



Commission de Surveillance
du Secteur Financier

Circular CSSF 21/774

Update of Circular CSSF 14/593, as amended by Circulars CSSF 15/613, CSSF 15/621, CSSF 16/640, CSSF 17/663, CSSF 18/678, CSSF 18/685, CSSF 19/715, CSSF 19/729 and CSSF 20/745 on supervisory reporting requirements applicable to credit institutions



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Re: Update of Circular CSSF 14/593, as amended by Circulars CSSF 15/613, CSSF 15/621, CSSF 16/640, CSSF 17/663, CSSF 18/678, CSSF 18/685, CSSF 19/715, CSSF 19/729 and CSSF 20/745 on supervisory reporting requirements applicable to credit institutions

Luxembourg, 29 June 2021

Ladies and Gentlemen,

To all credit institutions

1. This circular amends Circular CSSF 14/593, as amended, by adding the latest legal references and developments in reporting requirements.
2. The amendment consists in the update of the legal references, notably following the publication of:
 - Implementing Regulation (EU) 2021/451 laying down implementing technical standards with regard to supervisory reporting of institutions;
 - Implementing Regulation (EU) 2021/453 laying down implementing technical standards with regard to the specific reporting requirements for market risk;
 - Regulation (EU) 2021/943 of the European Central Bank of 14 May 2021 amending Regulation (EU) 2015/534, as amended, on reporting of supervisory financial information.
3. Circular CSSF 14/593 is amended in accordance with the annex to this circular.

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

In the current COVID-19 situation, this circular does not include handwritten signatures.

Yours faithfully,

Claude WAMPACH
Director

Marco ZWICK
Director

Jean-Pierre FABER
Director

Françoise KAUTHEN
Director

Claude MARX
Director General

Annex

Circular CSSF 14/593 as amended by Circulars CSSF 15/613, 15/621, 16/640, 17/663, 18/678, 18/685, 19/715, CSSF 19/729, ~~and~~ 20/745 and 21/774

Re: Supervisory reporting requirements applicable to credit institutions

Luxembourg, ~~6 July 2020~~ 29 June 2021

To all 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

2. The European Commission published on ~~28 June 2014~~ 19 March 2021 in the Official Journal of the European Union, Commission Implementing Regulation (EU) ~~No 680/2014~~ 2021/451 of ~~16 April 2014~~ 17 December 2020 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~~ 2021/451 (hereinafter, "ITS Regulation") 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 ~~the Implementing Regulation (EU) No 680/2014~~ ITS Regulation 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~~ 2021/451, ~~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 ¹ | Date of first 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 | Simplified extended | 30/06/2016 |

¹ The tables composing the full, simplified extended and over-simplified versions are included in the Annex (FINREP IFRS 9 as amended according to the taxonomies v2.7 and following).

| | | |
|--|---------------------|------------|
| Subsidiaries of significant Luxembourg groups established in a non-participating Member State or third country ² and whose total value of the assets is above EUR 3 billion ³ . | 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 |
| Less significant entities (within the meaning of the SSM) | | |
| 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 ⁹ | 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 ⁹ | 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 |

² 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.

³ 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).

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, ~~and then~~ by Regulation (EU) No 2020/605 of the ECB of 9 April 2020, and then by Regulation (EU) 2021/943 of 14 May 2021 (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 9⁴ version).

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

- ~~• 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.~~
- ~~• 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.

⁴ 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.

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.⁵

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. The European Commission published Commission Implementing Regulation (EU) 2021/453 of 15 March 2021 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to the specific reporting requirements for market risk in the Official Journal of the European Union on 16 March 2021. Implementing Regulation (EU) 2021/453 entered into force on the day following its publication and is directly applicable in all EU Member States without transposition at national level.

4.5. Updated Guidelines on harmonised definitions and templates for funding plans of credit institutions under Recommendation A4 of ESRB/2012/2 of ~~19 June 2014~~ December 2019. The CSSF identifies and informs the banks that need to report the information relating to the funding plans of credit institutions via mail.

5-6. 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:

- 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 18/695;

⁵ 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 regarding staff expenses (table B 2.5 B) and details on taxes (table B 2.5 E) as updated by Circular CSSF 17/664.

~~6-7.~~ 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

~~7-8.~~ 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/supervision/banks/legal-reporting>

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. The document is available at the following address:

<https://www.cssf.lu/en/supervision/banks/legal-reporting>

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

~~8-9.~~ 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.

~~9-10.~~ 10. 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

~~10-11.~~ 11. 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 ~~has set~~ maintains the minimum notification thresholds as regards large exposures at an individual level ~~as applicable~~ as from 28.06.2021 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 Tier 1 capital ~~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" (tables⁶ 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 value⁷ is greater than or equal to

- a. 10% of Tier 1 capital ~~own funds~~ or EUR 25 million for exposures incurred by "institutions";
- b. 10% of Tier 1 capital ~~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.

⁶ Reporting SLAREX

⁷ This is the amount of the loan granted/used prior to the credit risk mitigation.

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

~~11.~~12. 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.~~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/~~2015/136~~2020/334 of ~~23-September-2015~~June 2020
- Decision ECB/~~2014/29~~2017/1493 of ~~2-July-2014~~3 August 2017

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 information⁸), 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

~~13.~~^{14.} 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)).

⁸ 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 CSSF released a test environment allowing the credit institutions to submit to the CSSF test reporting files in order to receive feedback on the validation results. Further details on this subject are available in Chapter 5, Section 2, 2.2 of “Reporting requirements for credit institutions”. The use of the test environment is not compulsory. Each credit institution may decide to use it or not. However, on the closing date of the transmission provided for in the regulations, the credit institution must have sent to the CSSF at least one production (production with a code ‘N’ or ‘D’) of each reporting table. Consequently, any absence of production leads to non-compliance with the reporting requirements.

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.

~~14-15.~~ 15-16. 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.

~~15-16.~~ 16-17. The persons responsible for the credit institutions shall establish internal control procedures in order to ensure the implementation of these provisions.

~~16-17.~~ 17-18. 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

~~17-18.~~ 18-19. 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).

~~18-19.~~ 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.

~~19-20.~~ 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.

~~20-21.~~ For further information concerning this circular, please send an email to ReportingBanques@cssf.lu.

FINREP/IFRS 9 (as from 1 January 2018, except for banks not closing the financial year on 31 December 2017) then according to the EBA taxonomy v2.9 (as from 1 June 2020)

| NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATES | | | | |
|---|---------------------|-------------------------|--------|---|
| Over simplified | Simplified extended | Simplified ⁹ | Full | |
| PART 1 [QUARTERLY FREQUENCY] | | | | |
| Balance Sheet Statement [Statement of Financial Position] | | | | |
| 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 | 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 | 4.1 | 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 | Breakdown of non-trading Loans and advances by product |
| | 6.1 | 6.1 | 6.1 | Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes |
| | 7.1 | | 7.1 | Financial assets subject to impairment that are past due |
| Breakdown of financial liabilities | | | | |
| 8.1 | 8.1 | 8.1 | 8.1 | Breakdown of financial liabilities by product and by counterparty sector |
| 8.2 | 8.2 | 8.2 | 8.2 | Subordinated financial liabilities |
| Loan commitments, financial guarantees and other commitments | | | | |
| 9.1.1 | 9.1.1 | 9.1.1 | 9.1.1 | 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 | Derivatives – Trading and economic hedges |
| Derivatives - Hedge accounting | | | | |
| 11.1 | 11.1 | 11.1 | 11.1 | 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 |
| Movements in allowances and provisions for credit losses | | | | |
| 12.1 | 12.1 | 12.1 | 12.1 | Movements in allowances and provisions for credit losses |
| | | | 12.2 | Transfers between impairment stages (gross basis presentation) |
| Collateral and guarantees received | | | | |
| | 13.1 | 13.1 | 13.1 | Breakdown of collateral and guarantees by loans and advances other than held for trading |
| | 13.2.1 | 13.2.1 | 13.2.1 | Collateral obtained by taking possession during the period [held at the reference date] |
| | 13.3.1 | 13.3.1 | 13.3.1 | Collateral obtained by taking possession accumulated |
| 14 | 14 | 14 | 14 | Fair value hierarchy: financial instruments at fair value |

⁹ 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.

| | | | | |
|--|------|------|--------|--|
| | | | 15 | Derecognition and financial liabilities associated with transferred financial assets |
| | | | | Breakdown of selected statement of profit or loss items |
| | 16.1 | 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 | 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 |
| | | | 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 |
| | | | 16.8 | Other administrative expenses |
| | | | | Reconciliation between accounting and CRR scope of consolidation: Balance Sheet |
| | 17.1 | 17.1 | 17.1 | Reconciliation between accounting and CRR scope of consolidation: Assets |
| | 17.2 | 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 | 17.3 | Reconciliation between accounting and CRR scope of consolidation: Liabilities |
| | | | | Information on performing and non-performing exposures |
| | 18 | 18 | 18 | Information on performing and non-performing exposures |
| | 18.1 | 18.1 | 18.1 | Inflows and outflows of non-performing exposures - loans and advances by counterparty sector |
| | 18.2 | 18.2 | 18.2 | Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property |
| | 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 | 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 | 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 |
| | | | | Loans and advances: additional information |
| | | | 23.1 | Loans and advances: Number of instruments |
| | | | 23.2 | Loans and advances: Additional information on gross carrying amounts |
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