

II

(Non-legislative acts)

GUIDELINES

GUIDELINE (EU) 2019/1386 OF THE EUROPEAN CENTRAL BANK

of 7 June 2019

amending Guideline ECB/2014/15 on monetary and financial statistics (ECB/2019/18)

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to the Statute of the European System of Central Banks and of the European Central Bank, and in particular Articles 5.1, 12.1 and 14.3 thereof,

Having regard to Council Regulation (EC) No 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank ⁽¹⁾,

Whereas:

- (1) Regulation (EU) 2018/231 of the European Central Bank (ECB/2018/2) ⁽²⁾ lays down requirements for the collection and reporting of pension fund (PF) statistics. The collection of this information is necessary to support the ECB in carrying out monetary and financial analysis, and for the contribution of the European System of Central Banks (ESCB) to the stability of the financial system. The first reporting under Regulation (EU) 2018/231 (ECB/2018/2) begins, as a rule, with quarterly data on assets for the third quarter of 2019 and annual data on liabilities and number of pension scheme members for 2019. It is therefore necessary to update the framework for reporting statistics on PFs set out in Guideline ECB/2014/15 ⁽³⁾.
- (2) Guideline ECB/2014/15 already provides for the reporting of statistical information on PFs by the national central banks (NCBs). Data relating to PFs are transmitted to the ECB on the basis of data currently available at national level. The relevant provisions of Guideline ECB/2014/15 should be replaced in the light of the requirements stemming from Regulation (EU) 2018/231 (ECB/2018/2). In order to ensure a smooth transition, for the third and fourth quarters of 2019, NCBs should report statistical information on PFs both in accordance with Guideline ECB/2014/15 and with the requirements stemming from Regulation (EU) 2018/231 (ECB/2018/2).
- (3) Amendments to the Tables 1.B., 1.H., 2.B. and 2.G. in Part 9 of Annex II are necessary in order to reflect updates to the European Banking Authority taxonomy. Tables 1.B., 1.D., 1.E., 1.F., 1.G., 1.H., 1.J., 2.B., 2.C., 2.D., 2.E., 2.F., 2.G. and 2.I. in Part 9 of Annex II should be amended in order to revise the frequency of reporting of the data by the NCBs to the ECB in accordance with Article 12(2) of Guideline ECB/2014/15. Moreover, a minor amendment to the table in Part 22 of Annex II is necessary to bring the table into line with definitions contained in Regulation (EU) No 549/2013 of the European Parliament and of the Council ⁽⁴⁾. A minor amendment to Table 2a in Part 23 of Annex II is necessary in order to provide a more complete picture of assets held by the reporting agents.
- (4) Therefore, Guideline ECB/2014/15 should be amended accordingly,

⁽¹⁾ OJ L 318, 27.11.1998, p. 8.

⁽²⁾ Regulation (EU) 2018/231 of the European Central Bank of 26 January 2018 on statistical reporting requirements for pension funds (ECB/2018/2) (OJ L 45, 17.2.2018, p. 3).

⁽³⁾ Guideline ECB/2014/15 of 4 April 2014 on monetary and financial statistics (OJ L 340, 26.11.2014, p. 1).

⁽⁴⁾ Regulation (EU) No 549/2013 of the European Parliament and of the Council of 21 May 2013 on the European system of national and regional accounts in the European Union (OJ L 174, 26.6.2013, p. 1).

HAS ADOPTED THIS GUIDELINE:

Article 1

Amendments

Guideline ECB/2014/15 is amended as follows:

1. in Article 2, the following point (5) is added:

‘(5) “pension fund (PF)” has the same meaning as defined in point (1) of Article 1 of Regulation (EU) 2018/231 of the European Central Bank (ECB/2018/2) (*).

(*) Regulation (EU) 2018/231 of the European Central Bank of 26 January 2018 on statistical reporting requirements for pension funds (ECB/2018/2) (OJ L 45, 17.2.2018, p. 3);

2. Article 26 is amended as follows:

(a) the title is replaced by the following:

‘*Article 26*

Statistics on PFs’;

(b) paragraph 1 is replaced by the following:

‘**1. Scope of reporting of data up to and including the fourth quarter of 2019**

(a) General

NCBs shall report to the ECB statistical information on PFs up to and including data for the fourth quarter of 2019, as laid down in paragraphs 1 to 5 of this Article and in accordance with Part 22 of Annex II. Data relating to PFs shall be transmitted on the basis of data currently available at national level. Where actual data are unavailable, estimates shall be provided on a best efforts basis.

The reporting population shall comprise PFs resident in the euro-area Member States.

(b) Outstanding amounts and financial transactions

NCBs shall report outstanding amounts at the end of the reference period and financial transactions during the quarter, which shall be derived in accordance with the ESA 2010.;

(c) the following paragraphs 6 to 15 are added:

‘**6. Scope of reporting in accordance with Regulation (EU) 2018/231 (ECB/2018/2)**

(a) General

In accordance with Regulation (EU) 2018/231 (ECB/2018/2), NCBs shall report to the ECB statistical information on assets and liabilities of PFs as well as information on the number of members of pension schemes as laid down in paragraphs 6 to 15 of this Article and in accordance with Part 24 of Annex II to this Guideline. These requirements shall cover end-of-quarter stock data and quarterly flow adjustments on assets and liabilities of PFs, as well as annual data on members. Without prejudice to Article 12(2) of Regulation (EU) 2018/231 (ECB/2018/2), the first reporting under Regulation (EU) 2018/231 (ECB/2018/2) begins with quarterly data on assets for the third quarter of 2019 and annual data on liabilities and number of pension scheme members for 2019.

(b) Flow adjustments

NCBs shall report to the ECB separate data on revaluation adjustments (covering both price and exchange-rate changes) and reclassification adjustments, in accordance with Part 24 of Annex II and with Annex IV.

Financial transactions, including adjustments, shall be derived in accordance with the ESA 2010.

NCBs may deviate from the ESA 2010 due to divergent national practices for the purposes of Article 5 (b) and (c) of Regulation (EU) 2018/231 (ECB/2018/2). Where asset-by-asset (a-b-a) stock information is available, revaluation adjustments may be derived in accordance with a common Eurosystem method, i.e. the flow-derivation method referred to in Part 7 of Annex IV.

Approximations of financial transactions on liabilities may be derived in line with Part 7 of Annex IV.

7. Reporting frequency and deadline

- (a) NCBs shall report to the ECB the required quarterly data by close of business on the 10th working day following the deadline specified in Article 8(1) of Regulation (EU) 2018/231 (ECB/2018/2). For a transitional period covering the reporting of data for the third quarter of 2019, the fourth quarter of 2019 and the first quarter of 2020, this deadline is extended to the 35th working day following the abovementioned deadline for reference period Q3 of 2019, to the 30th working day following the abovementioned deadline for reference period Q4 of 2019 and to the 25th working day following the abovementioned deadline for reference period Q1 of 2020.
- (b) NCBs shall report to the ECB the required annual data by close of business on the 10th working day following the deadline specified in Article 8(2) of Regulation (EU) 2018/231 (ECB/2018/2). For a transitional period covering the first reporting of annual data for 2019, this deadline is extended to the 35th working day following the abovementioned deadline.
- (c) The exact transmission dates shall be communicated to NCBs in advance in the form of a reporting calendar provided by the ECB by September of each year.
- (d) In the first reporting of quarterly data to the ECB, NCBs shall be required to submit data on outstanding amounts. Flow adjustments shall be transmitted on a best efforts basis.

8. Revision policy

The following general rules shall apply to revisions of quarterly and annual data:

- (a) during the regular quarterly production periods, i.e. for a given reference quarter, from the deadline specified in paragraph 7(a) to the day the data are disseminated back to the NCBs, NCBs may revise the data covering the previous reference quarter;
- (b) during the regular annual production periods, i.e. for a given reference year, from the deadline specified in paragraph 7(b) to the day the data are disseminated back to the NCBs, NCBs may revise the data covering the previous reference year;
- (c) outside the regular production periods referred to in paragraphs (a) and (b) above, NCBs may also revise data covering previous reference periods where this significantly improves the quality of the data.

9. Derogations and grossing-up

To ensure the quality of the statistics on PFs, where NCBs grant derogations to small PFs in accordance with Article 7(1) of Regulation (EU) 2018/231 (ECB/2018/2), they shall gross up the quarterly PF data reported to the ECB to 100 % coverage.

NCBs may choose the procedure for grossing up to 100 % coverage based on the data collected in accordance with Article 7(1)(a) to (d) of Regulation (EU) 2018/231 (ECB/2018/2).

10. Derivation of aggregated data for securities

NCBs shall derive the aggregated quarterly data on assets and liabilities for PFs in accordance with Tables 1a to 1c of Part 24 of Annex II as follows:

- (a) For securities with ISIN codes, the NCBs shall map the information provided on a security-by-security (s-b-s) basis to the information derived from the Centralised Securities Database (CSDB) as the reference database. The mapped s-b-s information shall be used to compile the value of assets and liabilities in euro and to derive the necessary breakdowns for each individual security held or issued by the PF. If the security identifiers are not found in the CSDB, or the information necessary to compile the assets and liabilities in accordance with Tables 1a to 1c of Part 24 of Annex II is not available from the CSDB, the NCBs shall estimate the missing data.
- (b) NCBs shall aggregate the data on securities derived under paragraph (a) and add them to the information reported for securities without ISIN codes to produce aggregates for: (i) debt securities broken down by maturity (original) and counterparty (sector and residency); (ii) equity broken down by instrument and counterparty (sector and residency); and (iii) investment fund (IF) shares/units broken down by type of investment fund and residency of counterparty.

11. Breakdown of holdings of IF shares/units by main investment objective

NCBs shall transmit to the ECB best estimates on the PF holdings of IF shares/units broken down by main investment objective (i.e. bond funds, equity funds, mixed funds, real estate funds, hedge funds and other funds). These data may be derived by mapping the information provided on an s-b-s basis in accordance with Regulation (EU) 2018/231 (ECB/2018/2) to the information derived from the CSDB as the reference database.

If the IF shares/units held are not found in the CSDB, the NCBs shall estimate the missing data or use alternative sources to derive the data.

12. Reporting of quarterly estimates for liabilities

NCBs shall transmit to the ECB quarterly estimates for liabilities of PFs derived in accordance with Article 4(2) of Regulation (EU) 2018/231 (ECB/2018/2).

13. Valuation methods and/or accounting rules

The valuation methods according to the ESA 2010 and/or accounting rules in Article 6 of Regulation (EU) 2018/231 (ECB/2018/2) shall also apply when the NCBs report PF data to the ECB.

14. Explanatory notes

NCBs shall submit explanatory notes setting out the reasons for significant revisions as well as for any revisions provided outside the regular production periods mentioned in paragraph 8(c) of this Article. In addition, the NCBs shall provide the ECB with explanatory notes concerning reclassification adjustments.

15. Compilation approach

NCBs shall collect data from all PFs resident in their Member State, in accordance with Article 2(1) of Regulation (EU) 2018/231 (ECB/2018/2).

3. Annexes II, III, and IV are amended in accordance with the Annex to this Guideline.

*Article 2***Taking effect and implementation**

1. This Guideline shall take effect on the day of its notification to the NCBs of the Member States whose currency is the euro.
2. The NCBs of the Member States whose currency is the euro shall comply with this Guideline from 2 October 2019.

*Article 3***Addressees**

This Guideline is addressed to the NCBs of the Member States whose currency is the euro.

Done at Frankfurt am Main, 7 June 2019.

For the Governing Council of the ECB
The President of the ECB
Mario DRAGHI

Annexes II, III, and IV Guideline ECB/2014/15 are amended as follows:

1. Annex II is amended as follows:

(a) Part 9 is replaced by the following:

PART 9

CBD Annual - Reporters							
Reporting population	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
No. of stand alone credit institutions							
No. of credit institutions consolidated in banking groups							
No. of banking groups							
Total number of credit institutions *							

CBD Annual - Reporters				
Reporting population	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
No. of stand alone credit institutions				
No. of credit institutions consolidated in banking groups				
No. of banking groups				
Total number of credit institutions *				

CBD Annual - Profitability and efficiency - IFRS FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Interest income*							
<i>Financial assets held for trading</i>							
<i>Financial assets designated at fair value through profit or loss</i>							
<i>Available-for-sale financial assets</i>							
<i>Loans and receivables*</i>							
<i>Held-to-maturity investments</i>							
<i>Derivatives - Hedge accounting, interest rate risk</i>							
<i>Other assets</i>							
<i>Interest income on liabilities</i>							
(Interest expenses)							
<i>(Financial liabilities held for trading)</i>							
<i>(Financial liabilities designated at fair value through profit or loss)</i>							
<i>(Financial liabilities measured at amortised cost)</i>							

CBD Annual - Profitability and efficiency - IFRS FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>(Derivatives - Hedge accounting, interest rate risk)</i>							
<i>(Other liabilities)</i>							
<i>(Interest expense on assets)</i>							
(Expenses on share capital repayable on demand)							
Dividend income							
Fee and commission income							
(Fee and commission expenses)							
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss							
Gains or (-) losses on financial assets and liabilities held for trading, net							
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net							
Gains or (-) losses from hedge accounting, net							
Exchange differences, net							

CBD Annual - Profitability and efficiency - IFRS FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Gains (losses) on derecognition of assets other than held for sale, net							
Other operating income							
(Other operating expenses)							
Total operating income, net							
(Administration costs)							
<i>(Staff expenses)</i>							
<i>(Other administrative expenses)</i>							
(Depreciation)							
(Provisions or (-) reversal of provisions)							
<i>(Commitments and guarantees given)</i>							
<i>(Other provisions)</i>							
(Impairment on financial assets not measured at fair value through profit or loss)							
(Financial assets measured at cost [unquoted equity])							

CBD Annual - Profitability and efficiency - IFRS FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
(Available-for-sale financial assets)							
(Loans and receivables [including finance leases])							
(Held to maturity investments)							
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)							
(Impairment or (-) reversal of impairment on non-financial assets)							
(Property, plant and equipment)							
(Investment properties)							
(Goodwill)							
(Intangible assets [other than goodwill])							
(Other)							
Negative goodwill recognised in profit or loss							
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates							

CBD Annual - Profitability and efficiency - IFRS FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations							
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
(Tax expense or (-) income related to profit or loss from continuing operations)							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
Profit or (-) loss after tax from discontinued operations							
<i>Profit or (-) loss before tax from discontinued operations</i>							
<i>(Tax expense or (-) income related to discontinued operations)</i>							
PROFIT OR (-) LOSS FOR THE YEAR							
<i>Attributable to minority interest</i>							
<i>Attributable to owners of the parent</i>							

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Interest income*				
<i>Financial assets held for trading</i>				
<i>Financial assets designated at fair value through profit or loss</i>				
<i>Available-for-sale financial assets</i>				
<i>Loans and receivables*</i>				
<i>Held-to-maturity investments</i>				
<i>Derivatives - Hedge accounting, interest rate risk</i>				
<i>Other assets</i>				
<i>Interest income on liabilities</i>				
(Interest expenses)				
<i>(Financial liabilities held for trading)</i>				
<i>(Financial liabilities designated at fair value through profit or loss)</i>				
<i>(Financial liabilities measured at amortised cost)</i>				

CBD Annual - Profitability and efficiency - IFRS FINREP

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>(Derivatives - Hedge accounting, interest rate risk)</i>				
<i>(Other liabilities)</i>				
<i>(Interest expense on assets)</i>				
(Expenses on share capital repayable on demand)				
Dividend income				
Fee and commission income				
(Fee and commission expenses)				
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss				
Gains or (-) losses on financial assets and liabilities held for trading, net				
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net				
Gains or (-) losses from hedge accounting, net				
Exchange differences, net				

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Gains (losses) on derecognition of assets other than held for sale, net				
Other operating income				
(Other operating expenses)				
Total operating income, net				
(Administration costs)				
<i>(Staff expenses)</i>				
<i>(Other administrative expenses)</i>				
(Depreciation)				
(Provisions or (-) reversal of provisions)				
<i>(Commitments and guarantees given)</i>				
<i>(Other provisions)</i>				
(Impairment on financial assets not measured at fair value through profit or loss)				
(Financial assets measured at cost [unquoted equity])				

CBD Annual - Profitability and efficiency - IFRS FINREP

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
(Available-for-sale financial assets)				
(Loans and receivables [including finance leases])				
(Held to maturity investments)				
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)				
(Impairment or (-) reversal of impairment on non-financial assets)				
(Property, plant and equipment)				
(Investment properties)				
(Goodwill)				
(Intangible assets [other than goodwill])				
(Other)				
Negative goodwill recognised in profit or loss				
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates				

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations				
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
(Tax expense or (-) income related to profit or loss from continuing operations)				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
Profit or (-) loss after tax from discontinued operations				
<i>Profit or (-) loss before tax from discontinued operations</i>				
<i>(Tax expense or (-) income related to discontinued operations)</i>				
PROFIT OR (-) LOSS FOR THE YEAR				
<i>Attributable to minority interest</i>				
<i>Attributable to owners of the parent</i>				

CBD Annual - Profitability and efficiency - GAAP FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Interest income							
(Interest expenses)							
Dividend income							
Fee and commission income							
(Fee and commission expenses)							
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss							
Gains or (-) losses on financial assets and liabilities held for trading, net							
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net							
Gains or (-) losses on non-trading financial assets and liabilities, net							
Gains or (-) losses from hedge accounting, net							
Exchange differences, net							

CBD Annual - Profitability and efficiency - GAAP FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net							
Gains (losses) on derecognition of assets other than held for sale, net							
Other operating income							
(Other operating expenses)							
Total operating income, net							
(Administration costs)							
<i>(Staff expenses)</i>							
<i>(Other administrative expenses)</i>							
(Depreciation)							
(Provisions or (-) reversal of provisions)							
<i>(Commitments and guarantees given)</i>							
<i>(Other provisions)</i>							
(Increases or (-) decreases of the fund for general banking risks, net)							

CBD Annual - Profitability and efficiency - GAAP FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
(Impairment on financial assets not measured at fair value through profit or loss)							
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)							
(Impairment or (-) reversal of impairment on non-financial assets)							
<i>(Property, plant and equipment)</i>							
<i>(Investment properties)</i>							
<i>(Goodwill)</i>							
<i>(Intangible assets [other than goodwill])</i>							
<i>(Other)</i>							
Negative goodwill recognised in profit or loss							
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates							

CBD Annual - Profitability and efficiency - GAAP FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations							
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
(Tax expense or (-) income related to profit or loss from continuing operations)							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
Extraordinary profit or (-) loss after tax							
<i>Extraordinary profit or loss before tax</i>							
<i>(Tax expense or (-) income related to extraordinary profit or loss)</i>							
PROFIT OR (-) LOSS FOR THE YEAR							
<i>Attributable to minority interest</i>							
<i>Attributable to owners of the parent</i>							

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Interest income				
(Interest expenses)				
Dividend income				
Fee and commission income				
(Fee and commission expenses)				
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss				
Gains or (-) losses on financial assets and liabilities held for trading, net				
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net				
Gains or (-) losses on non-trading financial assets and liabilities, net				
Gains or (-) losses from hedge accounting, net				
Exchange differences, net				

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net				
Gains (losses) on derecognition of assets other than held for sale, net				
Other operating income				
(Other operating expenses)				
Total operating income, net				
(Administration costs)				
<i>(Staff expenses)</i>				
<i>(Other administrative expenses)</i>				
(Depreciation)				
(Provisions or (-) reversal of provisions)				
<i>(Commitments and guarantees given)</i>				
<i>(Other provisions)</i>				
(Increases or (-) decreases of the fund for general banking risks, net)				

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
(Impairment on financial assets not measured at fair value through profit or loss)				
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)				
(Impairment or (-) reversal of impairment on non-financial assets)				
<i>(Property, plant and equipment)</i>				
<i>(Investment properties)</i>				
<i>(Goodwill)</i>				
<i>(Intangible assets [other than goodwill])</i>				
<i>(Other)</i>				
Negative goodwill recognised in profit or loss				
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates				

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations				
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
(Tax expense or (-) income related to profit or loss from continuing operations)				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
Extraordinary profit or (-) loss after tax				
<i>Extraordinary profit or loss before tax</i>				
<i>(Tax expense or (-) income related to extraordinary profit or loss)</i>				
PROFIT OR (-) LOSS FOR THE YEAR				
<i>Attributable to minority interest</i>				
<i>Attributable to owners of the parent</i>				

CBD Annual - Profitability and efficiency - NON-FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Net interest income							
<i>Interest income</i>							
<i>(Interest expenses)</i>							
Dividend income							
Net fee and commission income							
<i>Fee and commission income</i>							
<i>(Fee and commission expenses)</i>							
Trading and foreign exchange results							
Other operating income							
(Other operating expenses)							
Total operating income, net							
(Administration costs)							
<i>(Staff expenses)</i>							
<i>(Other administrative expenses)</i>							
(Depreciation)							

CBD Annual - Profitability and efficiency - NON-FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
(Provisions or (-) reversal of provisions)							
(Impairment on financial assets not measured at fair value through profit or loss)							
(Impairment or (-) reversal of impairment on non-financial assets)							
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR							

CBD Annual - Profitability and efficiency - NON-FINREP

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Net interest income				
<i>Interest income</i>				
<i>(Interest expenses)</i>				
Dividend income				
Net fee and commission income				
<i>Fee and commission income</i>				
<i>(Fee and commission expenses)</i>				
Trading and foreign exchange results				
Other operating income				
(Other operating expenses)				
Total operating income, net				
(Administration costs)				
<i>(Staff expenses)</i>				
<i>(Other administrative expenses)</i>				
(Depreciation)				

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
(Provisions or (-) reversal of provisions)				
(Impairment on financial assets not measured at fair value through profit or loss)				
(Impairment or (-) reversal of impairment on non-financial assets)				
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS FOR THE YEAR				

CBD Annual - Profitability and efficiency - FULL SAMPLE

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Net interest income*							
Dividend income							
Net fee and commission income*							
Trading and foreign exchange results*							
Other operating income							
Total operating income, net*							
(Total operating expenses)*							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR*							

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Net interest income*				
Dividend income				
Net fee and commission income*				
Trading and foreign exchange results*				
Other operating income				
Total operating income, net*				
(Total operating expenses)*				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS FOR THE YEAR*				

CBD Annual - Profitability and efficiency - IFRS FINREP

Return on Equity (RoE)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
No. of institutions with RoE < 0							
No. of institutions with RoE 0-5 %							
No. of institutions with RoE 5-10 %							
No. of institutions with RoE 10-15 %							
No. of institutions with RoE 15-20 %							
No. of institutions with RoE > 20 %							
% of total banking assets of institutions with RoE < 0							
% of total banking assets of institutions with RoE 0-5 %							
% of total banking assets of institutions with RoE 5-10 %							
% of total banking assets of institutions with RoE 10-15 %							
% of total banking assets of institutions with RoE 15-20 %							
% of total banking assets of institutions with RoE > 20 %							

CBD Annual - Profitability and efficiency - IFRS FINREP

Return on Equity (RoE)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
No. of institutions with RoE < 0				
No. of institutions with RoE 0-5 %				
No. of institutions with RoE 5-10 %				
No. of institutions with RoE 10-15 %				
No. of institutions with RoE 15-20 %				
No. of institutions with RoE > 20 %				
% of total banking assets of institutions with RoE < 0				
% of total banking assets of institutions with RoE 0-5 %				
% of total banking assets of institutions with RoE 5-10 %				
% of total banking assets of institutions with RoE 10-15 %				
% of total banking assets of institutions with RoE 15-20 %				
% of total banking assets of institutions with RoE > 20 %				

CBD Annual - Profitability and efficiency - GAAP FINREP

Return on Equity (RoE)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
No. of institutions with RoE < 0							
No. of institutions with RoE 0-5 %							
No. of institutions with RoE 5-10 %							
No. of institutions with RoE 10-15 %							
No. of institutions with RoE 15-20 %							
No. of institutions with RoE > 20 %							
% of total banking assets of institutions with RoE < 0							
% of total banking assets of institutions with RoE 0-5 %							
% of total banking assets of institutions with RoE 5-10 %							
% of total banking assets of institutions with RoE 10-15 %							
% of total banking assets of institutions with RoE 15-20 %							
% of total banking assets of institutions with RoE > 20 %							

CBD Annual - Profitability and efficiency - GAAP FINREP

Return on Equity (RoE)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
No. of institutions with RoE < 0				
No. of institutions with RoE 0-5 %				
No. of institutions with RoE 5-10 %				
No. of institutions with RoE 10-15 %				
No. of institutions with RoE 15-20 %				
No. of institutions with RoE > 20 %				
% of total banking assets of institutions with RoE < 0				
% of total banking assets of institutions with RoE 0-5 %				
% of total banking assets of institutions with RoE 5-10 %				
% of total banking assets of institutions with RoE 10-15 %				
% of total banking assets of institutions with RoE 15-20 %				
% of total banking assets of institutions with RoE > 20 %				

CBD Annual - Profitability and efficiency - NON-FINREP

Return on Equity (RoE)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
No. of institutions with RoE < 0							
No. of institutions with RoE 0-5 %							
No. of institutions with RoE 5-10 %							
No. of institutions with RoE 10-15 %							
No. of institutions with RoE 15-20 %							
No. of institutions with RoE > 20 %							
% of total banking assets of institutions with RoE < 0							
% of total banking assets of institutions with RoE 0-5 %							
% of total banking assets of institutions with RoE 5-10 %							
% of total banking assets of institutions with RoE 10-15 %							
% of total banking assets of institutions with RoE 15-20 %							
% of total banking assets of institutions with RoE > 20 %							

CBD Annual - Profitability and efficiency - NON-FINREP

Return on Equity (RoE)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
No. of institutions with RoE < 0				
No. of institutions with RoE 0-5 %				
No. of institutions with RoE 5-10 %				
No. of institutions with RoE 10-15 %				
No. of institutions with RoE 15-20 %				
No. of institutions with RoE > 20 %				
% of total banking assets of institutions with RoE < 0				
% of total banking assets of institutions with RoE 0-5 %				
% of total banking assets of institutions with RoE 5-10 %				
% of total banking assets of institutions with RoE 10-15 %				
% of total banking assets of institutions with RoE 15-20 %				
% of total banking assets of institutions with RoE > 20 %				

CBD Annual - Profitability and efficiency - FULL SAMPLE

Return on Equity (RoE)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
No. of institutions with RoE < 0							
No. of institutions with RoE 0-5 %							
No. of institutions with RoE 5-10 %							
No. of institutions with RoE 10-15 %							
No. of institutions with RoE 15-20 %							
No. of institutions with RoE > 20 %							
% of total banking assets of institutions with RoE < 0							
% of total banking assets of institutions with RoE 0-5 %							
% of total banking assets of institutions with RoE 5-10 %							
% of total banking assets of institutions with RoE 10-15 %							
% of total banking assets of institutions with RoE 15-20 %							
% of total banking assets of institutions with RoE > 20 %							

CBD Annual - Profitability and efficiency - FULL SAMPLE

Return on Equity (RoE)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
No. of institutions with RoE < 0				
No. of institutions with RoE 0-5 %				
No. of institutions with RoE 5-10 %				
No. of institutions with RoE 10-15 %				
No. of institutions with RoE 15-20 %				
No. of institutions with RoE > 20 %				
% of total banking assets of institutions with RoE < 0				
% of total banking assets of institutions with RoE 0-5 %				
% of total banking assets of institutions with RoE 5-10 %				
% of total banking assets of institutions with RoE 10-15 %				
% of total banking assets of institutions with RoE 15-20 %				
% of total banking assets of institutions with RoE > 20 %				

CBD Annual - Balance sheet - IFRS FINREP

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Cash, cash balances at central banks and other demand deposits							
Financial assets held for trading							
<i>Derivatives held for trading</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Financial assets designated at fair value through profit or loss							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Available-for-sale financial assets							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances</i>							

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Loans and receivables							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Held-to-maturity investments							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Derivatives–Hedge accounting							
Fair value changes of the hedged items in portfolio hedge of interest rate risk							
Investments in associates, subsidiaries and joint ventures							
Tangible assets							
Intangible assets							
Tax assets							
<i>Current tax assets</i>							
<i>Deferred tax assets</i>							

CBD Annual - Balance sheet - IFRS FINREP

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Other assets							
Non-current assets and disposal groups classified as held for sale							
TOTAL ASSETS*							

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Cash, cash balances at central banks and other demand deposits				
Financial assets held for trading				
<i>Derivatives held for trading</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Financial assets designated at fair value through profit or loss				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Available-for-sale financial assets				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances</i>				

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Loans and receivables				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Held-to-maturity investments				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Derivatives–Hedge accounting				
Fair value changes of the hedged items in portfolio hedge of interest rate risk				
Investments in associates, subsidiaries and joint ventures				
Tangible assets				
Intangible assets				
Tax assets				
<i>Current tax assets</i>				
<i>Deferred tax assets</i>				

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Other assets				
Non-current assets and disposal groups classified as held for sale				
TOTAL ASSETS*				

Liabilities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Financial liabilities held for trading							
<i>Derivatives held for trading</i>							
<i>Short positions</i>							
<i>Deposits</i>							
<i>Debt securities issued</i>							
<i>Other financial liabilities held for trading</i>							
Financial liabilities designated at fair value through profit or loss							
<i>Deposits</i>							
<i>Debt securities issued</i>							
<i>Other financial liabilities designated at fair value through profit or loss</i>							
Financial liabilities measured at amortised cost							
<i>Deposit</i>							
<i>Debt securities issued</i>							
<i>Other financial liabilities measured at amortised cost</i>							
Derivatives–Hedge accounting							

Liabilities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Fair value changes of the hedged items in portfolio hedge of interest rate risk							
Provisions							
Tax liabilities							
<i>Current tax liabilities</i>							
<i>Deferred tax liabilities</i>							
Other liabilities							
Share capital repayable on demand (e.g. cooperative shares)							
Liabilities included in disposal groups classified as held for sale							
TOTAL LIABILITIES							

Liabilities	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Financial liabilities held for trading				
<i>Derivatives held for trading</i>				
<i>Short positions</i>				
<i>Deposits</i>				
<i>Debt securities issued</i>				
<i>Other financial liabilities held for trading</i>				
Financial liabilities designated at fair value through profit or loss				
<i>Deposits</i>				
<i>Debt securities issued</i>				
<i>Other financial liabilities designated at fair value through profit or loss</i>				
Financial liabilities measured at amortised cost				
<i>Deposit</i>				
<i>Debt securities issued</i>				
<i>Other financial liabilities measured at amortised cost</i>				
Derivatives–Hedge accounting				

Liabilities	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Fair value changes of the hedged items in portfolio hedge of interest rate risk				
Provisions				
Tax liabilities				
<i>Current tax liabilities</i>				
<i>Deferred tax liabilities</i>				
Other liabilities				
Share capital repayable on demand (e.g. cooperative shares)				
Liabilities included in disposal groups classified as held for sale				
TOTAL LIABILITIES				

Equity and minority interest	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Capital							
Share premium							
Equity instruments issued other than capital							
Other Equity							
Accumulated other comprehensive income							
Retained earnings							
Revaluation reserves							
Other Reserves							
(Treasury shares)							
Profit or loss attributable to owners of the parent							
(Interim dividends)							
Minority interest							
TOTAL EQUITY							
TOTAL LIABILITIES AND EQUITY							

	SSM Categories			
Equity and minority interest	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Capital				
Share premium				
Equity instruments issued other than capital				
Other Equity				
Accumulated other comprehensive income				
Retained earnings				
Revaluation reserves				
Other Reserves				
(Treasury shares)				
Profit or loss attributable to owners of the parent				
(Interim dividends)				
Minority interest				
TOTAL EQUITY				
TOTAL LIABILITIES AND EQUITY				

Loan commitments, financial guarantees and other commitments	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Given							
<i>Loan commitments*</i>							
<i>Financial guarantees*</i>							
<i>Other commitments</i>							
Received							
<i>Loan commitments*</i>							
<i>Financial guarantees*</i>							
<i>Other commitments</i>							

Loan commitments, financial guarantees and other commitments	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Given				
<i>Loan commitments*</i>				
<i>Financial guarantees*</i>				
<i>Other commitments</i>				
Received				
<i>Loan commitments*</i>				
<i>Financial guarantees*</i>				
<i>Other commitments</i>				

CBD Annual - Balance sheet - GAAP FINREP

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Cash, cash balances at central banks and other demand deposits							
Financial assets held for trading							
<i>Derivatives held for trading</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Non-trading non-derivative financial assets measured at fair value through profit or loss							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loan and advances</i>							
Non-trading non-derivative financial assets measured at fair value to equity							
<i>Equity instruments</i>							
<i>Debt securities</i>							

CBD Annual - Balance sheet - GAAP FINREP

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>Loan and advances</i>							
Non-trading debt instruments measured at a cost-based method							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Other non-trading non-derivative financial assets							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Derivatives–Hedge accounting							
Fair value changes of the hedged items in portfolio hedge of interest rate risk							
Investments in associates, subsidiaries and joint ventures							
Tangible assets							
Intangible assets							

CBD Annual - Balance sheet - GAAP FINREP

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Tax assets							
<i>Current tax assets</i>							
<i>Deferred tax assets</i>							
Other assets							
Non-current assets and disposal groups classified as held for sale							
TOTAL ASSETS*							

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Cash, cash balances at central banks and other demand deposits				
Financial assets held for trading				
<i>Derivatives held for trading</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Non-trading non-derivative financial assets measured at fair value through profit or loss				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loan and advances</i>				
Non-trading non-derivative financial assets measured at fair value to equity				
<i>Equity instruments</i>				
<i>Debt securities</i>				

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>Loan and advances</i>				
Non-trading debt instruments measured at a cost-based method				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Other non-trading non-derivative financial assets				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Derivatives–Hedge accounting				
Fair value changes of the hedged items in portfolio hedge of interest rate risk				
Investments in associates, subsidiaries and joint ventures				
Tangible assets				
Intangible assets				

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Tax assets				
<i>Current tax assets</i>				
<i>Deferred tax assets</i>				
Other assets				
Non-current assets and disposal groups classified as held for sale				
TOTAL ASSETS*				

Liabilities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Financial liabilities held for trading							
<i>Derivatives held for trading</i>							
<i>Short positions</i>							
<i>Deposits</i>							
<i>Debt securities issued</i>							
<i>Other financial liabilities held for trading</i>							
Non-trading non-derivative financial liabilities measured at a cost-based method							
<i>Deposits</i>							
<i>Debt securities issued</i>							
<i>Other financial liabilities</i>							
Derivatives–Hedge accounting							
Fair value changes of the hedged items in portfolio hedge of interest rate risk							
Provisions							

Liabilities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Tax liabilities							
<i>Current tax liabilities</i>							
<i>Deferred tax liabilities</i>							
Other liabilities							
Share capital repayable on demand (e.g. cooperative shares)							
Liabilities included in disposal groups classified as held for sale							
TOTAL LIABILITIES							

Liabilities	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Financial liabilities held for trading				
<i>Derivatives held for trading</i>				
<i>Short positions</i>				
<i>Deposits</i>				
<i>Debt securities issued</i>				
<i>Other financial liabilities held for trading</i>				
Non-trading non-derivative financial liabilities measured at a cost-based method				
<i>Deposits</i>				
<i>Debt securities issued</i>				
<i>Other financial liabilities</i>				
Derivatives–Hedge accounting				
Fair value changes of the hedged items in portfolio hedge of interest rate risk				
Provisions				

Liabilities	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Tax liabilities				
<i>Current tax liabilities</i>				
<i>Deferred tax liabilities</i>				
Other liabilities				
Share capital repayable on demand (e.g. cooperative shares)				
Liabilities included in disposal groups classified as held for sale				
TOTAL LIABILITIES				

Equity and minority interest	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Capital							
Share premium							
Equity instruments issued other than capital							
Other Equity							
Accumulated other comprehensive income							
Retained earnings							
Revaluation reserves							
Fair value reserves							
Other Reserves							
First consolidation differences							
(Treasury shares)							
Profit or loss attributable to owners of the parent							
(Interim dividends)							
Minority interest							
TOTAL EQUITY							
TOTAL LIABILITIES AND EQUITY							

	SSM Categories			
Equity and minority interest	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Capital				
Share premium				
Equity instruments issued other than capital				
Other Equity				
Accumulated other comprehensive income				
Retained earnings				
Revaluation reserves				
Fair value reserves				
Other Reserves				
First consolidation differences				
(Treasury shares)				
Profit or loss attributable to owners of the parent				
(Interim dividends)				
Minority interest				
TOTAL EQUITY				
TOTAL LIABILITIES AND EQUITY				

Loan commitments, financial guarantees and other commitments	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Given							
<i>Loan commitments*</i>							
<i>Financial guarantees*</i>							
<i>Other commitments</i>							
Received							
<i>Loan commitments*</i>							
<i>Financial guarantees*</i>							
<i>Other commitments</i>							

Loan commitments, financial guarantees and other commitments	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Given				
<i>Loan commitments*</i>				
<i>Financial guarantees*</i>				
<i>Other commitments</i>				
Received				
<i>Loan commitments*</i>				
<i>Financial guarantees*</i>				
<i>Other commitments</i>				

CBD Annual - Balance sheet - NON-FINREP

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Cash, cash balances at central banks							
Loans and advances							
Debt securities							
Equity instruments							
Residual assets							
TOTAL ASSETS							
Memorandum items							
<i>Financial assets held for trading</i>							
<i>Investments in associates, subsidiaries and joint ventures</i>							

CBD Annual - Balance sheet - NON-FINREP

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Cash, cash balances at central banks				
Loans and advances				
Debt securities				
Equity instruments				
Residual assets				
TOTAL ASSETS				
Memorandum items				
<i>Financial assets held for trading</i>				
<i>Investments in associates, subsidiaries and joint ventures</i>				

Liabilities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Deposits							
Debt securities issued							
Provisions							
Residual liabilities							
TOTAL LIABILITIES							

Liabilities	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Deposits				
Debt securities issued				
Provisions				
Residual liabilities				
TOTAL LIABILITIES				

Equity and minority interest	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Capital							
TOTAL EQUITY							
TOTAL LIABILITIES AND EQUITY							

Equity and minority interest	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Capital				
TOTAL EQUITY				
TOTAL LIABILITIES AND EQUITY				

CBD Annual - Balance sheet - FULL SAMPLE

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Cash, cash balances at central banks							
Loans and advances*							
Debt securities*							
Equity instruments*							
Residual assets							
TOTAL ASSETS*							
Memorandum items							
<i>Financial assets held for trading</i>							
<i>Investments in associates, subsidiaries and joint ventures</i>							

CBD Annual - Balance sheet - FULL SAMPLE

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Cash, cash balances at central banks				
Loans and advances*				
Debt securities*				
Equity instruments*				
Residual assets				
TOTAL ASSETS*				
Memorandum items				
<i>Financial assets held for trading</i>				
<i>Investments in associates, subsidiaries and joint ventures</i>				

Liabilities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Deposits *							
Debt securities issued							
Provisions							
Residual liabilities							
TOTAL LIABILITIES*							

Liabilities	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Deposits *				
Debt securities issued				
Provisions				
Residual liabilities				
TOTAL LIABILITIES*				

Equity and minority interest	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Capital							
TOTAL EQUITY*							
TOTAL LIABILITIES AND EQUITY							

Equity and minority interest	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Capital				
TOTAL EQUITY*				
TOTAL LIABILITIES AND EQUITY				

CBD Annual -Balance sheet - IFRS FINREP

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Loans and advances*							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Debt securities							
<i>Central banks</i>							
<i>General governments*</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Equity instruments							
<i>of which: credit institutions</i>							
<i>of which: other financial corporations</i>							
<i>of which: non-financial corporations</i>							

CBD Annual -Balance sheet - IFRS FINREP

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Loans and advances*				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Debt securities				
<i>Central banks</i>				
<i>General governments*</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Equity instruments				
<i>of which: credit institutions</i>				
<i>of which: other financial corporations</i>				
<i>of which: non-financial corporations</i>				

Memorandum items	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Subordinated financial liabilities							
<i>Deposits</i>							
<i>Debt securities issued</i>							

Memorandum items	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Subordinated financial liabilities				
<i>Deposits</i>				
<i>Debt securities issued</i>				

CBD Annual - Balance sheet - GAAP FINREP

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Loans and advances*							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Debt securities							
<i>Central banks</i>							
<i>General governments*</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Equity instruments							
<i>of which: credit institutions</i>							
<i>of which: other financial corporations</i>							
<i>of which: non-financial corporations</i>							

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Loans and advances*				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Debt securities				
<i>Central banks</i>				
<i>General governments*</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Equity instruments				
<i>of which: credit institutions</i>				
<i>of which: other financial corporations</i>				
<i>of which: non-financial corporations</i>				

Memorandum items	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Subordinated financial liabilities							
<i>Deposits</i>							
<i>Debt securities issued</i>							

Memorandum items	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Subordinated financial liabilities				
<i>Deposits</i>				
<i>Debt securities issued</i>				

CBD Annual - Balance sheet - NON-FINREP							
Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Loans and advances							
<i>General governments</i>							
<i>Central banks</i>							
<i>Credit institutions</i>							
<i>Other</i>							

CBD Annual - Balance sheet - NON-FINREP				
Assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Loans and advances				
<i>General governments</i>				
<i>Central banks</i>				
<i>Credit institutions</i>				
<i>Other</i>				

CBD Annual - Balance sheet - FULL SAMPLE							
Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Loans and advances							
<i>General governments</i>							
<i>Central banks</i>							
<i>Credit institutions</i>							
<i>Other</i>							

CBD Annual - Balance sheet - FULL SAMPLE				
Assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Loans and advances				
<i>General governments</i>				
<i>Central banks</i>				
<i>Credit institutions</i>				
<i>Other</i>				

CBD Annual - Asset quality - FINREP reporters (IFRS and GAAP)

Forborne exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities - Gross carrying amount of exposures with forbearance measures							
<i>Debt securities - Gross carrying amount of performing exposures with forbearance measures</i>							
<i>Debt securities - Gross carrying amount of performing exposures with forbearance measures of which under probation</i>							
<i>Debt securities - Gross carrying amount of non-performing exposures with forbearance measures</i>							
<i>Debt securities - Gross carrying amount of non-performing exposures with forbearance measures of which under probation</i>							
Debt securities - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - performing exposures with forebearance measures							
Debt securities - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - non-performing exposures with forebearance measures							

CBD Annual - Asset quality - FINREP reporters (IFRS and GAAP)

Forborne exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Loans and advances - Gross carrying amount of exposures with forbearance measures*							
<i>Loans and advances - Gross carrying amount of performing exposures with forbearance measures*</i>							
<i>Loans and advances - Gross carrying amount of performing exposures with forbearance measures of which under probation</i>							
<i>Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures*</i>							
<i>Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures of which under probation</i>							
Loans and advances - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - performing exposures with forbearance measures							
Loans and advances - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - non-performing exposures with forbearance measures							

CBD Annual - Asset quality - FINREP reporters (IFRS and GAAP)

Forborne exposures	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities - Gross carrying amount of exposures with forbearance measures				
<i>Debt securities - Gross carrying amount of performing exposures with forbearance measures</i>				
<i>Debt securities - Gross carrying amount of performing exposures with forbearance measures of which under probation</i>				
<i>Debt securities - Gross carrying amount of non-performing exposures with forbearance measures</i>				
<i>Debt securities - Gross carrying amount of non-performing exposures with forbearance measures of which under probation</i>				
Debt securities - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - performing exposures with forebearance measures				
Debt securities - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - non-performing exposures with forebearance measures				

CBD Annual - Asset quality - FINREP reporters (IFRS and GAAP)

Forborne exposures	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Loans and advances - Gross carrying amount of exposures with forbearance measures*				
<i>Loans and advances - Gross carrying amount of performing exposures with forbearance measures*</i>				
<i>Loans and advances - Gross carrying amount of performing exposures with forbearance measures of which under probation</i>				
<i>Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures*</i>				
<i>Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures of which under probation</i>				
Loans and advances - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - performing exposures with forebearance measures				
Loans and advances - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - non-performing exposures with forebearance measures				

Total gross carrying amount of exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances*							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations*</i>							
<i>Households*</i>							
Off-balance sheet exposures							

Total gross carrying amount of exposures	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances*				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations*</i>				
<i>Households*</i>				
Off-balance sheet exposures				

Total gross carrying amount of performing exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances*							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Off-balance sheet exposures							

Total gross carrying amount of performing exposures	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances*				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Off-balance sheet exposures				

Total gross carrying amount of performing exposures - Not past due or Past due <= 30 days	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							

Total gross carrying amount of performing exposures - Not past due or Past due <= 30 days	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				

Total gross carrying amount of performing exposures - Past due > 30 days <= 60 days	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							

Total gross carrying amount of performing exposures - Past due > 30 days <= 60 days	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				

Total gross carrying amount of performing exposures - Past due > 60 days <= 90 days	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							

	SSM Categories			
Total gross carrying amount of performing exposures - Past due > 60 days <= 90 days	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				

Total gross carrying amount of non-performing exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities*							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances*							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations*</i>							
<i>Households*</i>							
Off-balance sheet exposures							

Total gross carrying amount of non-performing exposures	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities*				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances*				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations*</i>				
<i>Households*</i>				
Off-balance sheet exposures				

Total gross carrying amount of non-performing exposures - Unlikely to pay that are not past-due or past-due < = 90 days	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							

Total gross carrying amount of non-performing exposures - Unlikely to pay that are not past-due or past-due <= 90 days	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				

Total gross carrying amount of non-performing exposures - Past due > 90 days <= 180 days	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							

Total gross carrying amount of non-performing exposures - Past due > 90 days <= 180 days	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				

Total gross carrying amount of non-performing exposures - Past due > 180 days <= 1 year	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							

Total gross carrying amount of non-performing exposures - Past due > 180 days <= 1 year	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				

Total gross carrying amount of non-performing exposures - Past due > 1 year	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							

Total gross carrying amount of non-performing exposures - Past due > 1 year	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				

Total gross carrying amount of non-performing exposures - Of which: defaulted	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							

Total gross carrying amount of non-performing exposures - Of which: defaulted	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				

Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Off-balance sheet exposures							

Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Off-balance sheet exposures				

Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on performing exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Off-balance sheet exposures							

	SSM Categories			
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on performing exposures	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Off-balance sheet exposures				

Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non-performing exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities*							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances*							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Off-balance sheet exposures							

Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non-performing exposures	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities*				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances*				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Off-balance sheet exposures				

Collateral received on non-performing exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Off-balance sheet exposures							

	SSM Categories			
Collateral received on non-performing exposures	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Off-balance sheet exposures				

Financial guarantees received on non-performing exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Off-balance sheet exposures							

	SSM Categories			
Financial guarantees received on non-performing exposures	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Debt securities				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Off-balance sheet exposures				

CBD Annual - Asset quality - IFRS FINREP							
Impaired debt instruments - Total gross carrying amount of impaired assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Loans and receivables							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Held-to-maturity investments							
<i>Debt securities</i>							
<i>Loans and advances</i>							

CBD Annual - Asset quality - IFRS FINREP				
Impaired debt instruments - Total gross carrying amount of impaired assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Loans and receivables				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Held-to-maturity investments				
<i>Debt securities</i>				
<i>Loans and advances</i>				

Impaired debt instruments - Allowances for individual assessed financial assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Loans and receivables							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Held-to-maturity investments							
<i>Debt securities</i>							
<i>Loans and advances</i>							

Impaired debt instruments - Allowances for individual assessed financial assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Loans and receivables				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Held-to-maturity investments				
<i>Debt securities</i>				
<i>Loans and advances</i>				

Impaired debt instruments - Allowances for collectively assessed financial assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Loans and receivables							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Held-to-maturity investments							
<i>Debt securities</i>							
<i>Loans and advances</i>							

Impaired debt instruments - Allowances for collectively assessed financial assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Loans and receivables				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Held-to-maturity investments				
<i>Debt securities</i>				
<i>Loans and advances</i>				

Impaired debt instruments - Allowances for incurred but not reported losses	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Loans and receivables							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Held-to-maturity investments							
<i>Debt securities</i>							
<i>Loans and advances</i>							

Impaired debt instruments - Allowances for incurred but not reported losses	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Loans and receivables				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Held-to-maturity investments				
<i>Debt securities</i>				
<i>Loans and advances</i>				

CBD Annual - Asset quality - GAAP FINREP

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Impaired debt instruments - Non-trading debt instruments measured at a cost-based method							
Total gross carrying amount of impaired assets							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Allowances for individual assessed financial assets							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Allowances for collectively assessed financial assets							
<i>Debt securities</i>							
<i>Loans and advances</i>							

CBD Annual - Asset quality - GAAP FINREP

Impaired debt instruments - Non-trading debt instruments measured at a cost-based method	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Total gross carrying amount of impaired assets				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Allowances for individual assessed financial assets				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Allowances for collectively assessed financial assets				
<i>Debt securities</i>				
<i>Loans and advances</i>				

CBD Annual - Asset quality - NON-FINREP							
Non-performing exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Gross carrying amount							
<i>Performing exposures</i>							
<i>Non-performing exposures*</i>							
<i>Forborne exposures</i>							
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions*							

CBD Annual - Asset quality - NON-FINREP				
Non-performing exposures	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Gross carrying amount				
<i>Performing exposures</i>				
<i>Non-performing exposures*</i>				
<i>Forborne exposures</i>				
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions*				

CBD Annual - GEOGRAPHICAL CONCENTRATION

Total original exposure value	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							
LU							

CBD Annual - GEOGRAPHICAL CONCENTRATION

Total original exposure value	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
NO							
US (United States)							
HK (Hong Kong)							
BR (Brazil)							
CN (China)							
JP (Japan)							
CH (Switzerland)							
MX (Mexico)							

CBD Annual - GEOGRAPHICAL CONCENTRATION

Total original exposure value	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							
Memorandum items							
Non-domestic original exposure							
Total original exposure							

CBD Annual - GEOGRAPHICAL CONCENTRATION

Total original exposure value	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				
LU				

CBD Annual - GEOGRAPHICAL CONCENTRATION

Total original exposure value	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
NO				
US (United States)				
HK (Hong Kong)				
BR (Brazil)				
CN (China)				
JP (Japan)				
CH (Switzerland)				
MX (Mexico)				

CBD Annual - GEOGRAPHICAL CONCENTRATION

Total original exposure value	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
AU (Australia)				
SG (Singapore)				
TR (Turkey)				
RU (Russian federation)				
KY (Cayman Islands)				
IN (India)				
KR (South Korea)				
ZA (South Africa)				
CA (Canada)				
Memorandum items				
Non-domestic original exposure				
Total original exposure				

Total exposures in default	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							
LU							

Total exposures in default	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
NO							
US (United States)							
HK (Hong Kong)							
BR (Brazil)							
CN (China)							
JP (Japan)							
CH (Switzerland)							
MX (Mexico)							

Total exposures in default	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							

Total exposures in default	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				
LU				

Total exposures in default	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
NO				
US (United States)				
HK (Hong Kong)				
BR (Brazil)				
CN (China)				
JP (Japan)				
CH (Switzerland)				
MX (Mexico)				

Total exposures in default	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
AU (Australia)				
SG (Singapore)				
TR (Turkey)				
RU (Russian federation)				
KY (Cayman Islands)				
IN (India)				
KR (South Korea)				
ZA (South Africa)				
CA (Canada)				

Total exposure value	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							
LU							

Total exposure value	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
NO							
US (United States)							
HK (Hong Kong)							
BR (Brazil)							
CN (China)							
JP (Japan)							
CH (Switzerland)							
MX (Mexico)							

Total exposure value	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							

Total exposure value	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				
LU				

Total exposure value	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
NO				
US (United States)				
HK (Hong Kong)				
BR (Brazil)				
CN (China)				
JP (Japan)				
CH (Switzerland)				
MX (Mexico)				

Total exposure value	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
AU (Australia)				
SG (Singapore)				
TR (Turkey)				
RU (Russian federation)				
KY (Cayman Islands)				
IN (India)				
KR (South Korea)				
ZA (South Africa)				
CA (Canada)				

Total exposures collateralized by immovable residential property	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							
LU							

Total exposures collateralized by immovable residential property	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
Non-EU countries							

Total exposures collateralized by immovable residential property	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				
LU				

Total exposures collateralized by immovable residential property	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
Non-EU countries				

Total exposures collateralized by immovable commercial property	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							
LU							

Total exposures collateralized by immovable commercial property	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
Non-EU countries							

Total exposures collateralized by immovable commercial property	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				
LU				

Total exposures collateralized by immovable commercial property	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
Non-EU countries				

CBD Annual - GEOGRAPHICAL CONCENTRATION - FINREP reporters (IFRS and GAAP)

Domestic activities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Loans and advances							
Debt securities							
Total assets							
Deposits							
Debt securities issued							
Total liabilities							
Interest income							
(Interest expense)							
Total operating income, net							
Profit or loss for the year							

CBD Annual - GEOGRAPHICAL CONCENTRATION - FINREP reporters (IFRS and GAAP)

Domestic activities	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Loans and advances				
Debt securities				
Total assets				
Deposits				
Debt securities issued				
Total liabilities				
Interest income				
(Interest expense)				
Total operating income, net				
Profit or loss for the year				

Non-domestic activities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Loans and advances							
Debt securities							
Total assets							
Deposits							
Debt securities issued							
Total liabilities							
Interest income							
(Interest expense)							
Total operating income, net							
Profit or loss for the year							

Non-domestic activities	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Loans and advances				
Debt securities				
Total assets				
Deposits				
Debt securities issued				
Total liabilities				
Interest income				
(Interest expense)				
Total operating income, net				
Profit or loss for the year				

CBD Annual - COUNTERPARTY CONCENTRATION							
Large exposures (total)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Large exposures (total)							
Large exposures - Over 10 % of capital or EUR 300 mln.							
Large exposures - Institutions							
Large exposures - Unregulated financial Entities							

CBD Annual - COUNTERPARTY CONCENTRATION				
Large exposures (total)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Large exposures (total)				
Large exposures - Over 10 % of capital or EUR 300 mln.				
Large exposures - Institutions				
Large exposures - Unregulated financial Entities				

CBD Annual - COUNTERPARTY CONCENTRATION - FINREP reporters (IFRS and GAAP)

Exposures to central banks	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
On demand [call] and short notice [current account]							
Credit card debt							
Finance leases							
Reverse repurchase loans							
Other term loans							
Advances that are not loans							
LOANS AND ADVANCES							

CBD Annual - COUNTERPARTY CONCENTRATION - FINREP reporters (IFRS and GAAP)

Exposures to central banks	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
On demand [call] and short notice [current account]				
Credit card debt				
Finance leases				
Reverse repurchase loans				
Other term loans				
Advances that are not loans				
LOANS AND ADVANCES				

Exposures to general governments	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
On demand [call] and short notice [current account]							
Credit card debt							
Trade receivables							
Finance leases							
Reverse repurchase loans							
Other term loans							
Advances that are not loans							
LOANS AND ADVANCES*							
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>							
<i>of which: other collateralized loans</i>							

Exposures to general governments	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
On demand [call] and short notice [current account]				
Credit card debt				
Trade receivables				
Finance leases				
Reverse repurchase loans				
Other term loans				
Advances that are not loans				
LOANS AND ADVANCES*				
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>				
<i>of which: other collateralized loans</i>				

Exposures to credit institutions	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
On demand [call] and short notice [current account]							
Credit card debt							
Trade receivables							
Finance leases							
Reverse repurchase loans							
Other term loans							
Advances that are not loans							
LOANS AND ADVANCES							
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>							
<i>of which: other collateralized loans</i>							

Exposures to credit institutions	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
On demand [call] and short notice [current account]				
Credit card debt				
Trade receivables				
Finance leases				
Reverse repurchase loans				
Other term loans				
Advances that are not loans				
LOANS AND ADVANCES				
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>				
<i>of which: other collateralized loans</i>				

Exposures to other financial corporations	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
On demand [call] and short notice [current account]							
Credit card debt							
Trade receivables							
Finance leases							
Reverse repurchase loans							
Other term loans							
Advances that are not loans							
LOANS AND ADVANCES							
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>							
<i>of which: other collateralized loans</i>							
Memorandum items: Maximum amount of the collateral/guarantee that can be considered							
<i>Loans collateralized by immovable property</i>							
<i>Other collateralized loans</i>							
<i>Financial guarantees received</i>							

	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Exposures to other financial corporations				
On demand [call] and short notice [current account]				
Credit card debt				
Trade receivables				
Finance leases				
Reverse repurchase loans				
Other term loans				
Advances that are not loans				
LOANS AND ADVANCES				
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>				
<i>of which: other collateralized loans</i>				
Memorandum items: Maximum amount of the collateral/guarantee that can be considered				
<i>Loans collateralized by immovable property</i>				
<i>Other collateralized loans</i>				
<i>Financial guarantees received</i>				

Exposures to non-financial corporations	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
On demand [call] and short notice [current account]							
Credit card debt							
Trade receivables							
Finance leases							
Reverse repurchase loans							
Other term loans							
Advances that are not loans							
LOANS AND ADVANCES*							
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>							
<i>of which: other collateralized loans</i>							
<i>of which: project finance loans</i>							
Memorandum items: Maximum amount of the collateral/guarantee that can be considered							
<i>Loans collateralized by immovable property</i>							
<i>Other collateralized loans</i>							
<i>Financial guarantees received</i>							

Exposures to non-financial corporations	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
On demand [call] and short notice [current account]				
Credit card debt				
Trade receivables				
Finance leases				
Reverse repurchase loans				
Other term loans				
Advances that are not loans				
LOANS AND ADVANCES*				
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>				
<i>of which: other collateralized loans</i>				
<i>of which: project finance loans</i>				
Memorandum items: Maximum amount of the collateral/guarantee that can be considered				
<i>Loans collateralized by immovable property</i>				
<i>Other collateralized loans</i>				
<i>Financial guarantees received</i>				

Exposures to households	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
On demand [call] and short notice [current account]							
Credit card debt							
Trade receivables							
Finance leases							
Reverse repurchase loans							
Other term loans							
Advances that are not loans							
LOANS AND ADVANCES*							
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>							
<i>of which: other collateralized loans</i>							
<i>of which: credit for consumption</i>							
<i>of which: lending for house purchase</i>							
Memorandum items: Maximum amount of the collateral/guarantee that can be considered							
<i>Loans collateralized by immovable property</i>							
<i>Other collateralized loans</i>							
<i>Financial guarantees received</i>							

Exposures to households	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
On demand [call] and short notice [current account]				
Credit card debt				
Trade receivables				
Finance leases				
Reverse repurchase loans				
Other term loans				
Advances that are not loans				
LOANS AND ADVANCES*				
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>				
<i>of which: other collateralized loans</i>				
<i>of which: credit for consumption</i>				
<i>of which: lending for house purchase</i>				
Memorandum items: Maximum amount of the collateral/guarantee that can be considered				
<i>Loans collateralized by immovable property</i>				
<i>Other collateralized loans</i>				
<i>Financial guarantees received</i>				

Loans and advances to non-financial corporations - Gross carrying amount	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
A Agriculture, forestry and fishing							
B Mining and quarrying							
C Manufacturing							
D Electricity, gas, steam and air conditioning supply							
E Water supply							
F Construction							
G Wholesale and retail trade							
H Transport and storage							
I Accommodation and food service activities							
J Information and communication							
L Real estate activities							
M Professional, scientific and technical activities							
N Administrative and support service activities							
O Public administration and defence, compulsory social security							

Loans and advances to non-financial corporations - Gross carrying amount	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
P Education							
Q Human health services and social work activities							
R Arts, entertainment and recreation							
S Other services							

Loans and advances to non-financial corporations - Gross carrying amount	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
A Agriculture, forestry and fishing				
B Mining and quarrying				
C Manufacturing				
D Electricity, gas, steam and air conditioning supply				
E Water supply				
F Construction				
G Wholesale and retail trade				
H Transport and storage				
I Accommodation and food service activities				
J Information and communication				
L Real estate activities				
M Professional, scientific and technical activities				
N Administrative and support service activities				
O Public administration and defence, compulsory social security				

	SSM Categories			
Loans and advances to non-financial corporations - Gross carrying amount	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
P Education				
Q Human health services and social work activities				
R Arts, entertainment and recreation				
S Other services				

Loans and advances to non-financial corporations - Accumulated impairment or Accumulated changes in fair value due to credit risk	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
A Agriculture, forestry and fishing							
B Mining and quarrying							
C Manufacturing							
D Electricity, gas, steam and air conditioning supply							
E Water supply							
F Construction							
G Wholesale and retail trade							
H Transport and storage							
I Accommodation and food service activities							
J Information and communication							
L Real estate activities							
M Professional, scientific and technical activities							
N Administrative and support service activities							
O Public administration and defence, compulsory social security							

Loans and advances to non-financial corporations - Accumulated impairment or Accumulated changes in fair value due to credit risk	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
P Education							
Q Human health services and social work activities							
R Arts, entertainment and recreation							
S Other services							

Loans and advances to non-financial corporations - Accumulated impairment or Accumulated changes in fair value due to credit risk	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
A Agriculture, forestry and fishing				
B Mining and quarrying				
C Manufacturing				
D Electricity, gas, steam and air conditioning supply				
E Water supply				
F Construction				
G Wholesale and retail trade				
H Transport and storage				
I Accommodation and food service activities				
J Information and communication				
L Real estate activities				
M Professional, scientific and technical activities				
N Administrative and support service activities				
O Public administration and defence, compulsory social security				

	SSM Categories			
Loans and advances to non-financial corporations - Accumulated impairment or Accumulated changes in fair value due to credit risk	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
P Education				
Q Human health services and social work activities				
R Arts, entertainment and recreation				
S Other services				

CBD Annual - FUNDING CONCENTRATION - FINREP reporters (IFRS and GAAP)

Carrying amount (FINREP-IFRS)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Derivatives							
Short positions							
<i>Equity instruments</i>							
<i>Debt securities</i>							
Deposits							
Central banks							
<i>Current accounts / overnight deposits</i>							
<i>Deposits with agreed maturity</i>							
<i>Deposits redeemable at notice</i>							
<i>Repurchase agreements</i>							
General governments							
<i>Current accounts / overnight deposits</i>							
<i>Deposits with agreed maturity</i>							
<i>Deposits redeemable at notice</i>							
<i>Repurchase agreements</i>							

CBD Annual - FUNDING CONCENTRATION - FINREP reporters (IFRS and GAAP)

Carrying amount (FINREP-IFRS)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Credit institutions							
<i>Current accounts / overnight deposits</i>							
<i>Deposits with agreed maturity</i>							
<i>Deposits redeemable at notice</i>							
<i>Repurchase agreements</i>							
Other financial corporations							
<i>Current accounts / overnight deposits</i>							
<i>Deposits with agreed maturity</i>							
<i>Deposits redeemable at notice</i>							
<i>Repurchase agreements</i>							
Non-financial corporations							
<i>Current accounts / overnight deposits</i>							
<i>Deposits with agreed maturity</i>							
<i>Deposits redeemable at notice</i>							
<i>Repurchase agreements</i>							

CBD Annual - FUNDING CONCENTRATION - FINREP reporters (IFRS and GAAP)

Carrying amount (FINREP-IFRS)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Households							
<i>Current accounts / overnight deposits</i>							
<i>Deposits with agreed maturity</i>							
<i>Deposits redeemable at notice</i>							
<i>Repurchase agreements</i>							
Debt securities issued							
Certificates of deposits							
Asset-backed securities							
Covered bonds							
Hybrid contracts							
Other debt securities issued							
<i>Convertible compound financial instruments</i>							
<i>Non-convertible</i>							
Other financial liabilities							
FINANCIAL LIABILITIES							

CBD Annual - FUNDING CONCENTRATION - FINREP reporters (IFRS and GAAP)

Carrying amount (FINREP-IFRS)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Derivatives				
Short positions				
<i>Equity instruments</i>				
<i>Debt securities</i>				
Deposits				
Central banks				
<i>Current accounts / overnight deposits</i>				
<i>Deposits with agreed maturity</i>				
<i>Deposits redeemable at notice</i>				
<i>Repurchase agreements</i>				
General governments				
<i>Current accounts / overnight deposits</i>				
<i>Deposits with agreed maturity</i>				
<i>Deposits redeemable at notice</i>				
<i>Repurchase agreements</i>				

CBD Annual - FUNDING CONCENTRATION - FINREP reporters (IFRS and GAAP)

Carrying amount (FINREP-IFRS)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Credit institutions				
<i>Current accounts / overnight deposits</i>				
<i>Deposits with agreed maturity</i>				
<i>Deposits redeemable at notice</i>				
<i>Repurchase agreements</i>				
Other financial corporations				
<i>Current accounts / overnight deposits</i>				
<i>Deposits with agreed maturity</i>				
<i>Deposits redeemable at notice</i>				
<i>Repurchase agreements</i>				
Non-financial corporations				
<i>Current accounts / overnight deposits</i>				
<i>Deposits with agreed maturity</i>				
<i>Deposits redeemable at notice</i>				
<i>Repurchase agreements</i>				

CBD Annual - FUNDING CONCENTRATION - FINREP reporters (IFRS and GAAP)

Carrying amount (FINREP-IFRS)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Households				
<i>Current accounts / overnight deposits</i>				
<i>Deposits with agreed maturity</i>				
<i>Deposits redeemable at notice</i>				
<i>Repurchase agreements</i>				
Debt securities issued				
Certificates of deposits				
Asset-backed securities				
Covered bonds				
Hybrid contracts				
Other debt securities issued				
<i>Convertible compound financial instruments</i>				
<i>Non-convertible</i>				
Other financial liabilities				
FINANCIAL LIABILITIES				

Carrying amount (FINREP-GAAP)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Derivatives							
Short positions							
<i>Equity instruments</i>							
<i>Debt securities</i>							
Deposits							
Central banks							
<i>Current accounts / overnight deposits</i>							
<i>Deposits with agreed maturity</i>							
<i>Deposits redeemable at notice</i>							
<i>Repurchase agreements</i>							
General governments							
<i>Current accounts / overnight deposits</i>							
<i>Deposits with agreed maturity</i>							
<i>Deposits redeemable at notice</i>							
<i>Repurchase agreements</i>							
Credit institutions							
<i>Current accounts / overnight deposits</i>							

Carrying amount (FINREP-GAAP)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>Deposits with agreed maturity</i>							
<i>Deposits redeemable at notice</i>							
<i>Repurchase agreements</i>							
Other financial corporations							
<i>Current accounts / overnight deposits</i>							
<i>Deposits with agreed maturity</i>							
<i>Deposits redeemable at notice</i>							
<i>Repurchase agreements</i>							
Non-financial corporations							
<i>Current accounts / overnight deposits</i>							
<i>Deposits with agreed maturity</i>							
<i>Deposits redeemable at notice</i>							
<i>Repurchase agreements</i>							

Carrying amount (FINREP-GAAP)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Households							
<i>Current accounts / overnight deposits</i>							
<i>Deposits with agreed maturity</i>							
<i>Deposits redeemable at notice</i>							
<i>Repurchase agreements</i>							
Debt securities issued							
Certificates of deposits							
Asset-backed securities							
Covered bonds							
Hybrid contracts							
Other debt securities issued							
<i>Convertible compound financial instruments</i>							
<i>Non-convertible</i>							
Other financial liabilities							
FINANCIAL LIABILITIES							

Carrying amount (FINREP-GAAP)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Derivatives				
Short positions				
<i>Equity instruments</i>				
<i>Debt securities</i>				
Deposits				
Central banks				
<i>Current accounts / overnight deposits</i>				
<i>Deposits with agreed maturity</i>				
<i>Deposits redeemable at notice</i>				
<i>Repurchase agreements</i>				
General governments				
<i>Current accounts / overnight deposits</i>				
<i>Deposits with agreed maturity</i>				
<i>Deposits redeemable at notice</i>				
<i>Repurchase agreements</i>				
Credit institutions				
<i>Current accounts / overnight deposits</i>				

Carrying amount (FINREP-GAAP)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>Deposits with agreed maturity</i>				
<i>Deposits redeemable at notice</i>				
<i>Repurchase agreements</i>				
Other financial corporations				
<i>Current accounts / overnight deposits</i>				
<i>Deposits with agreed maturity</i>				
<i>Deposits redeemable at notice</i>				
<i>Repurchase agreements</i>				
Non-financial corporations				
<i>Current accounts / overnight deposits</i>				
<i>Deposits with agreed maturity</i>				
<i>Deposits redeemable at notice</i>				
<i>Repurchase agreements</i>				

Carrying amount (FINREP-GAAP)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Households				
<i>Current accounts / overnight deposits</i>				
<i>Deposits with agreed maturity</i>				
<i>Deposits redeemable at notice</i>				
<i>Repurchase agreements</i>				
Debt securities issued				
Certificates of deposits				
Asset-backed securities				
Covered bonds				
Hybrid contracts				
Other debt securities issued				
<i>Convertible compound financial instruments</i>				
<i>Non-convertible</i>				
Other financial liabilities				
FINANCIAL LIABILITIES				

Total amount received	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Retail funding							
<i>Sight deposits</i>							
<i>Fixed-term deposits with an initial maturity < 30 days</i>							
<i>Fixed-term deposits with an initial maturity > 30 days</i>							
<i>Savings accounts</i>							
Wholesale funding*							
<i>Unsecured</i>							
<i>Secured*</i>							

Total amount received	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Retail funding				
<i>Sight deposits</i>				
<i>Fixed-term deposits with an initial maturity < 30 days</i>				
<i>Fixed-term deposits with an initial maturity > 30 days</i>				
<i>Savings accounts</i>				
Wholesale funding*				
<i>Unsecured</i>				
<i>Secured*</i>				

CBD Annual - Liquidity and funding							
Liquid assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
TOTAL UNADJUSTED LIQUID ASSETS*							
Total unadjusted LEVEL 1 assets excluding extremely high quality covered bonds							
Withdrawable central bank reserves							
Central bank assets							
Central government assets							
Other liquid assets which can be included in the category of Central Bank exposures or Publically Guaranteed exposures							
Total unadjusted LEVEL 1 extremely high quality covered bonds							
Total unadjusted LEVEL 2A assets							
Total unadjusted LEVEL 2B assets							

CBD Annual - Liquidity and funding				
Liquid assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
TOTAL UNADJUSTED LIQUID ASSETS*				
Total unadjusted LEVEL 1 assets excluding extremely high quality covered bonds				
Withdrawable central bank reserves				
Central bank assets				
Central government assets				
Other liquid assets which can be included in the category of Central Bank exposures or Publically Guaranteed exposures				
Total unadjusted LEVEL 1 extremely high quality covered bonds				
Total unadjusted LEVEL 2A assets				
Total unadjusted LEVEL 2B assets				

LIQUIDITY COVERAGE	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Liquidity buffer*							
Net liquidity outflow*							

LIQUIDITY COVERAGE	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Liquidity buffer*				
Net liquidity outflow*				

ITEMS REQUIRING STABLE FUNDING	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Amount extremely high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount other assets							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Amount extremely high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount other assets				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - assets referred to in Article 416	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Amount extremely high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount other assets							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS REQUIRING STABLE FUNDING - assets referred to in Article 416	SSM Categories			
	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Amount extremely high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount other assets				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - securities and money market instruments not reported in 1.1 qualifying for credit step 1 under Article 122	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Amount extremely high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount other assets							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING - securities and money market instruments not reported in 1.1 qualifying for credit step 1 under Article 122	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Amount extremely high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount other assets				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - securities and money market instruments not reported in 1.1 qualifying for credit step 2 under Article 122	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Amount extremely high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount other assets							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING - securities and money market instruments not reported in 1.1 qualifying for credit step 2 under Article 122	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Amount extremely high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount other assets				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - other securities and money market instruments not reported elsewhere	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Amount extremely high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount other assets							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING - other securities and money market instruments not reported elsewhere	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Amount extremely high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount other assets				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - equity securities of non-financial entities listed on a major index in a recognised exchange	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Amount extremely high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount other assets							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING - equity securities of non-financial entities listed on a major index in a recognised exchange	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Amount extremely high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount other assets				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - other equity securities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Amount extremely high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount other assets							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING - other equity securities	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Amount extremely high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount other assets				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - gold	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Amount extremely high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount other assets							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING - gold	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Amount extremely high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount other assets				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - other precious metals	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Amount extremely high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount other assets							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING - other precious metals	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Amount extremely high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount other assets				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - non-renewable loans and receivables	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
	SSM Categories						
ITEMS REQUIRING STABLE FUNDING - non-renewable loans and receivables	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant			
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS REQUIRING STABLE FUNDING - non-renewable loans and receivables reported in 1.9 that are collateralised by real estate	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS REQUIRING STABLE FUNDING - non-renewable loans and receivables reported in 1.9 that are collateralised by real estate	SSM Categories			
	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - derivatives receivables	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS REQUIRING STABLE FUNDING - derivatives receivables	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - any other assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
	SSM Categories						
ITEMS REQUIRING STABLE FUNDING - any other assets	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant			
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS REQUIRING STABLE FUNDING - assets deducted from own funds not requiring stable funding	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS REQUIRING STABLE FUNDING - assets deducted from own funds not requiring stable funding	SSM Categories			
	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							

ITEMS REQUIRING STABLE FUNDING - undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.	SSM Categories			
	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>within three months</i>				

ITEMS PROVIDING STABLE FUNDING	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

	SSM Categories			
ITEMS PROVIDING STABLE FUNDING	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
ITEMS PROVIDING STABLE FUNDING - own funds after deduction have been applied where appropriate	A. Large	B. Medium	C. Small				
<i>after 12 months</i>							

	SSM Categories			
ITEMS PROVIDING STABLE FUNDING - own funds after deduction have been applied where appropriate	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>after 12 months</i>				

ITEMS PROVIDING STABLE FUNDING - retail deposits	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
	SSM Categories						
ITEMS PROVIDING STABLE FUNDING - retail deposits	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant			
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS PROVIDING STABLE FUNDING - liabilities from customers that are not financial customers	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS PROVIDING STABLE FUNDING - liabilities from customers that are not financial customers	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS PROVIDING STABLE FUNDING - liabilities from customers that are financial customers	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS PROVIDING STABLE FUNDING - liabilities from customers that are financial customers	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS PROVIDING STABLE FUNDING - liabilities resulting from securities issued qualifying for the treatment in Article 129(4) or (5)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS PROVIDING STABLE FUNDING - liabilities resulting from securities issued qualifying for the treatment in Article 129(4) or (5)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS PROVIDING STABLE FUNDING - liabilities resulting from securities defined in Article 52(4) of Directive 2009/65/EC	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS PROVIDING STABLE FUNDING - liabilities resulting from securities defined in Article 52(4) of Directive 2009/65/EC	SSM Categories			
	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS PROVIDING STABLE FUNDING - other liabilities resulting from securities issued	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS PROVIDING STABLE FUNDING - other liabilities resulting from securities issued	SSM Categories			
	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS PROVIDING STABLE FUNDING - liabilities from derivatives payables contracts	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS PROVIDING STABLE FUNDING - liabilities from derivatives payables contracts	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS PROVIDING STABLE FUNDING - any other liabilities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
	SSM Categories						
ITEMS PROVIDING STABLE FUNDING - any other liabilities	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant			
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

CBD Annual - Asset encumbrance							
Carrying amount of encumbered assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Assets of the reporting institution*							
<i>Loans on demand</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>of which: covered bonds</i>							
<i>of which: asset-backed securities</i>							
<i>of which: issued by general governments</i>							
<i>of which: issued by financial corporations</i>							
<i>of which: issued by non-financial corporations</i>							
<i>Loans and advances other than loans on demand</i>							
<i>of which: mortgage loans</i>							
<i>Other assets</i>							

CBD Annual - Asset encumbrance				
Carrying amount of encumbered assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Assets of the reporting institution*				
<i>Loans on demand</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>of which: covered bonds</i>				
<i>of which: asset-backed securities</i>				
<i>of which: issued by general governments</i>				
<i>of which: issued by financial corporations</i>				
<i>of which: issued by non-financial corporations</i>				
<i>Loans and advances other than loans on demand</i>				
<i>of which: mortgage loans</i>				
<i>Other assets</i>				

Carrying amount of encumbered assets of which: issued by other entities of the group	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Assets of the reporting institution							
<i>Loans on demand</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>of which: covered bonds</i>							
<i>of which: asset-backed securities</i>							
<i>of which: issued by financial corporations</i>							
<i>of which: issued by non-financial corporations</i>							
<i>Loans and advances other than loans on demand</i>							
<i>of which: mortgage loans</i>							
<i>Other assets</i>							

Carrying amount of encumbered assets of which: issued by other entities of the group	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Assets of the reporting institution				
<i>Loans on demand</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>of which: covered bonds</i>				
<i>of which: asset-backed securities</i>				
<i>of which: issued by financial corporations</i>				
<i>of which: issued by non-financial corporations</i>				
<i>Loans and advances other than loans on demand</i>				
<i>of which: mortgage loans</i>				
<i>Other assets</i>				

Carrying amount of encumbered assets of which: central bank's eligible	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Assets of the reporting institution							
<i>Loans on demand</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>of which: covered bonds</i>							
<i>of which: asset-backed securities</i>							
<i>of which: issued by general governments</i>							
<i>of which: issued by financial corporations</i>							
<i>of which: issued by non-financial corporations</i>							
<i>Loans and advances other than loans on demand</i>							
<i>of which: mortgage loans</i>							
<i>Other assets</i>							

Carrying amount of encumbered assets of which: central bank's eligible	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Assets of the reporting institution				
<i>Loans on demand</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>of which: covered bonds</i>				
<i>of which: asset-backed securities</i>				
<i>of which: issued by general governments</i>				
<i>of which: issued by financial corporations</i>				
<i>of which: issued by non-financial corporations</i>				
<i>Loans and advances other than loans on demand</i>				
<i>of which: mortgage loans</i>				
<i>Other assets</i>				

Carrying amount of non-encumbered assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Assets of the reporting institution*							
<i>Loans on demand</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>of which: covered bonds</i>							
<i>of which: asset-backed securities</i>							
<i>of which: issued by general governments</i>							
<i>of which: issued by financial corporations</i>							
<i>of which: issued by non-financial corporations</i>							
<i>Loans and advances other than loans on demand</i>							
<i>of which: mortgage loans</i>							
<i>Other assets</i>							

Carrying amount of non-encumbered assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Assets of the reporting institution*				
<i>Loans on demand</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>of which: covered bonds</i>				
<i>of which: asset-backed securities</i>				
<i>of which: issued by general governments</i>				
<i>of which: issued by financial corporations</i>				
<i>of which: issued by non-financial corporations</i>				
<i>Loans and advances other than loans on demand</i>				
<i>of which: mortgage loans</i>				
<i>Other assets</i>				

Carrying amount of non-encumbered assets of which: issued by other entities of the group	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Assets of the reporting institution							
<i>Loans on demand</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>of which: covered bonds</i>							
<i>of which: asset-backed securities</i>							
<i>of which: issued by financial corporations</i>							
<i>of which: issued by non-financial corporations</i>							
<i>Loans and advances other than loans on demand</i>							
<i>of which: mortgage loans</i>							
<i>Other assets</i>							

Carrying amount of non-encumbered assets of which: issued by other entities of the group	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Assets of the reporting institution				
<i>Loans on demand</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>of which: covered bonds</i>				
<i>of which: asset-backed securities</i>				
<i>of which: issued by financial corporations</i>				
<i>of which: issued by non-financial corporations</i>				
<i>Loans and advances other than loans on demand</i>				
<i>of which: mortgage loans</i>				
<i>Other assets</i>				

Carrying amount of non-encumbered assets of which: central bank's eligible	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Assets of the reporting institution							
<i>Loans on demand</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>of which: covered bonds</i>							
<i>of which: asset-backed securities</i>							
<i>of which: issued by general governments</i>							
<i>of which: issued by financial corporations</i>							
<i>of which: issued by non-financial corporations</i>							
<i>Loans and advances other than loans on demand</i>							
<i>of which: mortgage loans</i>							
<i>Other assets</i>							

Carrying amount of non-encumbered assets of which: central bank's eligible	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Assets of the reporting institution				
<i>Loans on demand</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>of which: covered bonds</i>				
<i>of which: asset-backed securities</i>				
<i>of which: issued by general governments</i>				
<i>of which: issued by financial corporations</i>				
<i>of which: issued by non-financial corporations</i>				
<i>Loans and advances other than loans on demand</i>				
<i>of which: mortgage loans</i>				
<i>Other assets</i>				

Collateral received by the reporting institution	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Fair value of encumbered collateral received or own debt securities issued*							
Fair value of non-encumbered collateral received or own debt securities issued available for encumbrance*							

Collateral received by the reporting institution	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Fair value of encumbered collateral received or own debt securities issued*				
Fair value of non-encumbered collateral received or own debt securities issued available for encumbrance*				

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Table x.x	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
OWN FUNDS							
TIER 1 CAPITAL*							
COMMON EQUITY TIER 1 CAPITAL*							
Capital instruments eligible as CET1 Capital							
<i>Paid up capital instruments</i>							
<i>Memorandum item: Capital instruments not eligible</i>							
<i>Share premium</i>							
<i>(-) Own CET1 instruments</i>							
<i>(-) Actual or contingent obligations to purchase own CET1 instruments</i>							
Retained earnings							
<i>Previous years retained earnings</i>							
<i>Profit or loss eligible</i>							
Adjustments to CET1							

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Table x.x	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Accumulated other comprehensive income							
Other reserves							
Funds for general banking risk							
Transitional adjustments due to grandfathered CET1 Capital instruments							
Minority interest given recognition in CET1 capital							
Transitional adjustments due to additional minority interests							
Adjustments to CET1 due to prudential filters							
Other transitional adjustments to CET1 Capital							
CET1 capital elements or deductions - other							
Deductions from CET1							
(-) Goodwill							
(-) Other intangible assets							

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Table x.x	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities							
(-) IRB shortfall of credit risk adjustments to expected losses							
(-) Defined benefit pension fund assets							
(-) Excess of deduction from AT1 items over AT1 Capital							
ADDITIONAL TIER 1 CAPITAL							
Capital instruments eligible as AT1 Capital							
<i>Paid up capital instruments</i>							
<i>Memorandum item: Capital instruments not eligible</i>							
<i>Share premium</i>							
(-) Own AT1 instruments							
(-) Actual or contingent obligations to purchase own AT1 instruments							

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Table x.x	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Transitional adjustments due to grandfathered AT1 Capital instruments							
Instruments issued by subsidiaries that are given recognition in AT1 Capital							
Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries							
(-) Excess of deduction from T2 items over T2 Capital							
Other transitional adjustments to AT1 Capital							
Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)							
(-) Additional deductions of AT1 Capital due to Article 3 CRR							
AT1 capital elements or deductions - other							
TIER 2 CAPITAL							
Capital instruments and subordinated loans eligible as T2 Capital							

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Table x.x	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>Paid up capital instruments and subordinated loans</i>							
<i>Memorandum item: Capital instruments and subordinated loans not eligible</i>							
<i>Share premium</i>							
<i>(-) Own T2 instruments</i>							
<i>(-) Actual or contingent obligations to purchase own T2 instruments</i>							
Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans							
Instruments issued by subsidiaries that are given recognition in T2 Capital							
Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries							
IRB Excess of provisions over expected losses eligible							
SA General credit risk adjustments							
Other transitional adjustments to T2 Capital							

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Table x.x	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Excess of deduction from T2 items over T2 Capital (deducted in AT1)							
(-) Additional deductions of T2 Capital due to Article 3 CRR							
T2 capital elements or deductions - other							

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Table x.x	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
OWN FUNDS				
TIER 1 CAPITAL*				
COMMON EQUITY TIER 1 CAPITAL*				
Capital instruments eligible as CET1 Capital				
<i>Paid up capital instruments</i>				
<i>Memorandum item: Capital instruments not eligible</i>				
<i>Share premium</i>				
<i>(-) Own CET1 instruments</i>				
<i>(-) Actual or contingent obligations to purchase own CET1 instruments</i>				
Retained earnings				
<i>Previous years retained earnings</i>				
<i>Profit or loss eligible</i>				
Adjustments to CET1				

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Table x.x	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Accumulated other comprehensive income				
Other reserves				
Funds for general banking risk				
Transitional adjustments due to grandfathered CET1 Capital instruments				
Minority interest given recognition in CET1 capital				
Transitional adjustments due to additional minority interests				
Adjustments to CET1 due to prudential filters				
Other transitional adjustments to CET1 Capital				
CET1 capital elements or deductions - other				
Deductions from CET1				
(-) Goodwill				
(-) Other intangible assets				

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Table x.x	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities				
(-) IRB shortfall of credit risk adjustments to expected losses				
(-) Defined benefit pension fund assets				
(-) Excess of deduction from AT1 items over AT1 Capital				
ADDITIONAL TIER 1 CAPITAL				
Capital instruments eligible as AT1 Capital				
<i>Paid up capital instruments</i>				
<i>Memorandum item: Capital instruments not eligible</i>				
<i>Share premium</i>				
(-) Own AT1 instruments				
(-) Actual or contingent obligations to purchase own AT1 instruments				

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Table x.x	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Transitional adjustments due to grandfathered AT1 Capital instruments				
Instruments issued by subsidiaries that are given recognition in AT1 Capital				
Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries				
(-) Excess of deduction from T2 items over T2 Capital				
Other transitional adjustments to AT1 Capital				
Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)				
(-) Additional deductions of AT1 Capital due to Article 3 CRR				
AT1 capital elements or deductions - other				
TIER 2 CAPITAL				
Capital instruments and subordinated loans eligible as T2 Capital				

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Table x.x	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>Paid up capital instruments and subordinated loans</i>				
<i>Memorandum item: Capital instruments and subordinated loans not eligible</i>				
<i>Share premium</i>				
<i>(-) Own T2 instruments</i>				
<i>(-) Actual or contingent obligations to purchase own T2 instruments</i>				
Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans				
Instruments issued by subsidiaries that are given recognition in T2 Capital				
Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries				
IRB Excess of provisions over expected losses eligible				
SA General credit risk adjustments				
Other transitional adjustments to T2 Capital				

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Table x.x	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Excess of deduction from T2 items over T2 Capital (deducted in AT1)				
(-) Additional deductions of T2 Capital due to Article 3 CRR				
T2 capital elements or deductions - other				

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Original exposure pre-conversion factors	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES*							
Standardised approach (SA)							
<i>SA exposure classes excluding securitisation positions</i>							
<i>Central governments or central banks</i>							
<i>Regional governments or local authorities</i>							
<i>Public sector entities</i>							
<i>Multilateral Development Banks</i>							
<i>International Organisations</i>							
<i>Institutions</i>							
<i>Corporates</i>							
<i>Retail</i>							
<i>Secured by mortgages on immovable property</i>							

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Original exposure pre-conversion factors	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>Exposures in default</i>							
<i>Items associated with particular high risk</i>							
<i>Covered bonds</i>							
<i>Claims on institutions and corporates with a short-term credit assessment</i>							
<i>Collective investments undertakings (CIU)</i>							
<i>Equity</i>							
<i>Other items</i>							
<i>Securitisation positions SA</i>							
Internal ratings based Approach (IRB)*							
<i>IRB approaches when neither own estimates of LGD nor Conversion Factors are used</i>							
<i>Central governments and central banks</i>							
<i>Institutions</i>							
<i>Corporates - SME</i>							
<i>Corporates - Specialised Lending</i>							
<i>Corporates - Other</i>							

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Original exposure pre-conversion factors	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>IRB approaches when own estimates of LGD and/or Conversion Factors are used</i>							
<i>Central governments and central banks</i>							
<i>Institutions</i>							
<i>Corporates - SME</i>							
<i>Corporates - Specialised Lending</i>							
<i>Corporates - Other</i>							
<i>Retail - Secured by real estate SME</i>							
<i>Retail - Secured by real estate non-SME</i>							
<i>Retail - Qualifying revolving</i>							
<i>Retail - Other SME</i>							
<i>Retail - Other non-SME</i>							
<i>Equity IRB</i>							
<i>Securitisation positions IRB</i>							

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Original exposure pre-conversion factors	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES*				
Standardised approach (SA)				
<i>SA exposure classes excluding securitisation positions</i>				
<i>Central governments or central banks</i>				
<i>Regional governments or local authorities</i>				
<i>Public sector entities</i>				
<i>Multilateral Development Banks</i>				
<i>International Organisations</i>				
<i>Institutions</i>				
<i>Corporates</i>				
<i>Retail</i>				
<i>Secured by mortgages on immovable property</i>				

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Original exposure pre-conversion factors	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>Exposures in default</i>				
<i>Items associated with particular high risk</i>				
<i>Covered bonds</i>				
<i>Claims on institutions and corporates with a short-term credit assessment</i>				
<i>Collective investments undertakings (CIU)</i>				
<i>Equity</i>				
<i>Other items</i>				
<i>Securitisation positions SA</i>				
Internal ratings based Approach (IRB)*				
<i>IRB approaches when neither own estimates of LGD nor Conversion Factors are used</i>				
<i>Central governments and central banks</i>				
<i>Institutions</i>				
<i>Corporates - SME</i>				
<i>Corporates - Specialised Lending</i>				
<i>Corporates - Other</i>				

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Original exposure pre-conversion factors	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>IRB approaches when own estimates of LGD and/or Conversion Factors are used</i>				
<i>Central governments and central banks</i>				
<i>Institutions</i>				
<i>Corporates - SME</i>				
<i>Corporates - Specialised Lending</i>				
<i>Corporates - Other</i>				
<i>Retail - Secured by real estate SME</i>				
<i>Retail - Secured by real estate non-SME</i>				
<i>Retail - Qualifying revolving</i>				
<i>Retail - Other SME</i>				
<i>Retail - Other non-SME</i>				
<i>Equity IRB</i>				
<i>Securitisation positions IRB</i>				

Value adjustments	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Standardised approach (SA)							
<i>SA exposure classes excluding securitisation positions</i>							
<i>Central governments or central banks</i>							
<i>Regional governments or local authorities</i>							
<i>Public sector entities</i>							
<i>Multilateral Development Banks</i>							
<i>International Organisations</i>							
<i>Institutions</i>							
<i>Corporates</i>							
<i>Retail</i>							
<i>Secured by mortgages on immovable property</i>							
<i>Exposures in default</i>							
<i>Items associated with particular high risk</i>							
<i>Covered bonds</i>							
<i>Claims on institutions and corporates with a short-term credit assessment</i>							

Value adjustments	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>Collective investments undertakings (CIU)</i>							
<i>Equity</i>							
<i>Other items</i>							
<i>Securitisation positions SA</i>							
Internal ratings based Approach (IRB)							
<i>IRB approaches when neither own estimates of LGD nor Conversion Factors are used</i>							
<i>Central governments and central banks</i>							
<i>Institutions</i>							
<i>Corporates - SME</i>							
<i>Corporates - Specialised Lending</i>							
<i>Corporates - Other</i>							
<i>IRB approaches when own estimates of LGD and/or Conversion Factors are used</i>							
<i>Central governments and central banks</i>							
<i>Institutions</i>							
<i>Corporates - SME</i>							
<i>Corporates - Specialised Lending</i>							

Value adjustments	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>Corporates - Other</i>							
<i>Retail - Secured by real estate SME</i>							
<i>Retail - Secured by real estate non-SME</i>							
<i>Retail - Qualifying revolving</i>							
<i>Retail - Other SME</i>							
<i>Retail - Other non-SME</i>							
<i>Securitisation positions IRB</i>							

Value adjustments	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Standardised approach (SA)				
<i>SA exposure classes excluding securitisation positions</i>				
<i>Central governments or central banks</i>				
<i>Regional governments or local authorities</i>				
<i>Public sector entities</i>				
<i>Multilateral Development Banks</i>				
<i>International Organisations</i>				
<i>Institutions</i>				
<i>Corporates</i>				
<i>Retail</i>				
<i>Secured by mortgages on immovable property</i>				
<i>Exposures in default</i>				
<i>Items associated with particular high risk</i>				
<i>Covered bonds</i>				
<i>Claims on institutions and corporates with a short-term credit assessment</i>				

	SSM Categories			
Value adjustments	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>Collective investments undertakings (CIU)</i>				
<i>Equity</i>				
<i>Other items</i>				
<i>Securitisation positions SA</i>				
Internal ratings based Approach (IRB)				
<i>IRB approaches when neither own estimates of LGD nor Conversion Factors are used</i>				
<i>Central governments and central banks</i>				
<i>Institutions</i>				
<i>Corporates - SME</i>				
<i>Corporates - Specialised Lending</i>				
<i>Corporates - Other</i>				
<i>IRB approaches when own estimates of LGD and/or Conversion Factors are used</i>				
<i>Central governments and central banks</i>				
<i>Institutions</i>				
<i>Corporates - SME</i>				
<i>Corporates - Specialised Lending</i>				

	SSM Categories			
Value adjustments	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>Corporates - Other</i>				
<i>Retail - Secured by real estate SME</i>				
<i>Retail - Secured by real estate non-SME</i>				
<i>Retail - Qualifying revolving</i>				
<i>Retail - Other SME</i>				
<i>Retail - Other non-SME</i>				
<i>Securitisation positions IRB</i>				

Risk weighted exposure amounts	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES*							
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES							
Standardised approach (SA)							
<i>SA exposure classes excluding securitisation positions</i>							
<i>Central governments or central banks</i>							
<i>Regional governments or local authorities</i>							
<i>Public sector entities</i>							
<i>Multilateral Development Banks</i>							
<i>International Organisations</i>							
<i>Institutions</i>							
<i>Corporates</i>							
<i>Retail</i>							
<i>Secured by mortgages on immovable property</i>							
<i>Exposures in default</i>							

Risk weighted exposure amounts	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>Items associated with particular high risk</i>							
<i>Covered bonds</i>							
<i>Claims on institutions and corporates with a short-term credit assessment</i>							
<i>Collective investments undertakings (CIU)</i>							
<i>Equity</i>							
<i>Other items</i>							
<i>Securitisation positions SA</i>							
Internal ratings based Approach (IRB)							
<i>IRB approaches when neither own estimates of LGD nor Conversion Factors are used</i>							
<i>Central governments and central banks</i>							
<i>Institutions</i>							
<i>Corporates - SME</i>							
<i>Corporates - Specialised Lending</i>							
<i>Corporates - Other</i>							

Risk weighted exposure amounts	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
<i>IRB approaches when own estimates of LGD and/or Conversion Factors are used</i>							
<i>Central governments and central banks</i>							
<i>Institutions</i>							
<i>Corporates - SME</i>							
<i>Corporates - Specialised Lending</i>							
<i>Corporates - Other</i>							
<i>Retail - Secured by real estate SME</i>							
<i>Retail - Secured by real estate non-SME</i>							
<i>Retail - Qualifying revolving</i>							
<i>Retail - Other SME</i>							
<i>Retail - Other non-SME</i>							
<i>Equity IRB</i>							
<i>Securitisation positions IRB</i>							
<i>Other non credit-obligation assets</i>							
Risk exposure amount for contributions to the default fund of a CCP							

Risk weighted exposure amounts	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY							
TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS							
Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)							
<i>Traded debt instruments</i>							
<i>Equity</i>							
<i>Foreign Exchange</i>							
<i>Commodities</i>							
Risk exposure amount for Position, foreign exchange and commodities risks under internal models (IM)							
TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)							
OpR Basic indicator approach (BIA)							
OpR Standardised (STA) / Alternative Standardised (ASA) approaches							
OpR Advanced measurement approaches (AMA)							

Risk weighted exposure amounts	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT							
Advanced method							
Standardised method							
Based on OEM							
TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK							
OTHER RISK EXPOSURE AMOUNTS							
Of which: Additional stricter prudential requirements based on Art 458							
<i>Of which: requirements for large exposures</i>							
<i>Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property</i>							
<i>Of which: due to intra financial sector exposures</i>							
Of which: Additional stricter prudential requirements based on Art 459							
Of which: Additional risk exposure amount due to Article 3 CRR							

	SSM Categories			
Risk weighted exposure amounts	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES*				
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES				
Standardised approach (SA)				
<i>SA exposure classes excluding securitisation positions</i>				
<i>Central governments or central banks</i>				
<i>Regional governments or local authorities</i>				
<i>Public sector entities</i>				
<i>Multilateral Development Banks</i>				
<i>International Organisations</i>				
<i>Institutions</i>				
<i>Corporates</i>				
<i>Retail</i>				
<i>Secured by mortgages on immovable property</i>				
<i>Exposures in default</i>				

	SSM Categories			
Risk weighted exposure amounts	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>Items associated with particular high risk</i>				
<i>Covered bonds</i>				
<i>Claims on institutions and corporates with a short-term credit assessment</i>				
<i>Collective investments undertakings (CIU)</i>				
<i>Equity</i>				
<i>Other items</i>				
<i>Securitisation positions SA</i>				
Internal ratings based Approach (IRB)				
<i>IRB approaches when neither own estimates of LGD nor Conversion Factors are used</i>				
<i>Central governments and central banks</i>				
<i>Institutions</i>				
<i>Corporates - SME</i>				
<i>Corporates - Specialised Lending</i>				
<i>Corporates - Other</i>				

Risk weighted exposure amounts	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
<i>IRB approaches when own estimates of LGD and/or Conversion Factors are used</i>				
<i>Central governments and central banks</i>				
<i>Institutions</i>				
<i>Corporates - SME</i>				
<i>Corporates - Specialised Lending</i>				
<i>Corporates - Other</i>				
<i>Retail - Secured by real estate SME</i>				
<i>Retail - Secured by real estate non-SME</i>				
<i>Retail - Qualifying revolving</i>				
<i>Retail - Other SME</i>				
<i>Retail - Other non-SME</i>				
<i>Equity IRB</i>				
<i>Securitisation positions IRB</i>				
<i>Other non credit-obligation assets</i>				
Risk exposure amount for contributions to the default fund of a CCP				

	SSM Categories			
Risk weighted exposure amounts	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY				
TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS				
Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)				
<i>Traded debt instruments</i>				
<i>Equity</i>				
<i>Foreign Exchange</i>				
<i>Commodities</i>				
Risk exposure amount for Position, foreign exchange and commodities risks under internal models (IM)				
TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)				
OpR Basic indicator approach (BIA)				
OpR Standardised (STA) / Alternative Standardised (ASA) approaches				
OpR Advanced measurement approaches (AMA)				

	SSM Categories			
Risk weighted exposure amounts	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT				
Advanced method				
Standardised method				
Based on OEM				
TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK				
OTHER RISK EXPOSURE AMOUNTS				
Of which: Additional stricter prudential requirements based on Art 458				
<i>Of which: requirements for large exposures</i>				
<i>Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property</i>				
<i>Of which: due to intra financial sector exposures</i>				
Of which: Additional stricter prudential requirements based on Art 459				
Of which: Additional risk exposure amount due to Article 3 CRR				

Expected loss amount	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Internal ratings based Approach (IRB)							
<i>IRB approaches when neither own estimates of LGD nor Conversion Factors are used</i>							
Central governments and central banks							
Institutions							
Corporates - SME							
Corporates - Specialised Lending							
Corporates - Other							
<i>IRB approaches when own estimates of LGD and/or Conversion Factors are used</i>							
Central governments and central banks							
Institutions							
Corporates - SME							
Corporates - Specialised Lending							
Corporates - Other							
Retail - Secured by real estate SME							
Retail - Secured by real estate non-SME							
Retail - Qualifying revolving							
Retail - Other SME							
Retail - Other non-SME							
Equity IRB							

Expected loss amount	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Internal ratings based Approach (IRB)				
<i>IRB approaches when neither own estimates of LGD nor Conversion Factors are used</i>				
<i>Central governments and central banks</i>				
<i>Institutions</i>				
<i>Corporates - SME</i>				
<i>Corporates - Specialised Lending</i>				
<i>Corporates - Other</i>				
<i>IRB approaches when own estimates of LGD and/or Conversion Factors are used</i>				
<i>Central governments and central banks</i>				
<i>Institutions</i>				
<i>Corporates - SME</i>				
<i>Corporates - Specialised Lending</i>				
<i>Corporates - Other</i>				
<i>Retail - Secured by real estate SME</i>				
<i>Retail - Secured by real estate non-SME</i>				
<i>Retail - Qualifying revolving</i>				
<i>Retail - Other SME</i>				
<i>Retail - Other non-SME</i>				
<i>Equity IRB</i>				

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Capital buffers and Pillar II requirements	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Combined buffer requirement							
Capital conservation buffer							
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State							
Institution specific countercyclical capital buffer							
Systemic risk buffer							
Systemical important institution buffer							
Global Systemically Important Institution buffer							
Other Systemically Important Institution buffer							
Own funds requirements related to Pillar II adjustments							

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Capital buffers and Pillar II requirements	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Combined buffer requirement				
Capital conservation buffer				
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State				
Institution specific countercyclical capital buffer				
Systemic risk buffer				
Systemically important institution buffer				
Global Systemically Important Institution buffer				
Other Systemically Important Institution buffer				
Own funds requirements related to Pillar II adjustments				

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY							
Credit risk - number of institutions by approach	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Standardised Approach							
Foundation IRB							
Advanced IRB							
Total number of institutions (using one or more of the credit risk approaches)							

CBD Annual - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY				
Credit risk - number of institutions by approach	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Standardised Approach				
Foundation IRB				
Advanced IRB				
Total number of institutions (using one or more of the credit risk approaches)				

Market risk - number of institutions by approach	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Standardised Approach							
Internal Models							
Total number of institutions (using one or more of the market risk approaches)							

Market risk - number of institutions by approach	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Standardised Approach				
Internal Models				
Total number of institutions (using one or more of the market risk approaches)				

Operational risk - number of institutions by approach	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Basic Indicator Approach							
Standardised Approach / Alternative Standardised							
Advanced Measurement Approach							
Total number of institutions (using one or more of the operational risk approaches)							

Operational risk - number of institutions by approach	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Basic Indicator Approach				
Standardised Approach / Alternative Standardised				
Advanced Measurement Approach				
Total number of institutions (using one or more of the operational risk approaches)				

CBD Annual -Number of institutions							
Solvency ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
< 8							
8 - 12							
12 - 16							
16 - 20							
> 20							

CBD Annual -Number of institutions				
Solvency ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
< 8				
8 - 12				
12 - 16				
16 - 20				
> 20				

Tier 1 ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
< 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

Tier 1 ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
< 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

Core Equity Tier 1 ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
< 4							
4 - 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

Core Equity Tier 1 ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
< 4				
4 - 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

CBD Annual -TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES							
Solvency ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
< 8							
8 - 12							
12 - 16							
16 - 20							
> 20							

CBD Annual -TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES				
Solvency ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
< 8				
8 - 12				
12 - 16				
16 - 20				
> 20				

Tier 1 ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
< 6							
6 - 8							
8 - 12							
12-16							
>16							

Tier 1 ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
< 6				
6 - 8				
8 - 12				
12-16				
>16				

Core Equity Tier 1 ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
< 4							
4 - 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

Core Equity Tier 1 ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
< 4				
4 - 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

CBD Annual - Assets							
Solvency ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
< 8							
8 - 12							
12 - 16							
16 - 20							
> 20							

CBD Annual - Assets				
Solvency ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
< 8				
8 - 12				
12 - 16				
16 - 20				
> 20				

Tier 1 ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
< 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

Tier 1 ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
< 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

Core Equity Tier 1 ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
< 4							
4 - 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

Core Equity Tier 1 ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
< 4				
4 - 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

CBD Quarterly - Reporters							
Reporting population	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
No. of stand-alone credit institutions							
No. of credit institutions consolidated in banking groups							
No. of banking groups							
Total number of credit institutions*							

CBD Quarterly - Reporters				
Reporting population	SSM Categories			
	Foreign euro area (EA) controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
No. of stand-alone credit institutions				
No. of credit institutions consolidated in banking groups				
No. of banking groups				
Total number of credit institutions*				

CBD Quarterly - Profitability and efficiency - IFRS FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Interest income*							
<i>Financial assets held for trading</i>							
<i>Financial assets designated at fair value through profit or loss</i>							
<i>Available-for-sale financial assets</i>							
<i>Loans and receivables*</i>							
<i>Held-to-maturity investments</i>							
<i>Derivatives - Hedge accounting, interest rate risk</i>							
<i>Other assets</i>							
<i>Interest income on liabilities</i>							
(Interest expenses)							
<i>(Financial liabilities held for trading)</i>							
<i>(Financial liabilities designated at fair value through profit or loss)</i>							

CBD Quarterly - Profitability and efficiency - IFRS FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
<i>(Financial liabilities measured at amortised cost)</i>							
<i>(Derivatives - Hedge accounting, interest rate risk)</i>							
<i>(Other liabilities)</i>							
<i>(Interest expense on assets)</i>							
Dividend income							
Fee and commission income							
(Fee and commission expenses)							
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss							
Gains or (-) losses on financial assets and liabilities held for trading, net							
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net							
Gains or (-) losses from hedge accounting, net							
Exchange differences, net							
Other operating income							
(Other operating expenses)							
Total operating income, net							

CBD Quarterly - Profitability and efficiency - IFRS FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
(Administration costs)							
<i>(Staff expenses)</i>							
<i>(Other administrative expenses)</i>							
(Depreciation)							
(Provisions or (-) reversal of provisions)							
<i>(Commitments and guarantees given)</i>							
<i>(Other provisions)</i>							
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)							
<i>(Financial assets measured at cost [unquoted equity])</i>							
<i>(Available-for-sale financial assets)</i>							
<i>(Loans and receivables [including finance leases])</i>							
<i>(Held to maturity investments)</i>							
(Impairment or (-) reversal of impairment on non-financial assets)							

CBD Quarterly - Profitability and efficiency - IFRS FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
(Tax expense or (-) income related to profit or loss from continuing operations)							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR							

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Interest income*				
<i>Financial assets held for trading</i>				
<i>Financial assets designated at fair value through profit or loss</i>				
<i>Available-for-sale financial assets</i>				
<i>Loans and receivables*</i>				
<i>Held-to-maturity investments</i>				
<i>Derivatives - Hedge accounting, interest rate risk</i>				
<i>Other assets</i>				
<i>Interest income on liabilities</i>				
(Interest expenses)				
<i>(Financial liabilities held for trading)</i>				
<i>(Financial liabilities designated at fair value through profit or loss)</i>				

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
<i>(Financial liabilities measured at amortised cost)</i>				
<i>(Derivatives - Hedge accounting, interest rate risk)</i>				
<i>(Other liabilities)</i>				
<i>(Interest expense on assets)</i>				
Dividend income				
Fee and commission income				
(Fee and commission expenses)				
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss				
Gains or (-) losses on financial assets and liabilities held for trading, net				
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net				
Gains or (-) losses from hedge accounting, net				
Exchange differences, net				
Other operating income				
(Other operating expenses)				
Total operating income, net				

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
(Administration costs)				
<i>(Staff expenses)</i>				
<i>(Other administrative expenses)</i>				
(Depreciation)				
(Provisions or (-) reversal of provisions)				
<i>(Commitments and guarantees given)</i>				
<i>(Other provisions)</i>				
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)				
<i>(Financial assets measured at cost [unquoted equity])</i>				
<i>(Available-for-sale financial assets)</i>				
<i>(Loans and receivables [including finance leases])</i>				
<i>(Held to maturity investments)</i>				
(Impairment or (-) reversal of impairment on non-financial assets)				

CBD Quarterly - Profitability and efficiency - IFRS FINREP

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
(Tax expense or (-) income related to profit or loss from continuing operations)				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS FOR THE YEAR				

CBD Quarterly- Profitability and efficiency - GAAP FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Interest income							
(Interest expenses)							
Dividend income							
Fee and commission income							
(Fee and commission expenses)							
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss							
Gains or (-) losses on financial assets and liabilities held for trading, net							
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net							
Gains or (-) losses on non-trading financial assets and liabilities, net							
Gains or (-) losses from hedge accounting, net							
Exchange differences, net							
Other operating income							

CBD Quarterly- Profitability and efficiency - GAAP FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
(Other operating expenses)							
Total operating income, net							
(Administration costs)							
<i>(Staff expenses)</i>							
<i>(Other administrative expenses)</i>							
(Depreciation)							
(Provisions or (-) reversal of provisions)							
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)							
(Impairment or (-) reversal of impairment on non-financial assets)							
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR							

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Interest income				
(Interest expenses)				
Dividend income				
Fee and commission income				
(Fee and commission expenses)				
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss				
Gains or (-) losses on financial assets and liabilities held for trading, net				
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net				
Gains or (-) losses on non-trading financial assets and liabilities, net				
Gains or (-) losses from hedge accounting, net				
Exchange differences, net				
Other operating income				

CBD Quarterly- Profitability and efficiency - GAAP FINREP

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
(Other operating expenses)				
Total operating income, net				
(Administration costs)				
<i>(Staff expenses)</i>				
<i>(Other administrative expenses)</i>				
(Depreciation)				
(Provisions or (-) reversal of provisions)				
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)				
(Impairment or (-) reversal of impairment on non-financial assets)				
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS FOR THE YEAR				

CBD Quarterly- Profitability and efficiency - NON-FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Net interest income							
<i>Interest income</i>							
<i>(Interest expenses)</i>							
Dividend income							
Net fee and commission income							
<i>Fee and commission income</i>							
<i>(Fee and commission expenses)</i>							
Trading and foreign exchange results							
Other operating income							
(Other operating expenses)							
Total operating income, net							
(Administration costs)							
<i>(Staff expenses)</i>							
<i>(Other administrative expenses)</i>							
(Depreciation)							
(Provisions or (-) reversal of provisions)							

CBD Quarterly- Profitability and efficiency - NON-FINREP

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)							
(Impairment or (-) reversal of impairment on non-financial assets)							
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR							

CBD Quarterly- Profitability and efficiency - NON-FINREP

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Net interest income				
<i>Interest income</i>				
<i>(Interest expenses)</i>				
Dividend income				
Net fee and commission income				
<i>Fee and commission income</i>				
<i>(Fee and commission expenses)</i>				
Trading and foreign exchange results				
Other operating income				
(Other operating expenses)				
Total operating income, net				
(Administration costs)				
<i>(Staff expenses)</i>				
<i>(Other administrative expenses)</i>				
(Depreciation)				
(Provisions or (-) reversal of provisions)				

CBD Quarterly- Profitability and efficiency - NON-FINREP

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)				
(Impairment or (-) reversal of impairment on non-financial assets)				
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS FOR THE YEAR				

CBD Quarterly - Profitability and efficiency - FULL SAMPLE

Consolidated Income Statement	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Net interest income*							
Dividend income							
Net fee and commission income*							
Trading and foreign exchange results*							
Other operating income							
Total operating income, net*							
(Total operating expenses)*							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR*							

CBD Quarterly - Profitability and efficiency - FULL SAMPLE

Consolidated Income Statement	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Net interest income*				
Dividend income				
Net fee and commission income*				
Trading and foreign exchange results*				
Other operating income				
Total operating income, net*				
(Total operating expenses)*				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS FOR THE YEAR*				

CBD Quarterly - BALANCE SHEET - IFRS FINREP

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Cash, cash balances at central banks and other demand deposits							
Financial assets held for trading							
<i>Derivatives held for trading</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Financial assets designated at fair value through profit or loss							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Available-for-sale financial assets							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances</i>							

CBD Quarterly - BALANCE SHEET - IFRS FINREP

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Loans and receivables							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Held-to-maturity investments							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Derivatives–Hedge accounting							
Intangible assets							
TOTAL ASSETS*							

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Cash, cash balances at central banks and other demand deposits				
Financial assets held for trading				
<i>Derivatives held for trading</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Financial assets designated at fair value through profit or loss				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Available-for-sale financial assets				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances</i>				

CBD Quarterly - BALANCE SHEET - IFRS FINREP

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Loans and receivables				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Held-to-maturity investments				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Derivatives–Hedge accounting				
Intangible assets				
TOTAL ASSETS*				

Liabilities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Financial liabilities held for trading							
<i>Derivatives held for trading</i>							
<i>Deposits</i>							
<i>Debt securities issued</i>							
Financial liabilities designated at fair value through profit or loss							
<i>Deposits</i>							
<i>Debt securities issued</i>							
Financial liabilities measured at amortised cost							
<i>Deposits</i>							
<i>Debt securities issued</i>							
Provisions							
TOTAL LIABILITIES							

Liabilities	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Financial liabilities held for trading				
<i>Derivatives held for trading</i>				
<i>Deposits</i>				
<i>Debt securities issued</i>				
Financial liabilities designated at fair value through profit or loss				
<i>Deposits</i>				
<i>Debt securities issued</i>				
Financial liabilities measured at amortised cost				
<i>Deposits</i>				
<i>Debt securities issued</i>				
Provisions				
TOTAL LIABILITIES				

Equity and minority interest	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Capital							
TOTAL EQUITY							
TOTAL LIABILITIES AND EQUITY							

Equity and minority interest	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Capital				
TOTAL EQUITY				
TOTAL LIABILITIES AND EQUITY				

Loan commitments, financial guarantees and other commitments	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Given							
<i>Loan commitments*</i>							
<i>Financial guarantees*</i>							
Received							
<i>Loan commitments*</i>							
<i>Financial guarantees*</i>							

Loan commitments, financial guarantees and other commitments	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Given				
<i>Loan commitments*</i>				
<i>Financial guarantees*</i>				
Received				
<i>Loan commitments*</i>				
<i>Financial guarantees*</i>				

CBD Quarterly - BALANCE SHEET - GAAP FINREP

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Cash, cash balances at central banks and other demand deposits							
Financial assets held for trading							
<i>Derivatives held for trading</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Non-trading non-derivative financial assets measured at fair value through profit or loss							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loan and advances</i>							
Non-trading non-derivative financial assets measured at fair value to equity							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loan and advances</i>							

CBD Quarterly - BALANCE SHEET - GAAP FINREP

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Non-trading debt instruments measured at a cost-based method							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Other non-trading non-derivative financial assets							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances</i>							
Derivatives—Hedge accounting							
Intangible assets							
TOTAL ASSETS*							

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Cash, cash balances at central banks and other demand deposits				
Financial assets held for trading				
<i>Derivatives held for trading</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Non-trading non-derivative financial assets measured at fair value through profit or loss				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loan and advances</i>				
Non-trading non-derivative financial assets measured at fair value to equity				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loan and advances</i>				

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Non-trading debt instruments measured at a cost-based method				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Other non-trading non-derivative financial assets				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances</i>				
Derivatives–Hedge accounting				
Intangible assets				
TOTAL ASSETS*				

Liabilities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Financial liabilities held for trading							
<i>Derivatives held for trading</i>							
<i>Deposits</i>							
<i>Debt securities issued</i>							
Provisions							
TOTAL LIABILITIES							

Liabilities	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Financial liabilities held for trading				
<i>Derivatives held for trading</i>				
<i>Deposits</i>				
<i>Debt securities issued</i>				
Provisions				
TOTAL LIABILITIES				

Equity and minority interest	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Capital							
TOTAL EQUITY							
TOTAL LIABILITIES AND EQUITY							

Equity and minority interest	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Capital				
TOTAL EQUITY				
TOTAL LIABILITIES AND EQUITY				

Loan commitments, financial guarantees and other commitments	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Given							
<i>Loan commitments*</i>							
<i>Financial guarantees*</i>							
Received							
<i>Loan commitments*</i>							
<i>Financial guarantees*</i>							

	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Loan commitments, financial guarantees and other commitments				
Given				
<i>Loan commitments*</i>				
<i>Financial guarantees*</i>				
Received				
<i>Loan commitments*</i>				
<i>Financial guarantees*</i>				

CBD Quarterly - BALANCE SHEET - NON-FINREP							
Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Cash, cash balances at central banks							
Loans and advances							
Debt securities							
Equity instruments							
Residual assets							
TOTAL ASSETS							
Memorandum items							
<i>Financial assets held for trading</i>							

CBD Quarterly - BALANCE SHEET - NON-FINREP

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Cash, cash balances at central banks				
Loans and advances				
Debt securities				
Equity instruments				
Residual assets				
TOTAL ASSETS				
Memorandum items				
<i>Financial assets held for trading</i>				

Liabilities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Deposits							
Debt securities issued							
Provisions							
Residual liabilities							
TOTAL LIABILITIES							

	SSM Categories			
Liabilities	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Deposits				
Debt securities issued				
Provisions				
Residual liabilities				
TOTAL LIABILITIES				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Equity and minority interest	A. Large	B. Medium	C. Small				
Capital							
TOTAL EQUITY							
TOTAL LIABILITIES AND EQUITY							

	SSM Categories			
Equity and minority interest	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Capital				
TOTAL EQUITY				
TOTAL LIABILITIES AND EQUITY				

CBD Quarterly - BALANCE SHEET - FULL SAMPLE							
Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Cash, cash balances at central banks							
Loans and advances*							
Debt securities*							
Equity instruments*							
Residual assets							
TOTAL ASSETS*							
Memorandum items							
<i>Financial assets held for trading</i>							

CBD Quarterly - BALANCE SHEET - FULL SAMPLE				
Assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Cash, cash balances at central banks				
Loans and advances*				
Debt securities*				
Equity instruments*				
Residual assets				
TOTAL ASSETS*				
Memorandum items				
<i>Financial assets held for trading</i>				

Liabilities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Deposits *							
Debt securities issued							
Provisions							
Residual liabilities							
TOTAL LIABILITIES*							

Liabilities	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Deposits *				
Debt securities issued				
Provisions				
Residual liabilities				
TOTAL LIABILITIES*				

Equity and minority interest	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Capital							
TOTAL EQUITY*							
TOTAL LIABILITIES AND EQUITY							

Equity and minority interest	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Capital				
TOTAL EQUITY*				
TOTAL LIABILITIES AND EQUITY				

CBD Quarterly - BALANCE SHEET - IFRS FINREP

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Loans and advances*							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Debt securities							
<i>Central banks</i>							
<i>General governments*</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Equity instruments							

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Loans and advances*				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Debt securities				
<i>Central banks</i>				
<i>General governments*</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Equity instruments				

CBD Quarterly - BALANCE SHEET - GAAP FINREP

Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Loans and advances*							
<i>Central banks</i>							
<i>General governments</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Debt securities							
<i>Central banks</i>							
<i>General governments*</i>							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Equity instruments							

CBD Quarterly - BALANCE SHEET - GAAP FINREP

Assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Loans and advances*				
<i>Central banks</i>				
<i>General governments</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Debt securities				
<i>Central banks</i>				
<i>General governments*</i>				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Equity instruments				

CBD Quarterly - BALANCE SHEET - NON-FINREP							
Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Loans and advances							
<i>General governments</i>							
<i>Central banks</i>							
<i>Credit institutions</i>							
<i>Other</i>							

CBD Quarterly - BALANCE SHEET - NON-FINREP				
Assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Loans and advances				
<i>General governments</i>				
<i>Central banks</i>				
<i>Credit institutions</i>				
<i>Other</i>				

CBD Quarterly - BALANCE SHEET - FULL SAMPLE							
Assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Loans and advances							
<i>General governments</i>							
<i>Central banks</i>							
<i>Credit institutions</i>							
<i>Other</i>							

CBD Quarterly - BALANCE SHEET - FULL SAMPLE				
Assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Loans and advances				
<i>General governments</i>				
<i>Central banks</i>				
<i>Credit institutions</i>				
<i>Other</i>				

CBD Quarterly ASSET QUALITY- FINREP reporters (IFRS and GAAP)

Forborne exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
<i>Debt securities - Gross carrying amount of exposures with forbearance measures</i>							
<i>Debt securities - Gross carrying amount of performing exposures with forbearance measures</i>							
<i>Debt securities - Gross carrying amount of performing exposures with forbearance measures of which under probation</i>							
<i>Debt securities - Gross carrying amount of non-performing exposures with forbearance measures</i>							
<i>Debt securities - Gross carrying amount of non-performing exposures with forbearance measures of which forbearance of non-performing exposures</i>							
<i>Debt securities - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - performing exposures with forbearance measures</i>							
<i>Debt securities - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - non-performing exposures with forbearance measures</i>							

CBD Quarterly ASSET QUALITY- FINREP reporters (IFRS and GAAP)

Forborne exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
<i>Loans and advances - Gross carrying amount of exposures with forbearance measures*</i>							
<i>Loans and advances - Gross carrying amount of performing exposures with forbearance measures*</i>							
<i>Loans and advances - Gross carrying amount of performing exposures with forbearance measures of which under probation</i>							
<i>Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures*</i>							
<i>Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures of which forbearance of non-performing exposures</i>							
<i>Loans and advances - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - performing exposures with forbearance measures</i>							
<i>Loans and advances - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - non-performing exposures with forbearance measures</i>							

CBD Quarterly ASSET QUALITY- FINREP reporters (IFRS and GAAP)

Forborne exposures	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
<i>Debt securities - Gross carrying amount of exposures with forbearance measures</i>				
<i>Debt securities - Gross carrying amount of performing exposures with forbearance measures</i>				
<i>Debt securities - Gross carrying amount of performing exposures with forbearance measures of which under probation</i>				
<i>Debt securities - Gross carrying amount of non-performing exposures with forbearance measures</i>				
<i>Debt securities - Gross carrying amount of non-performing exposures with forbearance measures of which forbearance of non-performing exposures</i>				
<i>Debt securities - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - performing exposures with forbearance measures</i>				
<i>Debt securities - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - non-performing exposures with forbearance measures</i>				

CBD Quarterly ASSET QUALITY- FINREP reporters (IFRS and GAAP)

Forborne exposures	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
<i>Loans and advances - Gross carrying amount of exposures with forbearance measures*</i>				
<i>Loans and advances - Gross carrying amount of performing exposures with forbearance measures*</i>				
<i>Loans and advances - Gross carrying amount of performing exposures with forbearance measures of which under probation</i>				
<i>Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures*</i>				
<i>Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures of which forbearance of non-performing exposures</i>				
<i>Loans and advances - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - performing exposures with forbearance measures</i>				
<i>Loans and advances - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - non-performing exposures with forbearance measures</i>				

Total gross carrying amount of exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances*							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations*</i>							
<i>Households*</i>							
Off-balance sheet exposures							

	SSM Categories			
Total gross carrying amount of exposures	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Debt securities				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances*				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations*</i>				
<i>Households*</i>				
Off-balance sheet exposures				

Total gross carrying amount of performing exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances*							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Off-balance sheet exposures							

	SSM Categories			
Total gross carrying amount of performing exposures	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Debt securities				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances*				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Off-balance sheet exposures				

Total gross carrying amount of non-performing exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Debt securities*							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances*							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations*</i>							
<i>Households*</i>							
Off-balance sheet exposures							

Total gross carrying amount of non-performing exposures	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Debt securities*				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances*				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations*</i>				
<i>Households*</i>				
Off-balance sheet exposures				

Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Off-balance sheet exposures							

Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Debt securities				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Off-balance sheet exposures				

Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on performing exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Off-balance sheet exposures							

	SSM Categories			
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on performing exposures	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Debt securities				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Off-balance sheet exposures				

Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non-performing exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Debt securities*							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances*							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Off-balance sheet exposures							

Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non-performing exposures	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Debt securities*				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances*				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Off-balance sheet exposures				

Collateral received on non-performing exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Off-balance sheet exposures							

	SSM Categories			
Collateral received on non-performing exposures	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Debt securities				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Off-balance sheet exposures				

Financial guarantees received on non-performing exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Debt securities							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
Loans and advances							
<i>Credit institutions</i>							
<i>Other financial corporations</i>							
<i>Non-financial corporations</i>							
<i>Households</i>							
Off-balance sheet exposures							

	SSM Categories			
Financial guarantees received on non-performing exposures	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Debt securities				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
Loans and advances				
<i>Credit institutions</i>				
<i>Other financial corporations</i>				
<i>Non-financial corporations</i>				
<i>Households</i>				
Off-balance sheet exposures				

CBD Quarterly ASSET QUALITY - IFRS FINREP							
Impaired debt instruments - Total gross carrying amount of impaired assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Loans and receivables							
Held-to-maturity investments							

CBD Quarterly ASSET QUALITY - IFRS FINREP				
Impaired debt instruments - Total gross carrying amount of impaired assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Loans and receivables				
Held-to-maturity investments				

Impaired debt instruments - Allowances for individual assessed financial assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Loans and receivables							
Held-to-maturity investments							

Impaired debt instruments - Allowances for individual assessed financial assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Loans and receivables				
Held-to-maturity investments				

Impaired debt instruments - Allowances for collectively assessed financial assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Loans and receivables							
Held-to-maturity investments							

Impaired debt instruments - Allowances for collectively assessed financial assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Loans and receivables				
Held-to-maturity investments				

Impaired debt instruments - Allowances for incurred but not reported losses	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Loans and receivables							
Held-to-maturity investments							

Impaired debt instruments - Allowances for incurred but not reported losses	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Loans and receivables				
Held-to-maturity investments				

CBD Quarterly ASSET QUALITY - GAAP FINREP							
Impaired debt instruments - Non-trading debt instruments measured at a cost-based method	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Total gross carrying amount of impaired assets							
<i>Loans and advances</i>							
Allowances for individual assessed financial assets							
<i>Loans and advances</i>							
Allowances for collectively assessed financial assets							
<i>Loans and advances</i>							

CBD Quarterly ASSET QUALITY - GAAP FINREP				
Impaired debt instruments - Non-trading debt instruments measured at a cost-based method	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Total gross carrying amount of impaired assets				
<i>Loans and advances</i>				
Allowances for individual assessed financial assets				
<i>Loans and advances</i>				
Allowances for collectively assessed financial assets				
<i>Loans and advances</i>				

CBD Quarterly - ASSET QUALITY - NON-FINREP							
Non-performing exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Gross carrying amount							
<i>Performing exposures</i>							
<i>Non-performing exposures*</i>							
<i>Forborne exposures</i>							
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions*							

CBD Quarterly - ASSET QUALITY - NON-FINREP				
Non-performing exposures	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Gross carrying amount				
<i>Performing exposures</i>				
<i>Non-performing exposures*</i>				
<i>Forborne exposures</i>				
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions*				

CBD Quarterly - GEOGRAPHICAL CONCENTRATION

Total original exposure value	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							
LU							

CBD Quarterly - GEOGRAPHICAL CONCENTRATION

Total original exposure value	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
NO							
US (United States)							
HK (Hong Kong)							
BR (Brazil)							
CN (China)							
JP (Japan)							
CH (Switzerland)							
MX (Mexico)							

CBD Quarterly - GEOGRAPHICAL CONCENTRATION

Total original exposure value	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian Federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							
Memorandum items							
Non-domestic original exposure							
Total original exposure							

CBD Quarterly - GEOGRAPHICAL CONCENTRATION

Total original exposure value	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				
LU				

CBD Quarterly - GEOGRAPHICAL CONCENTRATION

Total original exposure value	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
NO				
US (United States)				
HK (Hong Kong)				
BR (Brazil)				
CN (China)				
JP (Japan)				
CH (Switzerland)				
MX (Mexico)				

CBD Quarterly - GEOGRAPHICAL CONCENTRATION

Total original exposure value	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
AU (Australia)				
SG (Singapore)				
TR (Turkey)				
RU (Russian Federation)				
KY (Cayman Islands)				
IN (India)				
KR (South Korea)				
ZA (South Africa)				
CA (Canada)				
Memorandum items				
Non-domestic original exposure				
Total original exposure				

Total exposures in default	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							
LU							

Total exposures in default	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
NO							
US (United States)							
HK (Hong Kong)							
BR (Brazil)							
CN (China)							
JP (Japan)							
CH (Switzerland)							
MX (Mexico)							

Total exposures in default	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian Federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							

Total exposures in default	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				
LU				

Total exposures in default	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
NO				
US (United States)				
HK (Hong Kong)				
BR (Brazil)				
CN (China)				
JP (Japan)				
CH (Switzerland)				
MX (Mexico)				

Total exposures in default	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
AU (Australia)				
SG (Singapore)				
TR (Turkey)				
RU (Russian Federation)				
KY (Cayman Islands)				
IN (India)				
KR (South Korea)				
ZA (South Africa)				
CA (Canada)				

Total exposure value	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							
LU							

Total exposure value	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
NO							
US (United States)							
HK (Hong Kong)							
BR (Brazil)							
CN (China)							
JP (Japan)							
CH (Switzerland)							
MX (Mexico)							

Total exposure value	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian Federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							

Total exposure value	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				
LU				

Total exposure value	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
NO				
US (United States)				
HK (Hong Kong)				
BR (Brazil)				
CN (China)				
JP (Japan)				
CH (Switzerland)				
MX (Mexico)				

Total exposure value	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
AU (Australia)				
SG (Singapore)				
TR (Turkey)				
RU (Russian Federation)				
KY (Cayman Islands)				
IN (India)				
KR (South Korea)				
ZA (South Africa)				
CA (Canada)				

CBD Quarterly - GEOGRAPHICAL CONCENTRATION - FINREP reporters (IFRS and GAAP)

Domestic activities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Total assets							
Total liabilities							
Total operating income, net							
Profit or loss for the year							

CBD Quarterly - GEOGRAPHICAL CONCENTRATION - FINREP reporters (IFRS and GAAP)

Domestic activities	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Total assets				
Total liabilities				
Total operating income, net				
Profit or loss for the year				

Non-domestic activities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Total assets							
Total liabilities							
Total operating income, net							
Profit or loss for the year							

Non-domestic activities	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Total assets				
Total liabilities				
Total operating income, net				
Profit or loss for the year				

CBD Quarterly - COUNTERPARTY CONCENTRATION - FINREP reporters (IFRS and GAAP)							
Exposures to central banks	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
LOANS AND ADVANCES							

CBD Quarterly - COUNTERPARTY CONCENTRATION - FINREP reporters (IFRS and GAAP)				
Exposures to central banks	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
LOANS AND ADVANCES				

Exposures to general governments	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
LOANS AND ADVANCES*							
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>							
<i>of which: other collateralized loans</i>							

	SSM Categories			
Exposures to general governments	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
LOANS AND ADVANCES*				
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>				
<i>of which: other collateralized loans</i>				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Exposures to credit institutions	A. Large	B. Medium	C. Small				
LOANS AND ADVANCES							
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>							
<i>of which: other collateralized loans</i>							

	SSM Categories			
Exposures to credit institutions	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
LOANS AND ADVANCES				
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>				
<i>of which: other collateralized loans</i>				

Exposures to other financial corporations	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
LOANS AND ADVANCES							
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>							
<i>of which: other collateralized loans</i>							

Exposures to other financial corporations	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
LOANS AND ADVANCES				
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>				
<i>of which: other collateralized loans</i>				

Exposures to non-financial corporations	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
LOANS AND ADVANCES*							
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>							
<i>of which: other collateralized loans</i>							
<i>of which: project finance loans</i>							

Exposures to non-financial corporations	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
LOANS AND ADVANCES*				
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>				
<i>of which: other collateralized loans</i>				
<i>of which: project finance loans</i>				

Exposures to households	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
LOANS AND ADVANCES*							
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>							
<i>of which: other collateralized loans</i>							
<i>of which: credit for consumption</i>							
<i>of which: lending for house purchase</i>							
	SSM Categories						
Exposures to households	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant			
LOANS AND ADVANCES*							
<i>of which: mortgage loans [Loans collateralized by immovable property]</i>							
<i>of which: other collateralized loans</i>							
<i>of which: credit for consumption</i>							
<i>of which: lending for house purchase</i>							

CBD Quarterly - FUNDING CONCENTRATION - FINREP reporters (IFRS and GAAP)

Carrying amount (FINREP-IFRS)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Debt securities issued							
<i>Certificates of deposits</i>							
<i>Asset-backed securities</i>							
<i>Covered bonds</i>							
<i>Hybrid contracts</i>							
<i>Other debt securities issued</i>							
<i>Convertible compound financial instruments</i>							
<i>Non-convertible</i>							
Other financial liabilities							
FINANCIAL LIABILITIES							

CBD Quarterly - FUNDING CONCENTRATION - FINREP reporters (IFRS and GAAP)

Carrying amount (FINREP-IFRS)	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Debt securities issued				
<i>Certificates of deposits</i>				
<i>Asset-backed securities</i>				
<i>Covered bonds</i>				
<i>Hybrid contracts</i>				
<i>Other debt securities issued</i>				
<i>Convertible compound financial instruments</i>				
<i>Non-convertible</i>				
Other financial liabilities				
FINANCIAL LIABILITIES				

Carrying amount (FINREP-GAAP)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Debt securities issued							
<i>Certificates of deposits</i>							
<i>Asset-backed securities</i>							
<i>Covered bonds</i>							
<i>Hybrid contracts</i>							
<i>Other debt securities issued</i>							
<i>Convertible compound financial instruments</i>							
<i>Non-convertible</i>							
Other financial liabilities							
FINANCIAL LIABILITIES							

Carrying amount (FINREP-GAAP)	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Debt securities issued				
<i>Certificates of deposits</i>				
<i>Asset-backed securities</i>				
<i>Covered bonds</i>				
<i>Hybrid contracts</i>				
<i>Other debt securities issued</i>				
<i>Convertible compound financial instruments</i>				
<i>Non-convertible</i>				
Other financial liabilities				
FINANCIAL LIABILITIES				

Total amount received	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Retail funding							
<i>Sight deposits</i>							
<i>Fixed-term deposits with an initial maturity < 30 days</i>							
<i>Fixed-term deposits with an initial maturity > 30 days</i>							
<i>Savings accounts</i>							
Wholesale funding*							
<i>Unsecured</i>							
<i>Secured*</i>							

Total amount received	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Retail funding				
<i>Sight deposits</i>				
<i>Fixed-term deposits with an initial maturity < 30 days</i>				
<i>Fixed-term deposits with an initial maturity > 30 days</i>				
<i>Savings accounts</i>				
Wholesale funding*				
<i>Unsecured</i>				
<i>Secured*</i>				

CBD Quarterly - Liquidity and funding							
Liquid assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Total unadjusted LEVEL 1 assets excluding extremely high quality covered bonds*							
Withdrawable central bank reserves							
Central bank assets							
Central government assets							
Other liquid assets which can be included in the category of Central Bank exposures or Publically Guaranteed exposures							
Total unadjusted LEVEL 1 extremely high quality covered bonds							
Total unadjusted LEVEL 2A assets							
Total unadjusted LEVEL 2B assets							

CBD Quarterly - Liquidity and funding				
Liquid assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Total unadjusted LEVEL 1 assets excluding extremely high quality covered bonds*				
Withdrawable central bank reserves				
Central bank assets				
Central government assets				
Other liquid assets which can be included in the category of Central Bank exposures or Publically Guaranteed exposures				
Total unadjusted LEVEL 1 extremely high quality covered bonds				
Total unadjusted LEVEL 2A assets				
Total unadjusted LEVEL 2B assets				

LIQUIDITY COVERAGE	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. Large	B. Medium	C. Small				
Liquidity buffer*							
Net liquidity outflow*							

LIQUIDITY COVERAGE	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Liquidity buffer*				
Net liquidity outflow*				

ITEMS REQUIRING STABLE FUNDING	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Amount extremely high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount high liquidity and credit quality							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
Amount other assets							
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS REQUIRING STABLE FUNDING	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Amount extremely high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount high liquidity and credit quality				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				
Amount other assets				
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - non-renewable loans and receivables	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand- alone)	Foreign non-EU controlled branches (stand- alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand- alone)	Foreign EU controlled branches (stand- alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							
	SSM Categories						
ITEMS REQUIRING STABLE FUNDING - non-renewable loans and receivables	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant			
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS REQUIRING STABLE FUNDING - non-renewable loans and receivables reported in 1.9 that are collateralised by real estate	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand- alone)	Foreign non-EU controlled branches (stand- alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand- alone)	Foreign EU controlled branches (stand- alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS REQUIRING STABLE FUNDING - non-renewable loans and receivables reported in 1.9 that are collateralised by real estate	SSM Categories			
	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - derivatives receivables	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS REQUIRING STABLE FUNDING - derivatives receivables	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - any other assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS REQUIRING STABLE FUNDING - any other assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

ITEMS REQUIRING STABLE FUNDING - assets deducted from own funds not requiring stable funding	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand- alone)	Foreign non-EU controlled branches (stand- alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand- alone)	Foreign EU controlled branches (stand- alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS REQUIRING STABLE FUNDING - assets deducted from own funds not requiring stable funding	SSM Categories			
	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
ITEMS REQUIRING STABLE FUNDING - undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.							
<i>within three months</i>							
	SSM Categories						
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant		Less significant		
ITEMS REQUIRING STABLE FUNDING - undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.							
<i>within three months</i>							

ITEMS PROVIDING STABLE FUNDING	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
<i>within three months</i>							
<i>between three and 6 months</i>							
<i>between 6 and 9 months</i>							
<i>between 9 and 12 months</i>							
<i>after 12 months</i>							

ITEMS PROVIDING STABLE FUNDING	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
<i>within three months</i>				
<i>between three and 6 months</i>				
<i>between 6 and 9 months</i>				
<i>between 9 and 12 months</i>				
<i>after 12 months</i>				

CBD Quarterly - Asset encumbrance							
Carrying amount of encumbered assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Assets of the reporting institution*							
<i>Loans on demand</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances other than loans on demand</i>							
<i>Other assets</i>							

CBD Quarterly - Asset encumbrance				
Carrying amount of encumbered assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Assets of the reporting institution*				
<i>Loans on demand</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances other than loans on demand</i>				
<i>Other assets</i>				

Carrying amount of encumbered assets of which: issued by other entities of the group	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Assets of the reporting institution							
<i>Loans on demand</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances other than loans on demand</i>							
<i>Other assets</i>							

Carrying amount of encumbered assets of which: issued by other entities of the group	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Assets of the reporting institution				
<i>Loans on demand</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances other than loans on demand</i>				
<i>Other assets</i>				

Carrying amount of encumbered assets of which: central bank's eligible	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Assets of the reporting institution							
<i>Loans on demand</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances other than loans on demand</i>							
<i>Other assets</i>							

Carrying amount of encumbered assets of which: central bank's eligible	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Assets of the reporting institution				
<i>Loans on demand</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances other than loans on demand</i>				
<i>Other assets</i>				

Carrying amount of non-encumbered assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Assets of the reporting institution*							
<i>Loans on demand</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances other than loans on demand</i>							
<i>Other assets</i>							

Carrying amount of non-encumbered assets	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Assets of the reporting institution*				
<i>Loans on demand</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances other than loans on demand</i>				
<i>Other assets</i>				

Carrying amount of non-encumbered assets of which: issued by other entities of the group	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Assets of the reporting institution							
<i>Loans on demand</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances other than loans on demand</i>							
<i>Other assets</i>							

Carrying amount of non-encumbered assets of which: issued by other entities of the group	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Assets of the reporting institution				
<i>Loans on demand</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances other than loans on demand</i>				
<i>Other assets</i>				

Carrying amount of non-encumbered assets of which: central bank's eligible	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Assets of the reporting institution							
<i>Loans on demand</i>							
<i>Equity instruments</i>							
<i>Debt securities</i>							
<i>Loans and advances other than loans on demand</i>							
<i>Other assets</i>							

Carrying amount of non-encumbered assets of which: central bank's eligible	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Assets of the reporting institution				
<i>Loans on demand</i>				
<i>Equity instruments</i>				
<i>Debt securities</i>				
<i>Loans and advances other than loans on demand</i>				
<i>Other assets</i>				

Collateral received by the reporting institution	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
<i>Fair value of encumbered collateral received or own debt securities issued*</i>							
<i>Fair value of non-encumbered collateral received or own debt securities issued available for encumbrance*</i>							

Collateral received by the reporting institution	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
<i>Fair value of encumbered collateral received or own debt securities issued*</i>				
<i>Fair value of non-encumbered collateral received or own debt securities issued available for encumbrance*</i>				

CBD Quarterly - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Table x.x	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
OWN FUNDS							
TIER 1 CAPITAL*							
COMMON EQUITY TIER 1 CAPITAL*							
Capital instruments eligible as common equity tier 1 (CET1) Capital							
Retained earnings							
Adjustments to CET1							
Deductions from CET1							
ADDITIONAL TIER 1 CAPITAL							
TIER 2 CAPITAL							

CBD Quarterly - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Table x.x	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
OWN FUNDS				
TIER 1 CAPITAL*				
COMMON EQUITY TIER 1 CAPITAL*				
Capital instruments eligible as common equity tier 1 (CET1) Capital				
Retained earnings				
Adjustments to CET1				
Deductions from CET1				
ADDITIONAL TIER 1 CAPITAL				
TIER 2 CAPITAL				

CBD Quarterly - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY							
Original exposure pre-conversion factors	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES*							
Standardised approach (SA)							
Internal ratings based Approach (IRB)*							

CBD Quarterly - OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY				
Original exposure pre-conversion factors	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES*				
Standardised approach (SA)				
Internal ratings based Approach (IRB)*				

Value adjustments	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Standardised approach (SA)							
Internal ratings based Approach (IRB)							

Value adjustments	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Standardised approach (SA)				
Internal ratings based Approach (IRB)				

Risk weighted exposure amounts	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES*							
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES							
Standardised approach (SA)							
Internal ratings based Approach (IRB)							
TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY							
TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS							
TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)							
TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT							
TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK							
OTHER RISK EXPOSURE AMOUNTS							

Risk weighted exposure amounts	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES*				
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES				
Standardised approach (SA)				
Internal ratings based Approach (IRB)				
TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY				
TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS				
TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)				
TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT				
TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK				
OTHER RISK EXPOSURE AMOUNTS				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Expected loss amount	A. Large	B. Medium	C. Small				
Internal ratings based Approach (IRB)							
	SSM Categories						
Expected loss amount	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant		Less significant		
Internal ratings based Approach (IRB)							

CBD Quarterly- OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Capital buffers and Pillar II requirements	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
Combined buffer requirement							
Capital conservation buffer							
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State							
Institution specific countercyclical capital buffer							
Systemic risk buffer							
Systemic important institution buffer							
Global Systemically Important Institution buffer							
Other Systemically Important Institution buffer							
Own funds requirements related to Pillar II adjustments							

CBD Quarterly- OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

Capital buffers and Pillar II requirements	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Combined buffer requirement				
Capital conservation buffer				
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State				
Institution specific countercyclical capital buffer				
Systemic risk buffer				
Systemical important institution buffer				
Global Systemically Important Institution buffer				
Other Systemically Important Institution buffer				
Own funds requirements related to Pillar II adjustments				

CBD Quarterly -Number of institutions							
Solvency ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
< 8							
8 - 12							
12 - 16							
16 - 20							
> 20							

CBD Quarterly -Number of institutions				
Solvency ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
< 8				
8 - 12				
12 - 16				
16 - 20				
> 20				

Tier 1 ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
< 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

Tier 1 ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
< 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

Core Equity Tier 1 ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
< 4							
4 - 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

Core Equity Tier 1 ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
< 4				
4 - 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

CBD Quarterly -TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES							
Solvency ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
< 8							
8 - 12							
12 - 16							
16 - 20							
> 20							

CBD Quarterly -TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES				
Solvency ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
< 8				
8 - 12				
12 - 16				
16 - 20				
> 20				

Tier 1 ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
< 6							
6 - 8							
8 - 12							
12-16							
> 16							

Tier 1 ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
< 6				
6 - 8				
8 - 12				
12-16				
> 16				

Core Equity Tier 1 ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
< 4							
4 - 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

Core Equity Tier 1 ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
< 4				
4 - 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

CBD Quarterly - Assets							
Solvency ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
< 8							
8 - 12							
12 - 16							
16 - 20							
> 20							

CBD Quarterly - Assets				
Solvency ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
< 8				
8 - 12				
12 - 16				
16 - 20				
> 20				

Tier 1 ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
< 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

Tier 1 ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
< 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

Core Equity Tier 1 ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. Large	B. Medium	C. Small				
< 4							
4 - 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

Core Equity Tier 1 ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant'
< 4				
4 - 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

(b) Part 22 is replaced by the following:

PART 22

PF statistics

Table

PF statistics (stocks and transactions)

Assets Pension Funds

	Total	Domestic									
		Total	MFIs (S.121 +S.122+ S.123)	Total	Non-MFIs						
					General government (S.13)	Non-MFIs excluding general government					
						Total	Non-MMF investment funds (S.124)	OFIs+financial auxiliaries +captive financial institutions and money lenders(S.125 +S.126+S.127)	ICs (S.128)	PFs (S.129)	NFCs (S.11)
Currency and deposits											
Up to 1 year											
Over 1 year and up to 2 years											
Over 2 years											
of which: Transferable deposits											
Debt securities											
Up to 1 year											
Over 1 year and up to 2 years											
Over 2 years											
Financial derivatives											
Loans											
Up to 1 year											
Over 1 year and up to 5 years											
Over 5 years											
Equity											
o/w listed shares											
Investment funds shares/units											
MMF shares/units											
Non-MMF investment fund shares/units											
Insurance technical reserves and related claims ⁽¹⁾											
Remaining assets											
Total non-financial assets											

	Euro area Member States other than domestic											Rest of the world
	Non-MFIs											
	Total	MFIs (S.121 +S.122+S.123)	Total	General government (S.13)	Non-MFIs excluding general government							
					Total	Non-MMF investment funds (S.124)	OFIs+financial auxiliaries +captive financial institutions and money lenders(S.125 +S.126+S.127)	ICs (S.128)	PFs (S.129)	NFCs (S.11)	Households and non-profit institutions serving households (S.14 & S.15)	
Currency and deposits												
Up to 1 year												
Over 1 year and up to 2 years												
Over 2 years												
of which: Transferable deposits												
Debt securities												
Up to 1 year												
Over 1 year and up to 2 years												
Over 2 years												
Financial derivatives												
Loans												
Up to 1 year												
Over 1 year and up to 5 years												
Over 5 years												
Equity												
o/w listed shares												
Investment funds shares/units												
MMF shares/units												
Non-MMF investment fund shares/units												
Insurance technical reserves and related claims ⁽¹⁾												
Remaining assets												
Total non-financial assets												

⁽¹⁾ This item may include non-life insurance technical reserves (ESA 2010: F.61), claims of insurance corporations on pension managers (in line with ESA 2010: F.64) and provisions for calls under standardised guarantees (ESA 2010: F.66).

Liabilities Pension Funds

	Total	Domestic									
		Total	MFIs (S.121 +S.122 +S.123)	Non-MFIs							
				Total	General government (S.13)	Non-MFIs excluding general government					
						Total	Non-MMF investment funds (S.124)	OFls (S.125+S.126+S.127)	ICs (S.128)	PFs (S.129)	NFCs (S.11)
Debt securities issued											
Financial derivatives											
Loans											
Up to 1 year											
Over 1 and up to 5 years											
Over 5 years											
Equity											
o/w listed shares											
Insurance technical reserves											
of which: Pension entitlements (1)											
Defined Contribution											
Defined Benefit											
Hybrid schemes											
Remaining liabilities											
Net worth											

	Euro area Member States other than domestic											Rest of the world
	Total	MFIs (S.121 +S.122 +S.123)	Non-MFIs									
			Total	General government (S.13)	Non-MFIs excluding general government						Households and non-profit institutions serving households (S.14 & S.15)	
					Total	Non-MMF investment funds (S.124)	OFIs (S.125+S.126+S.127)	ICs (S.128)	PFs (S.129)	NFCs (S.11)		
Debt securities issued												
Financial derivatives												
Loans												
Up to 1 year												
Over 1 and up to 5 years												
Over 5 years												
Equity												
o/w listed shares												
Insurance technical reserves												
of which: Pension entitlements ⁽¹⁾												
Defined Contribution												
Defined Benefit												
Hybrid schemes												
Remaining liabilities												
Net worth												

⁽¹⁾ This item, including the relevant breakdown, may include claims of managers on pension funds (in line with ESA 2010: F.64) and entitlements to non-pension benefits (ESA 2010: F.65).'

(c) in Part 23, Table 2a is replaced by the following:

'Table 2a

Data on assets to be provided on a quarterly basis: stocks and flow adjustments

	Total	Euro area				Rest of the world		
		Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country information)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-country information)	Main counterparties outside the European Union (country-by-country information for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Switzerland, USA)
ASSETS (F)								
1. Currency and deposits (ESA 2010: F.21+F.22+F.29) - fair value								
up to 1 year (remaining until maturity)								
over 1 year (remaining until maturity)								
1x. Currency and deposits o/w transferable deposits (F.22)								
1. Currency and deposits (ESA 2010: F.21+F.22+F.29) - nominal value								
2. Debt securities (ESA 2010: F.3)								
issued by MFIs								
issued by GG								
issued by OFIs								
issued by ICs								
issued by PFs								
issued by NFCs								
issued by HHs & NPISHs								

	Total	Euro area			Rest of the world		
		Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country information)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-country information)
up to 1 year (original maturity)							
issued by MFIs							
issued by GG							
issued by OFIs							
issued by ICs							
issued by PFs							
issued by NFCs							
issued by HHs & NPISHs							
1-2 years (original maturity)							
issued by MFIs							
issued by GG							
issued by OFIs							
issued by ICs							
issued by PFs							
issued by NFCs							
issued by HHs & NPISHs							

	Total	Euro area			Rest of the world		
		Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country information)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-country information)
over 2 years (original maturity)							
issued by MFIs							
issued by GG							
issued by OFIs							
issued by ICs							
issued by PFs							
issued by NFCs							
issued by HHs & NPISHs							
up to 1 year (remaining until maturity)							
issued by MFIs							
issued by GG							
issued by OFIs							
issued by ICs							
issued by PFs							
issued by NFCs							
issued by HHs & NPISHs							

	Total	Euro area				Rest of the world		
		Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country information)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-country information)	Main counterparties outside the European Union (country-by-country information for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Switzerland, USA)
1-2 years (remaining until maturity)								
issued by MFIs								
issued by GG								
issued by OFIs								
issued by ICs								
issued by PFs								
issued by NFCs								
issued by HHs & NPISHs								
2-5 years (remaining until maturity)								
issued by MFIs								
issued by GG								
issued by OFIs								
issued by ICs								
issued by PFs								
issued by NFCs								
issued by HHs & NPISHs								

	Total	Euro area				Rest of the world		
		Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country information)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-country information)	Main counterparties outside the European Union (country-by-country information for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Switzerland, USA)
Over 5 years (remaining until maturity)								
issued by MFIs								
issued by GG								
issued by OFIs								
issued by ICs								
issued by PFs								
issued by NFCs								
issued by HHs & NPISHs								
3. Loans (ESA 2010: F.4) - fair value								
original maturity up to 1 year - fair value								
to MFIs								
to GG								
to IFs								
to OFIs								
to ICs								
to PFs								

	Total	Euro area				Rest of the world		
		Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country information)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-country information)	Main counterparties outside the European Union (country-by-country information for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Switzerland, USA)
to NFCs								
to HHs & NPISHs								
original maturity 1-5 years - fair value								
to MFIs								
to GG								
to IFs								
to OFIs								
to ICs								
to PFs								
to NFCs								
to HHs & NPISHs								
original maturity over 5 years - fair value								
to MFIs								
to GG								
to IFs								
to OFIs								

	Total	Euro area				Rest of the world		
		Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country information)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-country information)	Main counterparties outside the European Union (country-by-country information for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Switzerland, USA)
to ICs								
to PFs								
to NFCs								
to HHs & NPISHs								
up to 1 year remaining until maturity - fair value								
1-2 years remaining until maturity - fair value								
2-5 years remaining until maturity - fair value								
over 5 years remaining until maturity - fair value								
3x. Loans o/w deposit guarantees in connection with reinsurance business - fair value								
3. Loans (ESA 2010: F.4) - nominal value								
original maturity up to 1 year - nominal value								
original maturity 1-5 years - nominal value								
original maturity over 5 years - nominal value								
4. Equity (ESA 2010: F.51)								

	Total	Euro area			Rest of the world		
		Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country information)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-country information)
4a. Equity of which listed shares							
issued by MFIs							
issued by GG							
issued by OFIs							
issued by ICs							
issued by PFs							
issued by NFCs							
4b. Equity of which unlisted shares							
issued by MFIs							
issued by GG							
issued by OFIs							
issued by ICs							
issued by PFs							
issued by NFCs							
4c. Equity of which other equity							
issued by MFIs							
issued by GG							

	Total	Euro area				Rest of the world		
		Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country information)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-country information)	Main counterparties outside the European Union (country-by-country information for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Switzerland, USA)
issued by OFIs								
issued by ICs								
issued by PFs								
issued by NFCs								
5. Investment funds shares/units (ESA 2010: F.52)								
5a. MMF shares/units								
5b. Non-MMF shares/units								
Equity funds								
Bond funds								
Mixed funds								
Real estate funds								
Hedge funds								
Other funds								
6. Financial derivatives (ESA 2010: F.7)								
7. Insurance technical reserves and related claims ⁽¹⁾								
8. Non-financial assets (ESA 2010: AN)								

	Total	Euro area				Rest of the world		
		Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country information)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-country information)	Main counterparties outside the European Union (country-by-country information for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Switzerland, USA)
9. Remaining assets								
10. Total assets								

Abbreviations used in this table: o/w=of which, MFI=monetary financial institution, GG=general government, IF=investment fund, OFI=other financial intermediary, IC=insurance corporation, PF=pension fund, NCB = national central bank, NFC=non-financial corporation, HH=household, NPISH=non-profit institution serving households, MMF=money market fund

(!) This item may include non-life insurance technical reserves (ESA 2010: F.61), claims of insurance corporations on pension managers (in line with ESA 2010: F.64) and provisions for calls under standardised guarantees (ESA 2010: F.66)

Requirements addressed to ICs by Regulation (EU) No 1374/2014 (ECB/2014/50).

Requirements to be reported for ICs if available at NCBs (memo items).'

(d) the following Part 24 is added:

PART 24

Statistics on PFs reported by NCBs in accordance with Regulation (EU) 2018/231 (ECB/2018/2)

Table 1a

Data on assets to be provided on a quarterly basis — Stocks and flow adjustments (reclassifications and revaluations)

	Total	Domestic/Euro area Member States other than domestic (total)			
		MFIs (S.121 +122)	General government (S.13)	Non-MFIs - Total	
				Total	Other residents Non-MMF investment funds (S.124)
ASSETS (total)					
1 Currency and deposits (ESA 2010: F.21, F.22 and F.29)					
o/w transferable deposits (ESA 2010: F.22)					
2 Debt securities (ESA 2010: F.3)					
up to 1 year					
over 1 year and up to 2 years					
over 2 years					
3 Loans (ESA 2010: F.4)					
up to 1 year					
over 1 year and up to 5 years					
over 5 years					
4 Equity (ESA 2010: F.51)					
o/w listed shares (ESA 2010: F.511)					
o/w unlisted shares (ESA 2010: F. 512)					
o/w other equity (ESA 2010: F.519)					

	Total	Domestic/Euro area Member States other than domestic (total)				
		MFIs (S.121 + 122)	Non-MFIs - Total			
			General government (S.13)	Total	Other residents	
					Non-MMF investment funds (S.124)	
5 Investment fund shares/units (ESA 2010: F.52)						
MMF shares/units (ESA 2010: F.521)						
Non-MMF shares/units (ESA 2010: F.522)						
o/w bond funds						
o/w equity funds						
o/w mixed funds						
o/w real estate funds						
o/w hedge funds						
o/w other funds						
6 Pension fund reserves (ESA 2010: F. 6)						
o/w claims of pension funds on pension managers (ESA 2010: F.64)						
o/w reinsurance recoverables (F.61)						
7 Financial derivatives (ESA 2010: F.7)						
8 Other accounts receivable/payable (ESA 2010: F.8)						
9 Non-financial assets						

	Domestic/Euro area Member States other than domestic (total)					Rest of the world (total)
	Non-MFIs - Total					
	Other residents					
	Other financial intermediaries (S.125), financial auxiliaries (S.126), captive financial institutions and money lenders (S.127)	Insurance corporations (S.128)	Pension funds (S.129)	Non-financial corporations (S.11)	Households + non-profit institutions serving households (S.14+S.15)	
ASSETS (total)						
1 Currency and deposits (ESA 2010: F.21, F.22 and F.29)						
o/w transferable deposits (ESA 2010: F.22)						
2 Debt securities (ESA 2010: F.3)						
up to 1 year						
over 1 year and up to 2 years						
over 2 years						
3 Loans (ESA 2010: F.4)						
up to 1 year						
over 1 year and up to 5 years						
over 5 years						
4 Equity (ESA 2010: F.51)						
o/w listed shares (ESA 2010: F.511)						
o/w unlisted shares (ESA 2010: F. 512)						
o/w other equity (ESA 2010: F.519)						

	Domestic/Euro area Member States other than domestic (total)					Rest of the world (total)
	Non-MFIs - Total					
	Other residents					
	Other financial intermediaries (S.125), financial auxiliaries (S.126), captive financial institutions and money lenders (S.127)	Insurance corporations (S.128)	Pension funds (S.129)	Non-financial corporations (S.11)	Households + non-profit institutions serving households (S.14+S.15)	
5 Investment fund shares/units (ESA 2010: F.52)						
MMF shares/units (ESA 2010: F.521)						
Non-MMF shares/units (ESA 2010: F.522)						
o/w bond funds						
o/w equity funds						
o/w mixed funds						
o/w real estate funds						
o/w hedge funds						
o/w other funds						
6 Pension fund reserves (ESA 2010: F. 6)						
o/w claims of pension funds on pension managers (ESA 2010: F.64)						
o/w reinsurance recoverables (F.61)						
7 Financial derivatives (ESA 2010: F.7)						
8 Other accounts receivable/payable (ESA 2010: F.8)						
9 Non-financial assets						

Table 1b (1)

Data on liabilities to be provided on a quarterly basis — Stocks and flow adjustments (reclassifications and revaluations)

	Total	Domestic/Euro area Member States other than domestic (total)				
		MFIs (S.121+122)	Non-MFIs - Total			
			General govern- ment (S.13)	Total	Other residents	
					Non-MMF investment funds (S.124)	
LIABILITIES (total)						
10 Loans received (ESA 2010: F.4)						
Up to 1 year						
Over 1 and up to 5 years						
Over 5 years						
11 Debt securities issued (ESA 2010: F.3)						
12 Equity (ESA 2010: F.5, F.519)						
13 Technical reserves (ESA 2010: F.6) (2)						
13.1 Pension entitlements (ESA 2010: F.63)						
o/w defined contribution schemes						
o/w defined benefit schemes (3)						
13.2 Claims of pension funds on pension managers (ESA 2010: F.64)						
13.3 Entitlements to non-pension benefits (ESA 2010: F.65)						
14 Financial derivatives (ESA 2010: F.71)						
15 Other accounts receivable/payable (ESA 2010: F.8)						
16 Net worth (ESA 2010: B.90)						

	Domestic/Euro area Member States other than domestic (total)					Rest of the world (total)
	Non-MFIs - Total					
	Other residents					
	Other financial intermediaries (S.125), financial auxiliaries (S.126), captive financial institutions and money lenders (S.127)	Insurance corporations (S.128)	Pension funds (S.129)	Non-financial corporations (S.11)	Households + non-profit institutions serving households (S.14+S.15) ⁽⁴⁾	
LIABILITIES (total)						
10 Loans received (ESA 2010: F.4)						
Up to 1 year						
Over 1 and up to 5 years						
Over 5 years						
11 Debt securities issued (ESA 2010: F.3)						
12 Equity (ESA 2010: F.5, F.519)						
13 Technical reserves (ESA 2010: F.6) ⁽²⁾						
13.1 Pension entitlements (ESA 2010: F.63)						
o/w defined contribution schemes						
o/w defined benefit schemes ⁽³⁾						
13.2 Claims of pension funds on pension managers (ESA 2010: F.64)						
13.3 Entitlements to non-pension benefits (ESA 2010: F.65)						
14 Financial derivatives (ESA 2010: F.71)						
15 Other accounts receivable/payable (ESA 2010: F.8)						
16 Net worth (ESA 2010: B.90)						

⁽¹⁾ Quarterly estimates to be provided by NCBS

⁽²⁾ Total technical reserves may include life insurance

⁽³⁾ Notional defined contribution schemes and hybrid schemes are grouped as defined benefit schemes

⁽⁴⁾ Entitlements relevant only for households (S.14)

Table 1c

Country breakdown — Data on assets and liabilities to be provided on a quarterly basis — Stocks and flow adjustments (reclassifications and revaluations)

	Other euro area residents (except domestic)																			
	BE	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU	MT	NL	AT	PT	SI	SK	FI	
ASSETS (total)																				
Currency and deposits																				
Debt securities (ESA 2010: F.3)																				
issued by MFIs																				
up to 1 year																				
over 1 year																				
issued by non-MFIs																				
General government																				
up to 1 year																				
over 1 year																				
Other residents																				
up to 1 year																				
over 1 year																				
Equity (ESA 2010: F.51)																				
issued by MFIs																				
o/w listed shares (ESA 2010: F.511)																				
o/w unlisted shares (ESA 2010: F. 512)																				
o/w other equity (ESA 2010: F.519)																				
issued by non-MFIs																				

	Other euro area residents (except domestic)																			
	BE	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU	MT	NL	AT	PT	SI	SK	FI	
General government																				
o/w listed shares (ESA 2010: F.511)																				
o/w unlisted shares (ESA 2010: F. 512)																				
o/w other equity (ESA 2010: F.519)																				
Other residents																				
o/w listed shares (ESA 2010: F.511)																				
o/w unlisted shares (ESA 2010: F. 512)																				
o/w other equity (ESA 2010: F.519)																				
Investment fund shares/units (ESA 2010: F.52)																				
LIABILITIES (total)																				
Pension entitlements (ESA 2010: F. 63) ⁽¹⁾																				

⁽¹⁾ Quarterly estimates to be provided by NCBs

	Non-participating Member States								
	BG	CZ	DK	HR	HU	PL	RO	SE	UK
ASSETS (total)									
Currency and deposits									
Debt securities (ESA 2010: F.3)									
issued by MFIs									
up to 1 year									
over 1 year									
issued by non-MFIs									
General government									
up to 1 year									
over 1 year									
Other residents									
up to 1 year									
over 1 year									
Equity (ESA 2010: F.51)									
issued by MFIs									
o/w listed shares (ESA 2010: F.511)									
o/w unlisted shares (ESA 2010: F. 512)									
o/w other equity (ESA 2010: F.519)									
issued by non-MFIs									

	Non-participating Member States								
	BG	CZ	DK	HR	HU	PL	RO	SE	UK
General government									
o/w listed shares (ESA 2010: F.511)									
o/w unlisted shares (ESA 2010: F. 512)									
o/w other equity (ESA 2010: F.519)									
Other residents									
o/w listed shares (ESA 2010: F.511)									
o/w unlisted shares (ESA 2010: F. 512)									
o/w other equity (ESA 2010: F.519)									
Investment funds shares/units (ESA 2010: F.52)									
LIABILITIES (total)									
Pension entitlements (ESA 2010: F.63) ⁽¹⁾									

⁽¹⁾ Quarterly estimates to be provided by NCBs

	Main counterparties outside the EU											
	Brazil	Canada	China	Hong Kong	India	Japan	Russia	Switzerland	US	EU institutions	Other international organisations	Offshore financial centres (as a group)
ASSETS (total)												
Currency and deposits												
Debt securities (ESA 2010: F.3)												
up to 1 year												
over 1 year												
Equity (ESA 2010: F.51)												
o/w listed shares (ESA 2010: F.511)												
o/w unlisted shares (ESA 2010: F. 512)												
o/w other equity (ESA 2010: F.519)												
Investment funds shares/units (ESA 2010: F.52)												
LIABILITIES (total)												
Pension entitlements (ESA 2010: F.63) ⁽¹⁾												

⁽¹⁾ Quarterly estimates to be provided by NCBS

Table 2

Number of members of pension schemes — Data to be provided on an annual basis — End-year data

	Total		
	Of which: active members	Of which: deferred members	Of which: retired members
Number of members'			

2. in Annex III, Part 2 is replaced by the following:

PART 2

DSDs and data flows/datasets

1. In the SDMX messages exchanged, statistical concepts can be used either as dimensions (in composing the “keys” identifying the time series) or as attributes (providing information about the data). Coded dimensions and attributes take their values from predefined code lists. The DSDs define the structure of the exchanged series keys, in terms of concepts and associated code lists. In addition, they define their relationship with the relevant attributes. The same structure can be used for several data flows, which are differentiated by the data flow/dataset information.
2. In the context of monetary and financial statistics, the ECB has defined 13 DSDs currently used for the exchange of statistics with the ESCB and other international organisations. For the majority of those DSDs, one dataset using that structure is exchanged and as a consequence the DSD identifier and the associated dataset identifier (DSI) used in the SDMX data messages are the same. For treatment, timeliness and/or responsibility purposes, multiple datasets have been defined in the exchange context using the “ECB_BSI1”, “ECB_SSI1” and “ECB_ICPF1” DSDs, and are distinguished at the DSI level. The following data flows characteristics are in production:
 - balance sheet items (BSI), DSD identifier and DSI “ECB_BSI1”,
 - balance sheet items in the context of the Blue Book (BSP), DSD identifier “ECB_BSI1” and DSI “ECB_BSP”,
 - banking structural financial indicators (SSI), DSD identifier and DSI “ECB_SSI1”,
 - banking structural financial indicators in the context of the Blue Book (SSP), DSD identifier “ECB_SSI1” and DSI “ECB_SSP”,
 - MFI interest rates (MIR), DSD identifier and DSI “ECB_MIR1”,
 - other financial intermediaries (OFI), DSD identifier and DSI “ECB_OFI1”,
 - securities issues (SEC), DSD identifier and DSI “ECB_SEC1”,
 - payment and settlement systems (PSS), DSD identifier and DSI “ECB_PSS1”,
 - investment funds (IVF), DSD identifier and DSI “ECB_IVF1”,
 - financial vehicle corporations (FVC), DSD identifier and DSI “ECB_FVC1”,
 - consolidated banking data (CBD2), DSD identifier and DSI “ECB_CBD2”,

- international consolidated banking statistics (CBS), DSD identifier and DSI “BIS_CBS”,
- insurance corporations’ assets and liabilities (ICB), DSD identifier “ECB_ICPF1” and DSI “ECB_ICB”,
- insurance corporations’ operations (premiums, claims, commissions) (ICO), DSD identifier and DSI “ECB_ICO1”,
- pension funds’ assets and liabilities (PFB), DSD identifier “ECB_ICPF1” and DSI “ECB_PFB” (*),
- pension funds’ assets and liabilities Regulation (PFBR), DSD identifier “ECB_ICPF1” and DSI “ECB_PFBR”,
- pension funds’ number of members (PFBM), DSD identifier “ECB_PFM1” and DSI “ECB_PFBM1”.

(*) This data flows characteristic will not be used in production for the reporting of data for the first quarter of 2020.;

3. Annex IV is amended as follows:

(a) the heading is replaced by the following:

‘DERIVATION OF TRANSACTIONS IN THE CONTEXT OF MONETARY FINANCIAL INSTITUTIONS’ BALANCE SHEET ITEMS, INVESTMENT FUNDS’, FINANCIAL VEHICLE CORPORATIONS’, INSURANCE CORPORATIONS’ AND PENSION FUNDS’ STATISTICS’;

(b) Part 1 is replaced by the following:

PART 1

General description of the procedure for deriving transactions

Section 1: Framework

1. The framework for deriving transactions for monetary financial institutions (MFI) balance sheet items (BSI), investment funds (IF), financial vehicle corporations (FVC), insurance corporations (IC) and pension funds (PF) assets and liabilities statistics is based on the European system of accounts (hereinafter the “ESA 2010”). Deviations from this international standard are made concerning both the data content and statistical concept denominations, where necessary. This Annex is interpreted in accordance with the ESA 2010, unless Regulation (EU) No 1071/2013 (ECB/2013/33), Regulation (EU) No 1073/2013 (ECB/2013/38), Regulation (EU) No 1075/2013 (ECB/2013/40), Regulation (EU) No 1374/2014 (ECB/2014/50), Regulation (EU) 2018/231 (ECB/2018/2), or this Guideline, explicitly or implicitly override its provisions.
2. In accordance with the ESA 2010, financial transactions are defined as the net acquisition of financial assets or the net incurrence of liabilities for each type of financial instrument, i.e. the sum of all financial transactions that occur during the relevant reporting period (*) Transactions covering each item specified in Regulation (EU) No 1071/2013 (ECB/2013/33), Regulation (EU) No 1073/2013 (ECB/2013/38), Regulation (EU) No 1075/2013 (ECB/2013/40), Regulation (EU) No 1374/2014 (ECB/2014/50) and Regulation (EU) 2018/231 (ECB/2018/2) are calculated on a net basis, i.e. there is no requirement to identify gross financial transactions or turnover (**). The method of valuation for each transaction is to take the value at which assets are acquired/disposed of and/or liabilities are created, liquidated or exchanged. Nevertheless, deviations from the ESA 2010 are permitted.
3. This Annex reviews the methodology for deriving transactions in the context of BSI, IF, FVC, IC and PF statistics. This part focuses on the calculation of transactions data at the European Central Bank (ECB) and the reporting of the underlying information by NCBs, while Part 2 focuses on the concepts of flow adjustments. Parts 3, 4, 5, 6 and 7 then provide specific information relating to the compilation frameworks for BSI, IF, FVC, IC and PF statistics respectively.

Further details and numerical examples are provided in the manuals on these statistics published on the ECB’s website.

Section 2: Calculation of transactions data by the ECB and reporting from the NCBs to the ECB

1. Introduction

1. For BSI, IF, IC and PF statistics, the ECB calculates transactions by taking, for each asset and liability item, the difference between stock positions at end-period reporting dates and then removing the effect of developments that are not the result of transactions, i.e. “other changes”. “Other changes” are grouped into two main categories “reclassifications and other adjustments” and “revaluation adjustments”, with the latter covering revaluations due to changes in both prices and exchange rates (**). National central banks (NCBs) report “reclassification and other adjustments” and “revaluation adjustments” to the ECB so that these non-transaction effects can be removed in the calculation of flow statistics.

In the case of BSI statistics, NCBs report adjustment data to the ECB in accordance with Part 1 of Annex II. The “revaluation adjustments” reported by the NCBs consist of write-offs/write-downs of loans and revaluation adjustments due to price changes. Revaluation adjustments due to changes in exchange rates are normally calculated by the ECB, but when NCBs are in a position to compile more accurate adjustments, they may also transmit these adjustments to the ECB directly (***).

In the case of IF statistics, NCBs report adjustment data to the ECB in accordance with Part 17 of Annex II. The “revaluation adjustments” reported by the NCBs consist of revaluation adjustments due to price and exchange rate changes.

In the case of IC statistics, NCBs report adjustment data to the ECB in accordance with Part 23 of Annex II. The “revaluation adjustments” reported by the NCBs consist of revaluation adjustments due to price and exchange rate changes.

In the case of PF statistics, NCBs report adjustment data to the ECB in accordance with Part 24 of Annex II. The “revaluation adjustments” reported by the NCBs consist of revaluation adjustments due to price and exchange rate changes.

2. In the context of FVC statistics, transactions are reported directly by NCBs to the ECB, rather than the flow adjustments. The calculation of the transactions (either directly by reporting agents, or by NCBs) should be consistent with the general approach to reclassifications and other adjustments and revaluations provided in this Annex.

2. Reclassifications and other adjustments

1. NCBs compile data on “reclassifications and other adjustments”, as requested by this Guideline, using supervisory information, plausibility checks, ad hoc enquiries (e.g. related to outliers), national statistical requirements, information on joiners and leavers of the reporting population and any other source available to them. The ECB is not expected to make *ex post* adjustments unless the NCBs identify sharp changes in the final data.
2. NCBs identify changes in stocks that are due to reclassifications and enter the net amount identified under “reclassifications and other adjustments”. A net increase in stocks due to reclassifications is entered with a positive sign, a net decrease in stocks with a negative sign.
3. In principle, the NCBs fulfil all requirements relating to “reclassifications and other adjustments” specified in this Guideline. As a minimum, the NCBs send all “reclassifications and other adjustments” above EUR 50 million. This threshold is intended to help the NCBs decide whether to make an adjustment or not. However, when information is not readily available or of poor quality, a decision can be made either to do nothing or to make estimates. For this reason, flexibility is needed in the operation of such a threshold, not least because of the heterogeneity of existing procedures for calculating adjustments. For example, where relatively detailed information is collected regardless of the threshold, it may be counterproductive to try to apply such a threshold.

3. Revaluation adjustments

1. In order to fulfil the requirements relating to “revaluation adjustments” specified in this Guideline, NCBs may need to calculate the adjustments from transactions, security-by-security data or other data reported by the reporting population and/or estimate the adjustments in respect of some of the breakdowns not reported by the reporting population because they are not considered as “minimum requirements”.

2. The “revaluation adjustments” are normally compiled by NCBs on the basis of data directly reported by the reporting population. NCBs, however, may also cover these reporting requirements indirectly (e.g. by collecting data on transactions directly) and in any case are permitted to collect additional data from reporting agents. Whichever approach is used at national level, the NCBs are required to submit a full set of data to the ECB in accordance with Part 1 of Annex II for BSI statistics, Part 17 of Annex II for IF statistics, Part 23 of Annex II for IC statistics and Part 24 of Annex II for PF statistics.

- (*) This is in accordance with the ESA 2010 and other international statistical standards.
- (**) Nevertheless, in the case of IF statistics, Regulation (EU) No 1073/2013 (ECB/2013/38) requests separate reporting of new issuance and redemptions of IF shares/units during the reporting month.
- (***) The definition and classification of “other changes” is largely consistent with the ESA 2010. “Reclassifications and other adjustments” is broadly equivalent to “other changes in the volume of assets and liabilities” (K.1-K.6, see paragraphs 6.03-25), whereas “revaluations” may be transferred to “nominal holding gains and losses” (K.7, see paragraphs 6.26-64). For BSI statistics, an important deviation concerns the inclusion of “loan write-offs” within “revaluations” (and specifically as revaluations due to changes in prices), whereas in the ESA 2010 they are generally regarded as “other changes in volume” (paragraph 6.14) — with the exception of losses realised at the sale of loans; these losses, which equal the difference between the transaction price and the balance sheet carrying amount of the loans, should be recorded as a revaluation (paragraph 6.58). The inclusion of “loan write-offs” within “revaluations” also deviates from the international investment position (i.i.p.) rules. In the i.i.p. these are treated as “other adjustments” and not as “price or exchange rate changes”. For IF statistics, loans “write-offs/write-downs” are not requested.
- (****) The adjustments corresponding to the ECB’s own balance sheet are reported by the ECB Directorate-General Administration.;

(c) the following part 7 is added:

PART 7

Flow adjustments: special features in PF statistics

Section 1: Introduction

1. For statistics on PFs, NCBs submit revaluation adjustments, covering both revaluations due to price and exchange rate changes and reclassification adjustments for all items on the PF balance sheet, in accordance with paragraph 6(b) of Article 26. In this process, NCBs may need to calculate and/or estimate the adjustments not reported by the PFs. This includes those data where the corresponding stock series are reported on an item-by-item basis and data on pension fund reserves.

Section 2: Revaluation adjustments

1. Regulation (EU) 2018/231 (ECB/2018/2) allows flexibility in terms of the type of data needed to calculate the revaluation adjustments of assets and liabilities and the form in which these data are collected and compiled. The decision on the method is left to the NCBs.
2. The following two options exist for deriving revaluation adjustments for securities collected on a security-by-security basis. NCBs may follow a similar approach for assets other than securities when they collect item-by-item data.
- PFs report security-by-security information that allows NCBs to derive revaluation adjustments: PFs report to NCBs the information required by paragraphs 1, 2 and 4 of Tables 2.1 and 2.2 of Part 3 of Annex I to Regulation (EU) 2018/231 (ECB/2018/2) on a security-by-security basis. This information permits NCBs to obtain accurate information on the “revaluation adjustments” to be submitted to the ECB. When this option is followed, NCBs may derive the “revaluation adjustments” in accordance with the common Eurosystem method, i.e. the “flow-derivation method”, as described in the PF manual accompanying Regulation (EU) 2018/231 (ECB/2018/2) and this Guideline.

- PFs directly report transactions on a security-by-security basis to the NCB: PFs report the cumulated amounts of purchases and sales of securities which have occurred during the reference period as set out in paragraphs 1 and 3 of Tables 2.1 and 2.2 of Part 3 of Annex I to Regulation (EU) 2018/231 (ECB/2018/2) on a security-by-security basis. NCBs calculate the “revaluation adjustments” by taking the difference between end-period stocks and removing transactions and “reclassifications and other adjustments”, if any, referred to in Section 2.2 of Part 1 of Annex IV. NCBs submit the “revaluation adjustments” and the “reclassifications and other adjustments” to the ECB in accordance with this Guideline.
3. For pension fund reserves maintained by PFs, the following two options exist for deriving approximations of revaluation adjustments:
- PFs report aggregated adjustments or transactions according to the NCBs’ instructions. NCBs that choose this method aggregate the adjustments reported by PFs for the submission of data to the ECB,
 - NCBs derive approximations based on data provided by PFs.
4. For assets and liabilities other than those collected on an item-by-item basis and pension fund reserves maintained by PFs, the following three options exist for deriving revaluation adjustments:
- PFs report aggregated adjustments: PFs report the adjustments applicable to each item, reflecting the valuation changes due to price and exchange rate changes. NCBs that choose this method aggregate the adjustments reported by PFs for the submission of data to the ECB;
 - PFs report aggregated transactions: PFs accumulate transactions during the quarter and transmit the value of purchases and sales to the NCB. NCBs that receive transactions data calculate the “revaluation adjustments” by taking the difference between end-period stocks and removing transactions and “reclassifications and other adjustments”, if any, referred to in Section 2.2 of Part 1 of Annex IV. NCBs submit the “revaluation adjustments” and the “reclassifications and other adjustments” to the ECB in accordance with this Guideline; or
 - NCBs derive approximations based on data provided by PFs.’
-