

For information only

Master data governance

Description of the different master data collections

Master data are collected via 4 different data collections:

- **Regular Master data collection:** As part of this collection, all credit institutions inside all SSM countries are collected, including subsidiaries in SSM countries that do not have a direct parent in an SSM country and also including branches in SSM countries that do not have a direct or ultimate parent in an SSM country. For this collection, the files are split by significance, so that there are files for less significant institutions (LSIs) and significant institutions (SIs).
- **Subsidiaries collection:** As part of this collection, master data about subsidiaries outside the SSM that have a direct parent inside the SSM and that have total assets above 3 billion euros are collected.
- **Branches collection:** As part of this collection, master data about branches with either direct supervised parent inside other SSM country or direct supervised parent outside the SSM, but ultimate supervised parent inside the SSM.
- **Liquidity Sub Groups (LSGs):** As part of this collection, all liquidity sub groups inside the SSM countries are being collected. The collection consists of two sheets. One sheet called 'Data' to collect information on the LSG itself, and a second sheet called 'Composition' to collect information on the composition of the LSG, ie which entities participate in the LSG.

Description of the attributes

Significance	Significance of an entity, as provided by ECB Banking Supervision
RIAD code ⁽²⁾	RIAD code of the institution.
LEI	<p>Legal Entity Identifier (LEI) code. The LEI is a 20-character, alpha-numeric code, to uniquely identify the legal entities relevant to any financial transaction.</p> <p>The term “legal entities” includes, but is not limited to, unique parties that are legally or financially responsible for the performance of financial transactions or have the legal right in their jurisdiction to enter independently into legal contracts, regardless of whether they are incorporated or constituted in some other way (e.g. trust, partnership, contractual). It excludes natural persons, but includes governmental organizations and supranationals (https://www.iso.org/obp/ui/#iso:std:iso:17442:ed-1:v1:en).</p>
ECB EI	The column ECB EI shall be used for those reporting entities that do not have a LEI code, i.e. branches, liquidity sub-groups and those that are not legal entities.
Code for reporting liquidity sub-groups	The “Code for reporting liquidity sub-groups” shall be filled with the same code for all entities belonging to the same liquidity subgroup.
Accounting Framework for entities reporting on consolidated basis	This attribute refers to the accounting framework used by the entity when reporting on consolidated basis. It can take the value “IFRS (International Financial Reporting Standards)” or “nGAAP (national Generally Accepted Accounting Principles)”.
Accounting Framework for entities reporting on individual basis	This attribute refers to the accounting framework used by the entity when reporting on individual basis. It can take the value “IFRS” or “nGAAP”.
Accounting year-end	Month at which the entity closes its yearly accounts.
Currency of reporting	Currency in which the entity reports to the NCA.
Head of LSG	This Yes/No flag is used to determine whether the entity (specified via LEI and/or ECB EI) is the head of the liquidity subgroup (specified via the Code for reporting liquidity sub-group) or whether the entity is a member of that liquidity subgroup.
SSM Type of Entity^(*)(2)	<p>This attribute is provided by ECB Banking Supervision and refers to the categories defined below¹.</p> <ul style="list-style-type: none"> • MFH (mixed financial holding company) coordinated by the credit institution supervisor: The definition of MFH is provided in Art. 2(15) of the directive 2002/87/EC. A MFH is a non-regulated entity domiciled in an SSM country which constitutes the parent undertaking of a financial conglomerate. According to the definition of a supervised group provided

¹ Please see also Article 2(20) SSM Framework Regulation on ‘supervised entity’ as well as article 2(4) SSM Framework Regulation on ‘financial holding company’ and Article 2(20) SSM Framework Regulation on ‘mixed financial holding company’.

	<p>in the SSM Framework Regulation, only mixed financial holding companies for which the credit institution supervisor is the coordinator according to FICOD should be reported². Note that this also applies for the countries in which there is a single supervisor for all financial institutions (i.e. both insurance and credit institutions), but the supervisor acts in its function as a credit institutions supervisor.</p> <ul style="list-style-type: none"> • FH (financial holding company): The definition of FH is provided in Art 4 (1) point 20 of CRR. Similar to a MFH, a FH is also a non-regulated entity domiciled in an SSM country which constitutes the parent undertaking of at least one credit institution. Unlike a MFH, the FH and its subsidiaries do not form a financial conglomerate. • CI (credit institution): CI refers to a credit institution. The definition of the term “<i>credit institution</i>” to be used is outlined in Art. 4 (1) point 1 of CRR: “credit institution” means an undertaking the business of which is to receive deposits or other repayable funds from the public and to grant credits for its own account. • BR (branch): The definition of a branch is provided in Art. 4 (1) point 17 of CRR. This refers to a place of business which forms a legally dependent part of a credit institution carrying out all or some of the transactions inherent in the business of a credit institution. • LSG (liquidity sub group): The definition of a Liquidity SubGroup is provided in Art. 8 (1) of CRR. <p>1</p>
<p>SSM Place in the group</p>	<p>This attribute is provided by ECB Banking Supervision.</p> <p>The classification “Place in the group” is solely used in the scope of supervised entities (credit institutions, financial holdings, mixed financial holdings and branches of credit institutions in EEA countries outside euro area, which are established in SSM Member States). For Liquidity Sub-groups, it is not defined.</p> <p>This attribute makes it easier to locate the entity inside the group and can present the following values:</p> <ul style="list-style-type: none"> • TOP (head of the group) refers to a MFH, a FH or a CI domiciled in an SSM country that has one or more credit institution(s) or financial institution(s) (as defined in Art. 4(1) point 26 of CRR) as subsidiaries (as defined in Art. 4(1) point 16 of CRR) within SSM/outside SSM. Special cases of “central bodies” to which a number of credit institutions are permanently affiliated without being owned/controlled by the former in the strict sense should also be reported as “TOPs”. In these cases, please add a reference in the comments section that states this fact.

² Thus, mixed financial holdings which have as primary supervisor the insurance supervisor (in the FICOD meaning) should not be reported as only the credit institutions below the holding comply with the definition.

- **XTOP** (head of the group within the SSM, but has a supervised parent outside the SSM) refers to a MFH, a FH or a CI which is at the top of the supervised group within the SSM and has a supervised parent entity outside of the SSM.

TOP/XTOP value applicable **only** in cases where an entity has at least one subsidiary which is supervised ⁽³⁾ (directly or indirectly) by SSM. The list of all supervised entities is published on ECB website:
<https://www.bankingsupervision.europa.eu/banking/list/who/html/index.en.html>

- **INT/BOT** (intermediary/bottom member of the group) refers to a MFH, a FH, a CI or a BR, domiciled in an SSM country, which is an intermediary/bottom member of a banking group, i.e. is not the top entity at the SSM level. Please note notably that the branches located in the SSM belonging to credit institutions located in another SSM country are labelled INT/BOT.

INT/BOT value is applicable for an entity that has a parent supervised⁽³⁾ (directly or indirectly) by the SSM.

- **XINT** - Intermediate/bottom supervisory relevant entity outside SSM (ancestor within SSM) refers to a Credit Institution (CI) domiciled outside the SSM with the ultimate parent inside the SSM. These entities are only collected via the non-SSM subsidiaries Master Data collection. The non-SSM subsidiaries Master Data collection only considers entities with total assets value > 3 billion EUR. The ultimate parent at the highest level of consolidation needs to be a significant institution (SI).

- **SA** (stand-alone credit institution) refers to a CI with no other credit institutions as supervised parents or subsidiaries within the SSM and outside the SSM. Credit institutions which have solely ancillary services undertakings as subsidiaries should also be classified SA. This category includes also the credit institutions that have parent undertakings outside the scope of the supervised group (e.g. insurance or industrial companies). Furthermore, it also includes the credit institutions meeting the above mentioned conditions that have only subsidiary institutions other than credit institutions, e.g. financial institutions.

SA/XSA value applicable **only** for the entities which does not have any parents or subsidiaries supervised⁽³⁾ (directly or indirectly) by the SSM.

- **XSA** (stand-alone institution within the SSM, but is member of a group outside the SSM) refers to a CI or a BR domiciled in an SSM country which in the SSM has no other credit institutions or financial institutions as supervised parents and outside of the SSM belongs to a supervised parent entity. The XSA may, however, have ancillary series undertakings as subsidiaries. Please note notably that BRs located in the SSM belonging to CIs domiciled in third countries or domiciled in non-participating Member States are labelled XSA.

	Therefore, SA/XSA means being the only supervised ³ entity in the group (i.e. it has either no supervised subsidiaries, or the subsidiaries within the scope of consolidation are not supervised, e.g. financial institutions).
Scope of Prudential Reporting	<p>This attribute can take the values consolidated (CONS) and/or individual (SOLO) for reporting entities:</p> <ul style="list-style-type: none"> - An entity with the "Scope of Prudential Reporting" equal to SOLO is expected to report on individual basis. - A group/sub-group with the "Scope of Prudential Reporting" equal to CONS is expected to report on sub-consolidated basis (individual reporting is not applicable). - A group/sub-group with the "Scope of Prudential Reporting" equal to CONS/SOLO is expected to report on sub-consolidated and individual basis (unless waivers are granted). <p>For non-reporting entities, the value should be N/A.</p> <p>If an entity is waived from reporting, it shall be indicated using the attributes on waivers and exemptions. However the attribute "Scope of Prudential Reporting" must still be filled in; it shall refer to the scope of reporting had the entity not been waived.</p>
Scope of Reporting for Funding Plans	This attribute indicates if the entity reports Funding Plans on consolidated (CONS) or individual (SOLO) basis or if the entity does not report Funding Plans (N/A).
Direct Parent (supervised) ^(*)(2)	<p>This attribute refers to a parent entity that is supervised by a credit institution supervisor (inside or outside the SSM area) and directly owns/controls⁴ the entity.</p> <p>If the direct parent is not a supervised entity, these attributes should be filled with the next supervised parent (i.e. the supervised parent of the parent), if this information is available.</p> <p>Note that the data for this attribute will be provided by the ECB Banking Supervision. Therefore, only if the WG SUP members find something wrong shall it be communicated. The data provided by the ECB Banking Supervision is considered valid.</p> <p>In case of discrepancies with the information provided in the Excel files, please inform DG-S/SUP.</p>
Ultimate parent within the SSM (supervised) ^(*)(2)	This can be a credit institution, a financial holding company or a mixed financial holding (for which the credit institutions supervisor is the coordinator in the sense of the FICOD - Directive 2002/87/EC) that is domiciled in a participating Member State. Note that the highest entity in a supervised group might not be the same as the ultimate parent within the relevant commercial law sense. For example, an insurance undertaking, an industrial company or insurance led mixed financial holding within the FICOD sense that controls a lower-level credit institution will not be considered ultimate parents within the SSM as

³ "Supervised entity" means any of the following: (a) a credit institution established in a participating Member State; (b) a financial holding company established in a participating Member State; (c) a mixed financial holding company established in a participating Member State, provided that it fulfils the conditions laid down in Article 2, point (21)(b) of the SSM Framework Regulation; (d) a branch established in a participating Member State by a credit institution which is established in a non-participating Member State. (https://www.bankingsupervision.europa.eu/ecb/pub/pdf/List_for_publishing_20151230.pdf?8f3c2b2083bb3ab26482fe79fdc668f6).

⁴ Note, that definition 'direct parent' does not necessarily means the 'direct' owner of the bank (i.e. not necessarily the first entity in the chain of ownership) – 'direct parent' is the first supervised entity (i.e. there might be intermediate companies if they are not supervised, and those should not be reflected as direct parents).

	<p>asked for in this column. At the same time the ultimate parent within the SSM may have a parent outside the SSM, when supervised, shall be included in the attribute "Ultimate parent outside the SSM".</p> <p>This section must not be filled in whenever the entity, to which the attributes refer, is the top supervised entity in the sense of the SSM supervision (e.g. TOP, XTOP, SA or XSA)</p> <p>Please check if the direct parent and the ultimate parent within the SSM area are the same. In that case please ensure that all columns are filled with the corresponding (identical) entry.</p> <p>In case of discrepancies with the information provided in the Excel files, please inform DG-S/SUP.</p>
Ultimate parent outside SSM (if applicable) (supervised) ^(*)(2)	<p>This is the ultimate supervised parent of the group domiciled in a non-participating Member State or in a non-EU country. If applicable please provide the ultimate parent outside the SSM area also for entities with place in the group XTOP and XSA. Please also note that an ultimate parent outside the SSM area should be reported only if this parent entity is an institution that is supervised by a credit institution supervisor in its respective country. Thus, non-financial holding companies, industrial corporations, individual owners etc. that own credit institutions are not to be reported as ultimate parents.</p> <p>Please check if the direct parent and the ultimate parent outside the SSM area are the same. In that case please ensure that all columns are filled with the corresponding (identical) entry.</p> <p>If the ultimate parent is inside the SSM, this field should be empty.</p> <p>In case of discrepancies with the information provided in the Excel files, please inform DG-S/SUP.</p>
FINREP on an individual basis	<p>According, to the Regulation (EU) 2015/534, a supervised entity has to submit to the ECB supervisory financial information on an individual basis unless waived on reporting on own funds on individual basis following Art. 1.2.</p> <p>The attribute “FINREP on an individual basis” indicates whether an institution has to report supervisory financial information on individual basis to the ECB according to the Regulation (EU) 2015/534. The NCA shall indicate this by using the attribute “FINREP on an individual basis” is equal to ‘YES’.</p> <p>In case, an institution is not required to report supervisory financial information on individual basis according to the Regulation 2015/534 (e.g. due to waivers granted on reporting on own funds on individual basis following Art 1.2 or an entity is an LSI branch⁵ with Total Assets below or equal EUR 3 bn.), however according to national legislation or NCA’s requirements, the NCA collects and then may submit to the ECB supervisory financial information. Therefore, the NCA shall indicate that an institution will submit the financial information to the ECB, namely, “FINREP on an individual basis” shall be equal to ‘YES’.</p> <p>Please note that this attribute is not used when “Scope of Prudential Reporting” is equal to ‘CONS’.</p>
Type of FINREP on an individual basis	<p>According, to the Regulation (EU) 2015/534, a supervised entity has to submit to the ECB supervisory financial information</p>

⁵ LSI branches, i.e. to start reporting the financial supervisory data when they are above EUR 3 billion threshold. In this context, ‘Less Significant Institution’s branch’ means a branch which does not have the status of a significant supervised entity and is established in a participating Member State by a credit institution established in a non-participating Member State.

	<p>on an individual basis unless waived on reporting on own funds on individual basis.</p> <p>The regulation defines four different “types” of financial supervisory information to be reported by institutions and submitted to the ECB: “full” FINREP or ‘simplified supervisory financial reporting’ or ‘over-simplified supervisory financial reporting’ or ‘supervisory financial reporting data points’. In this respect, the attribute “Type of FINREP on an individual basis” indicates which FINREP dataset should be reported by an institution to the ECB.</p> <p>In case, an NCA collects from an institution a more comprehensive “type” of financial supervisory information than it is required by the Regulation (e.g. Full FINREP vs. simplified supervisory financial reporting) then the NCA should indicate accordingly in this attribute the more comprehensive “type” of supervisory financial information and submit this financial data to the ECB.</p> <p>Please note that this attribute is not used when “FINREP on an individual basis” is not equal to ‘YES’.</p>
<p>FINREP on (sub)consolidated basis</p>	<p>This attribute indicates whether an entity has the obligation to report supervisory financial information on (sub)consolidated basis to the ECB.</p> <p>According to of the Regulation (EU) 2015/534 and of the Regulation (EU) 575/2013 (the CRR, the Art. 99), a supervised entity has to submit financial supervisory information on consolidated basis to the ECB. Supervisory financial information on sub-consolidated basis should also be sent when Art. 1.3 of the Regulation (EU) 2015/534 applies. In such cases, NCA should indicate that an entity has the obligation to report supervisory financial thus the attribute “FINREP on (sub)consolidated basis” should be equal ‘YES’.</p> <p>This attribute is not used to report FINREP data when “Scope of Prudential Reporting” is equal to ‘SOLO’.</p>
<p>Type of FINREP on (sub)consolidated basis</p>	<p>According to the Regulation (EU) 2015/534, the following different “types” of supervisory financial information shall be reported by institutions and submitted to the ECB: “full” FINREP, ‘simplified supervisory financial reporting’, ‘oversimplified supervisory financial reporting’, ‘supervisory financial reporting data points’. Therefore, an NCA has to indicate the “type” of FINREP dataset which is required to be reported according the relevant regulations using the attribute “Type of FINREP on (sub)consolidated basis”.</p> <p>In case, an NCA collects from an institution a more comprehensive FINREP information on (sub)consolidated basis than required by the Regulation (EU) 2015/534 (i.e. Art 11.3 and Art. 11.5) then NCA should indicate this dataset accordingly using the attribute “Type of FINREP on (sub)consolidated basis” and submit this dataset to the ECB.</p> <p>Please note that the attribute “Type of FINREP on (sub)consolidated basis” is not used when “FINREP on (sub)consolidated basis” is not equal to ‘YES’.</p>
<p>COREP information</p>	<p>The COREP information shall be provided on individual and /or consolidated basis depending on whether the entity is reporting on individual and /or consolidated basis.</p> <p>Credit and The attribute can take one or both of the following values (it may also be N/A, not applicable):</p>

counterparty credit risk and free deliveries: approach to own funds requirements	<ul style="list-style-type: none"> - Standardised approach (SA) - Internal rating base (IRB)
IRB credit risk equity	<p>The attribute can take one or several of the following values (it may also be N/A, not applicable):</p> <ul style="list-style-type: none"> - PD/LGD - Simple Risk Weight (SRW) - Internal Models (IM)
Operational risk -approach to own funds requirements	<p>The attribute can take one or several of the following values (it may also be N/A, not applicable):</p> <ul style="list-style-type: none"> - Basic indicator approach (BIA) - Standardised approach (TSA) - Advance Standardised approach (ASA) - Advance measurement approach (AMA)
Market risk - approach to own funds requirements. <u>Reporting.</u>	<p>The attribute can take one or both of the following values (it may also be N/A, not applicable):</p> <ul style="list-style-type: none"> - Standardised approach (SA) - Internal models (IM)
Market risk - approach to own funds requirements. <u>Internal Model Approach.</u>	<p>For entities applying Internal models in <i>Market Risk – approach to own funds requirements, Reporting</i> (that is, values IM or SA;IM are selected), the internal model approach shall be specified. The attribute can take one of the following values:</p> <ul style="list-style-type: none"> - VaR/SVaR - VaR/SVaR;IRC - VaR/SVaR;CT - VaR/SVaR;IRC;CT - N/A (for entities not applying Internal Models).

<p>Waivers regarding reporting on individual basis</p>	<p>In the CRR, TITLE II "Level of application of requirements", Chapter 1 states as a general principle the application of requirements on an individual basis unless waived (Art. 7,8 and 10.2). It is understood that if an institution is waived from the requirements it does not need to provide the corresponding reports. However, in some NCAs institutions that are not obliged to comply with the requirements are reporting the corresponding information. The waivers on individual basis included below indicate whether an institution is waived or not from reporting irrespectively of whether it is waived from compliance.</p> <p>The attribute should be filled with "YES" or "NO" depending on whether the institution is waived from one or several of the following reporting obligations on individual basis:</p> <ul style="list-style-type: none"> - Own funds requirements (OWN FUNDS) - Large exposures (LE) - Losses steaming from lending collateralised by immovable properties (IP losses) - Exposures to transferred credit risk (SEC) - Liquidity coverage ratio (LCR) - Net stable funding ration (NFSR) - Additional liquidity monitoring metrics (ALMM) - Leverage (LEV) - Asset encumbrance (AE)
<p>Waivers regarding compliance on individual basis</p>	<p>In the CRR, TITLE II "Level of application of requirements", Chapter 1 states as a general principle the application of requirements on an individual basis unless waived (Art. 7, 8 and 10.2). The waivers on individual basis included below indicate whether an institution is waived or not from complying with the requirements.</p> <p>The attribute should be filled with "YES" or "NO" depending on whether the institution is waived from one or several of the following obligations on individual basis:</p> <ul style="list-style-type: none"> - Own funds requirements (OWN FUNDS) - Large exposures (LE) - Losses stemming from lending collateralised by immovable properties (IP losses) - Exposures to transferred credit risk (SEC) - Liquidity coverage ratio (LCR) - Net stable funding ratio (NFSR) - Additional liquidity monitoring metrics (ALMM) - Leverage (LEV) - Asset encumbrance (AE)
<p>Waivers regarding reporting on (sub)consolidated basis</p>	<p>According to article 11.5 of the CRR, in addition to the requirements in paragraphs 1 to 4, competent authorities may require the structurally separated institutions to comply with the obligations laid down in Parts Two to Four and Parts Six to Eight of this Regulation and in Title VII of Directive 2013/36/EU on a sub-consolidated basis.</p> <p>Following Article 11 of the CRR, for supervised groups not at the highest level of consolidation, the NCAs shall inform ECB</p>

		<p>which modules are not being collected. These attributes should be filled with “NO” when the NCA is receiving the modules and with “YES” when the module is not remitted to the NCA:</p> <ul style="list-style-type: none"> - Own funds requirements (OWN FUNDS) - Large exposures (LE) - Losses stemming from lending collateralised by immovable properties (IP losses) - Exposures to transferred credit risk (SEC) - Liquidity coverage ratio (LCR) - Net stable funding ratio (NFSR) - Additional liquidity monitoring metrics (ALMM) - Leverage (LEV) - Asset encumbrance (AE) <p>For entities at the highest level of consolidation these attributes shall be filled with N/A.</p>
	Exemption from monthly ALMM reporting	<p>The reporting frequency for all monitoring metrics is monthly. However, under specific clear and factual criteria, duly framed in the ITS, the reporting frequency can be reduced respectively to a quarterly basis.</p> <p>According to Art. 16.b.2 of the amended Commission Implementing Regulation N. 680/2014 (ITS), by way of derogation, institutions may report the ALMM with a quarterly frequency where all of the following conditions are met:</p> <ul style="list-style-type: none"> (a) the institution does not form part of a group with subsidiaries or parent institutions located in jurisdictions other than the one of its competent authority; (b) the ratio of the individual balance sheet total of the institution to the sum of individual balance sheet totals of all institutions in the respective Member State is below 1%, for two consecutive years preceding the year of reporting; (c) the institution has total assets, calculated in accordance with Council Directive 86/635/EEC of less than EUR 30 billion. <p>The attribute should be filled with "YES" or "NO" depending on whether the institutions meet the requirements specified requirements and decide to opt for a quarterly reporting frequency. N/A is applicable only for branches and waived institutions.</p>
Other kind of waivers (to be filled in for SIs only)	Capital Requirement (Pillar 1)	Indicate with "YES" whether the institution is waived from a capital requirement obligation by the virtue of Art. 7 or Art. 10 of the CRR. For any reporting obligation, see above. Otherwise answer "NO" or “N/A” if not applicable.
	ICAAP (Pillar 2)	Indicate with "YES" whether the institution is waived from an ICAAP obligation by the virtue of Art. 108 of the CRD (IV) or Art. 10 of the CRR. Otherwise answer "NO" or “N/A” if not applicable.
	Qualifying holdings	Indicate with "YES" whether the institution is waived from an obligation on qualified holding of the credit institution defined in the Part Two of the CRR by the virtue of Art. 7 or Art. 10 of the CRR. Otherwise answer "NO" or “N/A” if not applicable.
	Exposures to transferred	Indicate with "YES" whether the institution is waived from an obligation on Exposures to transferred credit risk defined at the Part Five of the CRR by the virtue of Art. 7 Art. 10 of the CRR. Otherwise answer "NO" or “N/A” if not applicable.

credit risk	
Disclosure	Indicate with "YES" whether the institution is waived from an obligation on disclosure defined at the Part Eight of the CRR by the virtue of Art. 7 or Art. 10 of the CRR. Otherwise answer "NO" or "N/A" if not applicable.
Governance arrangements	Indicate with "YES" whether the institution is waived from an obligation on governance arrangements defined in Art. 74, 88 to 91 or 96 of the CRD (IV) by the virtue of Art. 7 of the CRR and Art. 109 of the CRD (IV) or Art. 10 of the CRR. Otherwise answer "NO" or "N/A" if not applicable.
Management of other risks	Indicate with "YES" whether the institution is waived from an obligation on Management of other risks defined at Art. 76 to 85 or 87 of the CRD (IV) by the virtue of Art. 7 of the CRR and Art. 109 of the CRD (IV) or Art. 10 of the CRR. Otherwise answer "NO" or "N/A" if not applicable.
Remuneration policies	Indicate with "YES" whether the institution is waived from an obligation on Remuneration policies defined at Art. 76 or 92 to 95 of the CRD (IV) by the virtue of Art. 7 of the CRR and Art. 109 of the CRD (IV) or Art. 10 of the CRR. Otherwise answer "NO" or "N/A" if not applicable.
Liquidity compliance pillar 1	Indicate with "YES" whether the institution is waived from an obligation on liquidity compliance defined at the Part Six of the CRR by the virtue of Art. 8.1 to 8.4 of the CRR or Art. 10 of the CRR and Art. 109 of the CRD (IV). Otherwise answer "NO" or "N/A" if not applicable.
Liquidity compliance pillar 2	Indicate with "YES" whether the institution is waived from an obligation on liquidity compliance defined at the Part Six of the CRR by the virtue of Art. 8.5 of the CRR or Art. 10 of the CRR and Art. 109 of the CRD (IV). Otherwise answer "NO" or "N/A" if not applicable.
Listed company	Include "YES" if the entity is listed in a regulated market, otherwise answer "N/A". Please take into account that as the regulated market include bond market and as securities included bond, a bank that have debt instruments listed on a regulated market should be declared as listed.
Start date	If an entity is replaced by a new entity, please include the start date of the new entity (dd-mm-yyyy, e.g.: 31-12-2014)). Note that, as mentioned in the WG note (https://darwin.escb.eu/livelink/livelink/overview/114152676), no new entity will be included in the list of supervised institutions until confirmed by ECB Banking Supervision. Please refer to the "Master Data Governance – A Short Guide", on how to provide master data for new entities not included in the master data files. In RIAD, this date will correspond to the start date of the attribute "SUBA Relevant".
Close date	If the entity does not exist anymore, please include the closing date (dd-mm-yyyy, e.g.: 31-12-2014). In RIAD, this date will correspond to the end date of the attribute "SUBA Relevant".
Effective date of change	Date provided by ECB Banking Supervision on which the change to the list of supervised institutions takes effect. (dd-mm-yyyy, e.g.: 31-12-2014). If the WG SUP members identified a missing effective date of change, please fill it in.
Type of change	The type of change will indicate the reason for the update. Examples of types of changes are: Merger, Split, Acquisition, New Entity, Leavers from the list. If the entity is new the date will be reflected in the Start date attribute; if closed in the Close date; any other change with a date of effect will be indicated in the Effective date of change.

ADDITIONAL ATTRIBUTES ONLY AVAILABLE IN RIAD

SUBA relevant	All the institutions included in the Excel file data collections are SUBA relevant, therefore all of them will have the value “YES” in RIAD.
SSM Significance	Currently the Master Data for significant (SI) and less significant (LSI) institutions are provided in two different Excel files. In RIAD this information will be available via a new attribute, “SSM Significance”. This attribute in RIAD will include the information regarding LSI Priority as well.
SSM NCA Name – short	Name used for SSM purposes (ECB Banking Supervision list): must match the official version of name in national register.
SSM NCA Name – long	Name used for SSM purposes (ECB Banking Supervision list): must match the official version of name in national register.
Official language of communication	Language used by the supervised entities for its relationship with ECB Banking Supervision. The legal framework for the language policy of the SSM is primarily determined by Council Regulation No 1 of 1958 on the languages to be used by the institutions of the EU. The SSM Framework Regulation lays down the language regime to be adopted for communication between the ECB and the NCAs, and between the SSM and the supervised entities. With regard to communication with the supervised entities, as provided for under Article 24 of the SSM Framework Regulation, any document sent to the ECB by a supervised entity may be drafted in any one of the official languages of the EU, and the supervised entity will have the right to receive a response in that same language.
Fee Debtor	In accordance with Article 30(3) of Regulation (EU) No 1024/2013, the annual supervisory fees to be levied on credit institutions established in the participating Member States or branches established in a participating Member State by a credit institution established in a non-participating Member State will be calculated at the highest level of consolidation within participating Member States and will be based on objective criteria relating to the importance and risk profile of the credit institution concerned, including its risk weighted assets. The supervisory fee is the amount each supervised institution pays annually to the ECB to finance the ECB's costs related to supervisory tasks and responsibilities. All supervised banks are therefore obliged to pay. These include: <ul style="list-style-type: none"> - all banks established in the participating countries - branches established in a participating country by a parent bank established in a non-participating country
SSM Highest level of consolidation within participating Member State	This attribute indicates the institution is at the Highest level of consolidation within participating Member State.
SSM Branches outside participating Member State	This attribute indicates the institution has branches outside the SSM. Both direct and indirect branches are taken into account.
SSM Subsidiary Credit Institutions outside Participating Member State	This attribute indicates the institution has subsidiaries outside the SSM. Both direct and indirect subsidiaries are taken into account.
SSM Significance condition	To determine whether or not a credit institution is significant, the SSM conducts a regular review: all credit institutions authorised within the participating Member States are assessed to determine whether they fulfil the criteria for significance. This attribute can take the following values: <ul style="list-style-type: none"> - SIZE: Size, according to Articles 50 to 55 of the SSM Framework regulation.

	<ul style="list-style-type: none"> - NATIONAL: Importance for the economy of the Union or any participating Member State, according to Articles 56 to 58 of the SSM Framework regulation. - CROSSBO: Cross-border activities, according to Articles 59 and 60 of the SSM Framework regulation. - PUBASS: Request for or receipt of direct public financial assistance from the EFSF or ESM, according to Articles 61 to 64 of the SSM Framework regulation. - SIGNCIMS: One of the three most significant credit institutions in a participating Member State, according to Articles 65 and 66 of the SSM Framework regulation. - SIGNEU: Significance for the economy (Union or participating Member State), for specific economic sectors, interconnectedness, substitutability, complexity. - PART: Institution considered less significant because of particular circumstances in accordance with 6(4) of the SSM Regulation and Article 70 of the SSM Framework Regulation
Has direct supervised Ancestor	This RIAD attribute contains the relationship between an entity and its Direct Parent (supervised).
Has ultimate supervised Ancestor within the SSM	This RIAD attribute contains the relationship between an entity and its Ultimate parent within the SSM (supervised).
Has ultimate supervised Ancestor outside the SSM	This RIAD attribute contains the relationship between an entity and its Ultimate parent outside SSM (supervised)

- (1) Attributes marked with (*) follow the definitions provided by the ECB Banking Supervision for the collection of the list of supervised institutions.
- (2) These attributes will be provided by the ECB Banking Supervision, therefore no changes are expected. If a change is needed and done, please clearly mark it in the excel file and explain the reason in the comments column.
- (3) “Supervised entity” means any of the following: (a) a credit institution established in a participating Member State; (b) a financial holding company established in a participating Member State; (c) a mixed financial holding company established in a participating Member State, provided that it fulfils the conditions laid down in Article 2, point (21)(b) of the SSM Framework Regulation; (d) a branch established in a participating Member State by a credit institution which is established in a non-participating Member State.

(https://www.bankingsupervision.europa.eu/ecb/pub/pdf/List_for_publishing_20151230.pdf?8f3c2b2083bb3ab26482fe79fdb68f6)