presentation)
	13.1	13.1	13.1	<b>Collateral and guarantees received</b> Breakdown of collateral and guarantees by loans and advances other than held for trading
	13.2	13.2	13.2	Collateral obtained by taking possession during the period [held at the reporting date]
	13.3	13.3	13.3	Collateral obtained by taking possession [tangible assets] accumulated
14	14	14	14	<b>Fair value hierarchy: financial instruments at fair value</b>
			15	<b>Derecognition and financial liabilities associated with transferred financial assets</b>
	16.1	16.1	16.1	<b>Breakdown of selected statement of profit or loss items</b> 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	16.3	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument
	16.4		16.4	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk
			16.4.1	Gains and losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument

<sup>11</sup> The simplified version corresponds to the simplified version of the ECB Regulation. It is not a version to be transmitted to the CSSF. This column is only included for information purposes.

			16.5	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument
	16.7		16.6	Gains or losses from hedge accounting
			16.7	Impairment on financial and non-financial assets
	17.1	17.1	17.1	<b>Reconciliation between accounting and CRR scope of consolidation: Balance Sheet</b>
	17.2	17.2	17.2	Reconciliation between accounting and CRR scope of consolidation: Assets
	17.3	17.3	17.3	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures - loan commitments, financial guarantees and other commitments given
				Reconciliation between accounting and CRR scope of consolidation: Liabilities
18	18	18	18	<b>Performing and non-performing exposures</b>
19	19	19	19	<b>Forborne exposures</b>
				<b>PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]</b>
				<b>Geographical breakdown</b>
			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		20.4	Geographical breakdown of assets by residence of the counterparty
20.5	20.5		20.5	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	20.6		20.6	Geographical breakdown of liabilities by residence of the counterparty
			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
			21	<b>Tangible and intangible assets: assets subject to operating lease</b>
				<b>Asset management, custody and other service functions</b>
22.1			22.1	Fee and commission income and expenses by activity
22.2			22.2	Assets involved in the services provided
				<b>PART 3 [SEMI-ANNUAL]</b>
				<b>Off-balance sheet activities: interests in unconsolidated structured entities</b>
			30.1	Interests in unconsolidated structured entities
			30.2	Breakdown of interests in unconsolidated structured entities by nature of the activities
31.1			31.1	<b>Related parties</b>
			31.1	Related parties: amounts payable to and amounts receivable from
			31.2	Related parties: expenses and income generated by transactions with
				<b>PART 4 [ANNUAL]</b>
				<b>Group structure</b>
40.1	40.1		40.1	Group structure: "entity-by-entity"
			40.2	Group structure: "instrument-by-instrument"
				<b>Fair value</b>
			41.1	Fair value hierarchy: financial instruments at amortised cost
			41.2	Use of the Fair Value Option
42			42	<b>Tangible and intangible assets: carrying amount by measurement method</b>
43			43	<b>Provisions</b>
				<b>Defined benefit plans and employee benefits</b>
			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]
				<b>Breakdown of selected items of statement of profit or loss</b>
			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 and investments in subsidiaries, joint ventures and associates
			45.3	Other operating income and expenses
			46	<b>Statement of changes in equity</b>