

Chapter 16

Commission Implementing Regulation (EU) No 680/2014

ANNEX IV

FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
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20,2	F 20.02	Geographical breakdown of liabilities by location of the activities
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20,7	F 20.07	Geographical breakdown by residence of the counterparty of loans and advances to non-financial corporations by NACE codes
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40,1	F 40.1	Group structure: "entity-by-entity"
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45,1	F 45.01	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio
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COLOUR CODE IN TEMPLATES:		
	Parts for National GAAP reporters	

	Cell not to be submitted for reporting institutions subject to the relevant accounting framework
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01/01/2021

1.1

Assets

		<i>References Na tional GAAP based on BAD</i>	<i>References Na tional GAAP com patible IFRS</i>	Breakdown in table	Carrying amount
					010
010	Cash and cash balances at cent ral banks	<i>BAD art 4.As sets(1)</i>	<i>IAS 1.54 (i)</i>		
020	Cash on hand	<i>Annex V.Part 2.1</i>	<i>Annex V.Part 2.1</i>		
030	Cash balances at central banks	<i>BAD art 13(2); Annex V.Part 2.2</i>	<i>Annex V.Part 2.2</i>	4	
040	Other demand de posits		<i>Annex V.Part 2.3</i>	4	
050	Financial assets held for trading	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(ii); IAS 39.9, AG 14</i>		
060	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9</i>	10	
070	Equity instru ments	<i>ECB/2008/32 An nex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	4	
080	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	4	
090	Loans and ad vances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	4	
091	Trading finan cial assets	<i>Annex V.Part 1.15</i>			
092	Derivatives	<i>CRR Annex II; Annex V.Part 1.15</i>			
093	Equity instru ments	<i>ECB/2008/32 An nex 2.Part 2.4-5</i>		4	
094	Debt securities	<i>Annex V.Part 1.24, 26</i>		4	

095	Loans and advances	<i>Annex V.Part 1.24, 27</i>		4	
100	Financial assets designated at fair value through profit or loss	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(i); IAS 39.9</i>	4	
110	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	4	
120	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	4	
130	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	4	
140	Available-for-sale financial assets	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(d); IAS 39.9</i>	4	
150	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	4	
160	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	4	
170	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	4	
171	Non-trading non-derivative financial assets measured at fair value through profit or loss	<i>4th Directive art 42a(1), (4)</i>		4	
172	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		4	
173	Debt securities	<i>Annex V.Part 1.24, 26</i>		4	
174	Loan and advances	<i>4th Directive art 42a(1), (4)(b); Annex V.Part 1.24, 27</i>		4	
175	Non-trading non-derivative financial assets measured at fair value to equity	<i>4th Directive art 42a(1); art 42c (2)</i>		4	

176	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		4	
177	Debt securities	<i>Annex V.Part 1.24, 26</i>		4	
178	Loan and advances	<i>4th Directive art 42a(1), (4)(b); Annex V.Part 1.24, 27</i>		4	
180	Loans and receivables	<i>4th Directive art 42a(4)(b),(5a); IAS 39.9</i>	<i>IFRS 7.8(c); IAS 39.9, AG16, AG26; Annex V.Part 1.16</i>	4	
190	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	4	
200	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	4	
210	Held-to-maturity investments	<i>4th Directive art 42a(4)(a),(5a); IAS 39.9</i>	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>	4	
220	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	4	
230	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	4	
231	Non-trading debt instruments measured at a cost-based method	<i>BAD art 37.1; art 42a(4)(b); Annex V.Part 1.16</i>		4	
232	Debt securities	<i>Annex V.Part 1.24, 26</i>		4	
233	Loans and advances	<i>Annex V.Part 1.24, 27</i>		4	
234	Other non-trading non-derivative financial assets	<i>BAD art 35-37; Annex V.Part 1.17</i>		4	
235	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		4	
236	Debt securities	<i>Annex V.Part 1.24, 26</i>		4	

237	Loans and advances	<i>Annex V.Part 1.24, 27</i>		4	
240	Derivatives – Hedge accounting	<i>4th Directive art 42a(1), (5a); art 42c(1)(a); IAS 39.9; Annex V.Part 1.19</i>	<i>IFRS 7.22(b); IAS 39.9</i>	11	
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	<i>4th Directive art 42a(5), (5a); IAS 39.89A (a)</i>	<i>IAS 39.89A(a)</i>		
260	Investments in subsidiaries, joint ventures and associates	<i>BAD art 4.As sets(7)-(8); 4th Directive art 17; Annex V.Part 2.4</i>	<i>IAS 1.54(e); Annex V.Part 2.4</i>	4, 40	
270	Tangible assets	<i>BAD art 4.As sets(10)</i>			
280	Property, Plant and Equipment		<i>IAS 16.6; IAS 1.54(a)</i>	21, 42	
290	Investment property		<i>IAS 40.5; IAS 1.54(b)</i>	21, 42	
300	Intangible assets	<i>BAD art 4.As sets(9); CRR art 4(115)</i>	<i>IAS 1.54(c); CRR art 4(115)</i>		
310	Goodwill	<i>BAD art 4.As sets(9); CRR art 4(113)</i>	<i>IFRS 3.B67(d); CRR art 4(113)</i>		
320	Other intangible assets	<i>BAD art 4.As sets(9)</i>	<i>IAS 38.8,118</i>	21, 42	
330	Tax assets		<i>IAS 1.54(n-o)</i>		
340	Current tax assets		<i>IAS 1.54(n); IAS 12.5</i>		
350	Deferred tax assets	<i>4th Directive art 43(1)(11); CRR art 4(106)</i>	<i>IAS 1.54(o); IAS 12.5; CRR art 4(106)</i>		
360	Other assets	<i>Annex V.Part 2.5</i>	<i>Annex V.Part 2.5</i>		
370	Non-current assets and disposal groups classified		<i>IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6</i>		

	held as held for sale				
380	TOTAL ASSETS	<i>BAD art 4 Assets</i>	<i>IAS 1.9(a), IG 6</i>		

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1.2

Liabilities

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	<i>Breakdown in table</i>	Carrying amount
					010
010	Financial liabilities held for trading	<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8 (e) (ii); IAS 39.9, AG 14-15</i>	8	
020	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9, AG 15(a)</i>	10	
030	Short positions		<i>IAS 39.AG 15(b)</i>	8	
040	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9, Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9, Annex V.Part 1.30</i>	8	
050	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	8	
060	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	8	
061	Trading financial liabilities	<i>4th Directive art 42a(3)</i>		8	
062	Derivatives	<i>CRR Annex II; Annex V.Part 1.15</i>		8	
063	Short positions			8	
064	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>		8	
065	Debt securities issued	<i>Annex V.Part 1.31</i>		8	

066	Other financial liabilities	<i>Annex V.Part 1.32-34</i>		8	
070	Financial liabilities designated at fair value through profit or loss	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8 (e)(i); IAS 39.9</i>	8	
080	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	8	
090	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	8	
100	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	8	
110	Financial liabilities measured at amortised cost	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>IFRS 7.8(f); IAS 39.47</i>	8	
120	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	8	
130	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	8	
140	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	8	
141	Non-trading non-derivative financial liabilities measured at a cost-based method	<i>4th Directive art 42a(3)</i>		8	
142	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>		8	
143	Debt securities issued	<i>Annex V.Part 1.31</i>		8	
144	Other financial liabilities	<i>Annex V.Part 1.32-34</i>		8	
150	Derivatives – Hedge accounting	<i>4th Directive art 42a(1), (5a), art</i>	<i>IFRS 7.22(b); IAS 39.9; Annex V.Part 1.23</i>	11	

		<i>42c(1)(a); Annex V.Part 1.23</i>			
160	Fair value changes of the hedged items in portfolio hedge of interest rate risk	<i>4th Directive art 42a(5), (5a); IAS 39.89A(b)</i>	<i>IAS 39.89A(b)</i>		
170	Provisions	<i>BAD art 4.Liabilities(6)</i>	<i>IAS 37.10; IAS 1.54(l)</i>		
175	Funds for general banking risks [if presented within liabilities]	<i>BAD art 38.1; CRR art 4(112); Annex V.Part 2.12</i>			
180	Pensions and other post employment defined benefit obligations	<i>Annex V.Part 2.7</i>	<i>IAS 19.63; IAS 1.78(d); Annex V.Part 2.7</i>		
190	Other long term employee benefits	<i>Annex V.Part 2.8</i>	<i>IAS 19.153; IAS 1.78(d); Annex V.Part 2.8</i>	43	
200	Restructuring		<i>IAS 37.71, 84(a)</i>	43	
210	Pending legal issues and tax litigation		<i>IAS 37.Appendix C. Examples 6 and 10</i>	43	
220	Commitments and guarantees given	<i>BAD art 24-25, 33(1)</i>	<i>IAS 37.Appendix C.9</i>	43	
230	Other provisions			43	
240	Tax liabilities		<i>IAS 1.54(n-o)</i>		
250	Current tax liabilities		<i>IAS 1.54(n); IAS 12.5</i>		
260	Deferred tax liabilities	<i>4th Directive art 43(1)(11); CRR art 4(108)</i>	<i>IAS 1.54(o); IAS 12.5; CRR art 4(108)</i>		
270	Share capital repayable on demand		<i>IAS 32 IE 33; IFRIC 2; Annex V.Part 2.9</i>		
280	Other liabilities	<i>Annex V.Part 2.10</i>	<i>Annex V.Part 2.10</i>		

290	Liabilities included in disposal groups classified as held for sale		IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.11		
300	TOTAL LIABILITIES		IAS 1.9(b); IG 6		

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1.3

Equity

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					010
010	Capital	BAD art 4.Liabilities(9), BAD art 22	IAS 1.54(r), BAD art 22	46	
020	Paid up capital	BAD art 4.Liabilities(9)	IAS 1.78(e)		
030	Unpaid capital which has been called up	BAD art 4.Liabilities(9)	IAS 1.78(e); Annex V.Part 2.14		
040	Share premium	BAD art 4.Liabilities(10); CRR art 4(124)	IAS 1.78(e); CRR art 4(124)	46	
050	Equity instruments issued other than capital	Annex V.Part 2.15-16	Annex V.Part 2.15-16	46	
060	Equity component of compound financial instruments	4th Directive art 42a(5a); Annex V.Part 2.15	IAS 32.28-29; Annex V.Part 2.15		
070	Other equity instruments issued	Annex V.Part 2.16	Annex V.Part 2.16		
080	Other equity	Annex V.Part 2.17	IFRS 2.10; Annex V.Part 2.17		
090	Accumulated other comprehensive income	CRR art 4(100)	CRR art 4(100)	46	

095	Items that will not be reclassified to profit or loss		IAS 1.82A(a)		
100	Tangible assets		IAS 16.39-41		
110	Intangible assets		IAS 38.85-87		
120	Actuarial gains or (-) losses on defined benefit pension plans		IAS 1.7		
122	Non-current assets and disposal groups classified as held for sale		IFRS 5.38, IG Example 12		
124	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates		IAS 1.82(h); IAS 28.11		
128	Items that may be reclassified to profit or loss		IAS 1.82A(a)		
130	Hedge of net investments in foreign operations [effective portion]	4th Directive art 42a(1), (5a)	IAS 39.102(a)		
140	Foreign currency translation	BAD art 39(6)	IAS 21.52(b); IAS 21.32, 38-49		
150	Hedging derivatives. Cash flow hedges [effective portion]	4th Directive art 42a(1), (5a)	IFRS 7.23(c); IAS 39.95-101		
160	Available-for-sale financial assets	4th Directive art 42a(1), (5a)	IFRS 7.20(a)(ii); IAS 39.55(b)		
170	Non-current assets and disposal groups classified as held for sale		IFRS 5.38, IG Example 12		
180	Share of other recognised income and expense of		IAS 1.82(h); IAS 28.11		

	<i>investments in subsidiaries, joint ventures and as sociates</i>				
190	Retained earnings	<i>BAD art 4.Liabilities(13); CRR art 4(123)</i>	<i>CRR art 4(123)</i>		
200	Revaluation reserves	<i>BAD art 4.Liabilities(12)</i>	<i>IFRS 1.30, D5-D8; Annex V.Part 2.18</i>		
201	Tangible assets	<i>4th Directive art 33(1)(c)</i>			
202	Equity instruments	<i>4th Directive art 33(1)(c)</i>			
203	Debt securities	<i>4th Directive art 33(1)(c)</i>			
204	Other	<i>4th Directive art 33(1)(c)</i>			
205	Fair value reserves	<i>4th Directive art 42a(1)</i>			
206	Hedge of net investments in foreign operations	<i>4th Directive art 42a(1); art 42c(1)(b)</i>			
207	Hedging derivatives.Cash flow hedges	<i>4th Directive art 42a(1); art 42c(1)(a); CRR article 30(a)</i>			
208	Hedging derivatives. Other hedges	<i>4th Directive art 42a(1); art 42c(1)(a)</i>			
209	Non-trading non-derivative financial assets measured at fair value to equity	<i>4th Directive art 42a(1); art 42c(2)</i>			
210	Other reserves	<i>BAD art 4 Liabilities(11)-(13)</i>	<i>IAS 1.54; IAS 1.78(e)</i>		
215	Funds for general banking risks [if presented within equity]	<i>BAD art 38.1; CRR art 4(112); Annex V.Part 1.38</i>			

220	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates	4th Directive art 59.4; Annex V.Part 2.19	IAS 28.11; Annex V.Part 2.19		
230	Other	Annex V.Part 2.19	Annex V.Part 2.19		
235	First consolidation differences	7th Directive 19(1)(c)			
240	(-) Treasury shares	4th Directive.As sets C (III)(7), D (III)(2); Annex V.Part 2.20	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.20	46	
250	Profit or loss attributable to owners of the parent	BAD art 4.Liabilities(14)	IAS 27.28; IAS 1.83(a)(ii)	2	
260	(-) Interim dividends	CRR Article 26(2b)	IAS 32.35		
270	Minority interests [Non-controlling interests]	7th Directive art 21	IAS 27.4; IAS 1.54(q); IAS 27.27		
280	Accumulated Other Comprehensive Income	CRR art 4(100)	IAS 27.27-28; CRR art 4(100)	46	
290	Other items		IAS 27.27-28	46	
300	TOTAL EQUITY		IAS 1.9(c), IG 6	46	
310	TOTAL EQUITY AND TOTAL LIABILITIES	BAD art 4.Liabilities	IAS 1.IG6		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
010	Interest income	BAD art 27.Vertical layout(1); Annex V.Part 2.21	IAS 1.97; IAS 18.35(b)(iii); Annex V.Part 2.21	16	

020	Financial assets held for trading		<i>IFRS 7.20(a)(i), B5(e); Annex V.Part 2.24</i>		
030	Financial assets designated at fair value through profit or loss		<i>IFRS 7.20(a)(i), B5(e)</i>		
040	Available-for-sale financial assets		<i>IFRS 7.20(b); IAS 39.55(b); IAS 39.9</i>		
050	Loans and receivables		<i>IFRS 7.20(b); IAS 39.9, 39.46(a)</i>		
060	Held-to-maturity investments		<i>IFRS 7.20(b); IAS 39.9, 39.46(b)</i>		
070	Derivatives - Hedge accounting, interest rate risk		<i>IAS 39.9; Annex V.Part 2.23</i>		
080	Other assets		<i>Annex V.Part 2.25</i>		
090	(Interest expenses)	<i>BAD art 27. Vertical layout(2); Annex V.Part 2.21</i>	<i>IAS 1.97; Annex V.Part 2.21</i>	16	
100	(Financial liabilities held for trading)		<i>IFRS 7.20(a)(i), B5(e); Annex V.Part 2.24</i>		
110	(Financial liabilities designated at fair value through profit or loss)		<i>IFRS 7.20(a)(i), B5(e)</i>		
120	(Financial liabilities measured at amortised cost)		<i>IFRS 7.20(b); IAS 39.47</i>		
130	(Derivatives - Hedge accounting, interest rate risk)		<i>IAS 39.9; Annex V.Part 2.23</i>		
140	(Other liabilities)		<i>Annex V.Part 2.26</i>		

150	(Expenses on share capital repayable on demand)		<i>IFRIC 2.11</i>		
160	Dividend income	<i>BAD art 27. Vertical layout(3); Annex V.Part 2.28</i>	<i>IAS 18.35(b)(v); Annex V.Part 2.28</i>		
170	Financial assets held for trading		<i>IFRS 7.20(a)(i), B5(e)</i>		
180	Financial assets designated at fair value through profit or loss		<i>IFRS 7.20(a)(i), B5(e); IAS 39.9</i>		
190	Available-for-sale financial assets		<i>IFRS 7.20(a)(ii); IAS 39.9, 39.55(b)</i>		
200	Fee and commission income	<i>BAD art 27. Vertical layout(4)</i>	<i>IFRS 7.20(c)</i>	22	
210	(Fee and commission expenses)	<i>BAD art 27. Vertical layout(5)</i>	<i>IFRS 7.20(c)</i>	22	
220	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	<i>BAD art 27. Vertical layout(6)</i>	<i>IFRS 7.20(a)(ii-v); Annex V.Part 2.97</i>	16	
230	Available-for-sale financial assets		<i>IFRS 7.20(a)(ii); IAS 39.9, 39.55(b)</i>		
240	Loans and receivables		<i>IFRS 7.20(a)(iv); IAS 39.9, 39.56</i>		
250	Held-to-maturity investments		<i>IFRS 7.20(a)(iii); IAS 39.9, 39.56</i>		
260	Financial liabilities measured at amortised cost		<i>IFRS 7.20(a)(v); IAS 39.56</i>		
270	Other				
280	Gains or (-) losses on finan	<i>BAD art 27. Vertical layout(6)</i>	<i>IFRS 7.20(a)(i); IAS 39.55(a)</i>	16	

	cial assets and liabilities held for trading, net				
285	Gains or (-) losses on trading financial assets and liabilities, net	<i>BAD art 27.Vertical layout(6)</i>		16	
290	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	<i>BAD art 27.Vertical layout(6)</i>	<i>IFRS 7.20(a)(i); IAS 39.55(a)</i>	16, 45	
295	Gains or (-) losses on non-trading financial assets and liabilities, net	<i>BAD art 27.Vertical layout(6)</i>		16	
300	Gains or (-) losses from hedge accounting, net	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>	<i>IFRS 7.24; Annex V.Part 2.30</i>	16	
310	Exchange differences [gain or (-) loss], net	<i>BAD art 39</i>	<i>IAS 21.28, 52 (a)</i>		
320	Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	<i>BAD art 27.Vertical layout(13)-(14)</i>			
330	Gains or (-) losses on derecognition of non financial assets, net		<i>IAS 1.34</i>	45	
340	Other operating income	<i>BAD art 27.Vertical layout(7); Annex V.Part 2.141-143</i>	<i>Annex V.Part 2.141-143</i>	45	
350	(Other operating expenses)	<i>BAD art 27.Vertical layout(10); Annex V.Part 2.141-143</i>	<i>Annex V.Part 2.141-143</i>	45	

355	TOTAL OPERATING INCOME, NET				
360	(Administrative expenses)	<i>BAD art 27. Vertical layout(8)</i>			
370	(Staff expenses)	<i>BAD art 27. Vertical layout(8)(a)</i>	<i>IAS 19.7; IAS 1.102, IG 6</i>	44	
380	(Other administrative expenses)	<i>BAD art 27. Vertical layout(8)(b);</i>			
390	(Depreciation)		<i>IAS 1.102, 104</i>		
400	(Property, Plant and Equipment)	<i>BAD art 27. Vertical layout(9)</i>	<i>IAS 1.104; IAS 16.73(e)(vii)</i>		
410	(Investment Properties)	<i>BAD art 27. Vertical layout(9)</i>	<i>IAS 1.104; IAS 40.79(d)(iv)</i>		
415	(Goodwill)	<i>BAD art 27. Vertical layout(9)</i>			
420	(Other intangible assets)	<i>BAD art 27. Vertical layout(9)</i>	<i>IAS 1.104; IAS 38.118(e)(vi)</i>		
430	(Provisions or (-) reversal of provisions)		<i>IAS 37.59, 84; IAS 1.98(b)(f)(g)</i>	43	
440	(Commitments and guarantees given)	<i>BAD art 27. Vertical layout(11)-(12)</i>			
450	(Other provisions)				
455	(Increases or (-) decreases of the fund for general banking risks, net)	<i>BAD art 38.2</i>			
460	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	<i>BAD art 35-37</i>	<i>IFRS 7.20(e)</i>	16	
470	(Financial assets measured at cost)		<i>IFRS 7.20(e); IAS 39.66</i>		

480	(Available- for-sale financial as sets)		<i>IFRS 7.20(e); IAS 39.67</i>		
490	(Loans and re ceivables		<i>IFRS 7.20(e); IAS 39.63</i>		
500	(Held to maturity investments)		<i>IFRS 7.20(e); IAS 39.63</i>		
510	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	<i>BAD art 27.Vertical lay out(13)-(14)</i>	<i>IAS 28.40-43</i>	16	
520	(Impairment or (-) reversal of impairment on non-financial as sets)		<i>IAS 36.126(a)(b)</i>	16	
530	(Property, plant and equipment)	<i>BAD art 27.Ver tical layout(9)</i>	<i>IAS 16.73(e)(v- vi)</i>		
540	(Investment prop erties)	<i>BAD art 27.Ver tical layout(9)</i>	<i>IAS 40.79(d)(v)</i>		
550	(Goodwill)	<i>BAD art 27.Ver tical layout(9)</i>	<i>IFRS 3.Appendix B67(d)(v); IAS 36.124</i>		
560	(Other intangible assets)	<i>BAD art 27.Ver tical layout(9)</i>	<i>IAS 38.118 (e) (iv)(v)</i>		
570	(Other)		<i>IAS 36.126 (a)(b)</i>		
580	Negative good will recognised in profit or loss	<i>7th Directive art 31</i>	<i>IFRS 3.Appendix B64(n)(i)</i>		
590	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	<i>BAD art 27.Vertical lay out(13)-(14)</i>	<i>IAS 1.82(c)</i>		
600	Profit or (-) loss from non-cur rent assets and disposal groups classified as held for sale not qualifying as dis		<i>IFRS 5.37; An nex V.Part 2.27</i>		

	continued operations				
610	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		<i>IAS 1.102, IG 6; IFRS 5.33 A</i>		
620	(Tax expense or (-) income related to profit or loss from continuing operations)	<i>BAD art 27. Vertical layout(15)</i>	<i>IAS 1.82(d); IAS 12.77</i>		
630	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	<i>BAD art 27. Vertical layout(16)</i>	<i>IAS 1, IG 6</i>		
632	Extraordinary profit or (-) loss after tax	<i>BAD art 27. Vertical layout(21)</i>			
633	Extraordinary profit or loss before tax	<i>BAD art 27. Vertical layout(19)</i>			
634	(Tax expense or (-) income related to extraordinary profit or loss)	<i>BAD art 27. Vertical layout(20)</i>			
640	Profit or (-) loss after tax from discontinued operations		<i>IAS 1.82(e) ; IFRS 5.33(a), 5.33 A</i>		
650	Profit or (-) loss before tax from discontinued operations		<i>IFRS 5.33(b)(i)</i>		
660	(Tax expense or (-) income related to discontinued operations)		<i>IFRS 5.33 (b)(ii), (iv)</i>		
670	PROFIT OR (-) LOSS FOR THE YEAR	<i>BAD art 27. Vertical layout(23)</i>	<i>IAS 1.82(f)</i>		
680	Attributable to minority interest		<i>IAS 1.83(a)(i)</i>		

	[non-controlling interests]				
690	Attributable to owners of the parent		<i>IAS 1.83(a)(ii)</i>		

		<i>References National GAAP compatible IFRS</i>	Current period
			010
010	Profit or (-) loss for the year	<i>IAS 1.7, 81(b), 83(a), IG6</i>	
020	Other comprehensive income	<i>IAS 1.7, 81(b), IG6</i>	
030	Items that will not be reclassified to profit or loss	<i>IAS 1.82A(a)</i>	
040	Tangible assets	<i>IAS 1.7, IG6; IAS 16.39-40</i>	
050	Intangible assets	<i>IAS 1.7; IAS 38.85-86</i>	
060	Actuarial gains or (-) losses on defined benefit pension plans	<i>IAS 1.7, IG6; IAS 19.93A</i>	
070	Non-current assets and disposal groups held for sale	<i>IFRS 5.38</i>	
080	Share of other recognised income and expense of entities accounted for using the equity method	<i>IAS 1.82(h), IG6; IAS 28.11</i>	
090	Income tax relating to items that will not be reclassified	<i>IAS 1.91(b); Annex V.Part 2.31</i>	
100	Items that may be reclassified to profit or loss	<i>IAS 1.82A(b)</i>	
110	Hedge of net investments in foreign operations [effective portion]	<i>IAS 39.102(a)</i>	
120	<i>Valuation gains or (-) losses taken to equity</i>	<i>IAS 39.102(a)</i>	
130	<i>Transferred to profit or loss</i>	<i>IAS 1.7, 92-95; IAS 39.102(a)</i>	
140	<i>Other reclassifications</i>		
150	Foreign currency translation	<i>IAS 1.7, IG6; IAS 21.52(b)</i>	
160	<i>Translation gains or (-) losses taken to equity</i>	<i>IAS 21.32, 38-47</i>	
170	<i>Transferred to profit or loss</i>	<i>IAS 1.7, 92-95; IAS 21.48-49</i>	

180	<i>Other reclassifications</i>		
190	Cash flow hedges [effective portion]	<i>IAS 1.7, IG6; IFRS 7.23(c); IAS 39.95(a)-96</i>	
200	<i>Valuation gains or (-) losses taken to equity</i>	<i>IAS 1.IG6; IAS 39.95(a)-96</i>	
210	<i>Transferred to profit or loss</i>	<i>IAS 1.7, 92-95, IG6; IAS 39.97-101</i>	
220	<i>Transferred to initial carrying amount of hedged items</i>	<i>IAS 1.IG6; IAS 39.97-101</i>	
230	<i>Other reclassifications</i>		
240	Available-for-sale financial assets	<i>IAS 1.7, IG 6; IFRS 7.20(a)(ii); IAS 1.IG6; IAS 39.55(b)</i>	
250	<i>Valuation gains or (-) losses taken to equity</i>	<i>IFRS 7.20(a)(ii); IAS 1.IG6; IAS 39.55(b)</i>	
260	<i>Transferred to profit or loss</i>	<i>IFRS 7.20(a)(ii); IAS 1.7, IAS 1.92-95, IAS 1.IG6; IAS 39.55(b)</i>	
270	<i>Other reclassifications</i>	<i>IFRS 5.IG Example 12</i>	
280	Non-current assets and disposal groups held for sale	<i>IFRS 5.38</i>	
290	<i>Valuation gains or (-) losses taken to equity</i>	<i>IFRS 5.38</i>	
300	<i>Transferred to profit or loss</i>	<i>IAS 1.7, 92-95; IFRS 5.38</i>	
310	<i>Other reclassifications</i>	<i>IFRS 5.IG Example 12</i>	
320	Share of other recognised income and expense of Investments in subsidiaries, joint ventures and associates	<i>IAS 1.82(h), IG6; IAS 28.11</i>	
330	Income tax relating to items that may be reclassified to profit or (-) loss	<i>IAS 1.91(b), IG6; Annex V.Part 2.31</i>	
340	Total comprehensive income for the year	<i>IAS 1.7, 81A(a), IG6</i>	
350	Attributable to minority interest [Non-controlling interest]	<i>IAS 1.83(b)(i), IG6</i>	
360	Attributable to owners of the parent	<i>IAS 1.83(b)(ii), IG6</i>	

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4.1

Financial assets held for trading

16

		References Na tional GAAP based on BAD	References Na tional GAAP com patible IFRS	Carrying amount	Accumulated changes in fair value due to credit risk
				010	IFRS 7.9 (c); An nex V.Part 2.46
				010	020
010	Equity instru ments	<i>ECB/2008/32 An nex 2.Part 2.4-5</i>	<i>IAS 32.11</i>		
020	of which: at cost		<i>IAS 39.46(c)</i>		
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
040	of which: other financial corpora tions	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
050	of which: non- financial corpora tions	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
060	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>		
070	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
080	General govern ments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
090	Credit institu tions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
110	Non-financial cor porations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
120	Loans and ad vances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>		
130	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
140	General govern ments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		

150	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
180	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>		

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4.2

Financial assets designated at fair value through profit or loss

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	Accumulated changes in fair value due to credit risk
				010	020
010	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>		
020	of which: at cost		<i>IAS 39.46(c)</i>		
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
060	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>		
070	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
080	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		

090	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
110	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
120	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>		
130	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
140	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
180	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>		
190	FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(i); IAS 39.9</i>		

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4.3

Available-for-sale financial assets

		References National GAAP based on BAD	References National GAAP com patible IFRS	Carrying amount of unim paired as sets	Carrying amount of impaired assets	Carrying amount	Accu mulated impair ment
					IAS 39.58-62	Annex V.Part 2.34	Annex V.Part 2.46
				010	020	030	040
010	Equity in struments	ECB/2008/32 Annex 2.Part 2.4-5	IAS 32.11				
020	of which: at cost		IAS 39.46(c)				
030	of which: credit insti tutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)				
040	of which: other finan cial corpora tions	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)				
050	of which: non-finan cial corpora tions	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)				
060	Debt secur ities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26				
070	Central banks	Annex V.Part 1.35(a)	Annex V.Part 1.35(a)				
080	General gov ernments	Annex V.Part 1.35(b)	Annex V.Part 1.35(b)				
090	Credit insti tutions	Annex V.Part 1.35(c)	Annex V.Part 1.35(c)				
100	Other finan cial corpora tions	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)				
110	Non-finan cial corpora tions	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)				

120	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>				
130	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>				
140	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>				
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>				
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>				
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>				
180	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>				
190	AVAILABLE FOR-SALE FINANCIAL ASSETS	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(d); IAS 39.9</i>				

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4.4

Loans and receivables and held-to-maturity investments

		<i>Refer ences Na tional GAAP based on BAD</i>	<i>Refer ences Na tional GAAP com patible IFRS</i>	Unim paired assets [gross carrying amount]	Im paired assets [gross carrying amount]	Specif ic allow ances for indi vidually assessed finan cial as sets	Specif ic allow ances for col lectively assessed finan cial as sets	Col lective allow ances for in currred but not re ported losses	Car rying amount
					<i>IFRS 7.37(b); IFRS 7.IG 29 (a); IAS 39.58-59</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.36</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.37</i>	<i>IAS 39.AG 84-92; Annex V.Part 2.38</i>	<i>Annex V.Part 2.39</i>
						<i>Annex V.Part 2.36</i>	<i>Annex V.Part 2.37</i>	<i>Annex V.Part 2.38</i>	<i>Annex V.Part 2.39</i>
				010	020	030	040	050	060
010	Debt se curities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>						
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>						
030	General govern ments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>						
040	Credit in stitutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>						
050	Other fin ancial corpora tions	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>						
060	Non-fin ancial corpora tions	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>						
070	Loans and ad vances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>						

080	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>						
090	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>						
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>						
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>						
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>						
130	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>						
140	LOANS AND RECEIVABLES	<i>4th Directive art 42a(4)(b),(5a); IAS 39.9</i>	<i>IAS 39,9 AG 16, AG26; Annex V.Part 1.16</i>						
150	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>						
160	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>						
170	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>						
180	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>						
190	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>						
200	Non-financial	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>						

	corporations								
210	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>						
220	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>						
230	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>						
240	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>						
250	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>						
260	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>						
270	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>						
280	HELD-TO-MATURITY	<i>4th Directive art 42a(4)(a),(5a); IAS 39.9</i>	<i>IFRS 7.8(c); IAS 39.9, AG16, AG26</i>						

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4.5

Subordinated financial assets

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount
				010
010	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	
020	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	
030	SUBORDINATED [FOR THE	<i>Annex V.Part 2.40, 54</i>	<i>Annex V.Part 2.40, 54</i>	

		ISSUER] FIN ANCIAL ASSETS		
01/01/2021	4.6	Trading Financial assets		
		<i>References National GAAP based on BAD</i>	Carrying amount	Accumulated changes in fair value due to credit risk
			010	020
010	Equity instruments	ECB/2008/32 Annex 2.Part 2.4-5		
020	of which: unquoted			
030	of which: credit insti tutions	<i>Annex V.Part 1.35(c)</i>		
040	of which: other finan cial corporations	<i>Annex V.Part 1.35(d)</i>		
050	of which: non-finan cial corporations	<i>Annex V.Part 1.35(e)</i>		
060	Debt securities	<i>Annex V.Part 1.24, 26</i>		
070	Central banks	<i>Annex V.Part 1.35(a)</i>		
080	General governments	<i>Annex V.Part 1.35(b)</i>		
090	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
100	Other financial cor porations	<i>Annex V.Part 1.35(d)</i>		
110	Non-financial corpor ations	<i>Annex V.Part 1.35(e)</i>		
120	Loans and advances	<i>Annex V.Part 1.24, 27</i>		
130	Central banks	<i>Annex V.Part 1.35(a)</i>		
140	General governments	<i>Annex V.Part 1.35(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>		

160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
180	Households	<i>Annex V.Part 1.35(f)</i>		

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4.7

Non-trading non-derivative financial assets measured at fair value through profit or loss

		<i>References National GAAP based on BAD</i>	Carrying amount	Accumulated changes in fair value due to credit risk
				Annex V.Part 2.46
			010	020
010	Equity instruments	ECB/2008/32 Annex 2.Part 2.4-5		
020	of which: unquoted			
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>		
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>		
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
060	Debt securities	<i>Annex V.Part 1.24, 26</i>		
070	Central banks	<i>Annex V.Part 1.35(a)</i>		
080	General governments	<i>Annex V.Part 1.35(b)</i>		
090	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
110	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
120	Loans and advances	<i>Annex V.Part 1.24, 27</i>		
130	Central banks	<i>Annex V.Part 1.35(a)</i>		

140	General governments	<i>Annex V.Part 1.35(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
180	Households	<i>Annex V.Part 1.35(f)</i>		
190	NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	<i>4th Directive art 42a(1), (4)</i>		

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4.8

Non-trading non-derivative financial assets measured at fair value to equity

		<i>References National GAAP based on BAD</i>	Carrying amount	Accumulated changes in fair value due to credit risk
			010	020
010	Equity instruments	ECB/2008/32 Annex 2.Part 2.4-5		
020	of which: unquoted			
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>		
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>		
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
060	Debt securities	<i>Annex V.Part 1.24, 26</i>		
070	Central banks	<i>Annex V.Part 1.35(a)</i>		

080	General governments	<i>Annex V.Part 1.35(b)</i>		
090	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
100	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
110	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
120	Loans and advances	<i>Annex V.Part 1.24, 27</i>		
130	Central banks	<i>Annex V.Part 1.35(a)</i>		
140	General governments	<i>Annex V.Part 1.35(b)</i>		
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>		
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>		
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>		
180	Households	<i>Annex V.Part 1.35(f)</i>		
190	NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY	<i>4th Directive art 42a(1); art 42c (2)</i>		

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4.9

Non-trading debt instruments measured at a cost-based method

		<i>References National GAAP based on BAD</i>	Unimpaired assets	Impaired assets [gross carrying amount]	Specific allowances for credit risk	General allowances for credit risk	Carrying amount
				<i>CRR art 4(95)</i>	<i>CRR art 4(95)</i>	<i>CRR art 4(95)</i>	Annex V.Part 2.39
			010	020	030	040	050
010	Debt securities	<i>Annex V.Part 1.24, 26</i>					

020	Central banks	<i>Annex V.Part 1.35(a)</i>					
030	General governments	<i>Annex V.Part 1.35(b)</i>					
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>					
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>					
060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>					
070	Loans and advances	<i>Annex V.Part 1.24, 27</i>					
080	Central banks	<i>Annex V.Part 1.35(a)</i>					
090	General governments	<i>Annex V.Part 1.35(b)</i>					
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>					
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>					
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>					
130	Households	<i>Annex V.Part 1.35(f)</i>					
140	NON-TRADING DEBT INSTRUMENTS MEASURED AT A COST-	<i>BAD art 37.1; art 42a(4)(b)</i>					

	BASED METHOD						
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4.10

Other non-trading non-derivative financial assets

		<i>References National GAAP based on BAD</i>	Carrying amount
			010
010	Equity instruments	ECB/2008/32 Annex 2.Part 2.4-5	
020	of which: unquoted		
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>	
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>	
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>	
060	Debt securities	<i>Annex V.Part 1.24, 26</i>	
070	Central banks	<i>Annex V.Part 1.35(a)</i>	
080	General governments	<i>Annex V.Part 1.35(b)</i>	
090	Credit institutions	<i>Annex V.Part 1.35(c)</i>	
100	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	
110	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	
120	Loans and advances	<i>Annex V.Part 1.24, 27</i>	
130	Central banks	<i>Annex V.Part 1.35(a)</i>	
140	General governments	<i>Annex V.Part 1.35(b)</i>	
150	Credit institutions	<i>Annex V.Part 1.35(c)</i>	
160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	
180	Households	<i>Annex V.Part 1.35(f)</i>	
190	OTHER NON-TRADING NON- DERIVATIVE FINANCIAL ASSETS	<i>4th Directive art 42a(1); art 42c(2)</i>	

				Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations	Households
			<i>References National GAAP compatible IFRS</i>	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(f)</i>
			<i>References National GAAP based on BAD</i>	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(f)</i>
				010	020	030	040	050	060
By product	010	On demand [call] and short notice [current account]	<i>Annex V.Part 2.41(a)</i>						
	020	Credit card debt	<i>Annex V.Part 2.41(b)</i>						
	030	Trade receivables	<i>Annex V.Part 2.41(c)</i>						
	040	Finance leases	<i>Annex V.Part 2.41(d)</i>						
	050	Reverse repurchase loans	<i>Annex V.Part 2.41(e)</i>						
	060	Other term loans	<i>Annex V.Part 2.41(f)</i>						
	070	Advances that	<i>Annex V.Part 2.41(g)</i>						

		are not loans							
	080	LOANS AND AD VANCES	<i>Annex V.Part 1.24, 27</i>						
By col lateral	090	of which: mort gage loans [Loans collater alized by im movable prop erty]	<i>Annex V.Part 2.41(h)</i>						
	100	of which: other collater alized loans	<i>Annex V.Part 2.41(i)</i>						
By pur pose	110	of which: credit for consump tion	<i>Annex V.Part 2.41(j)</i>						
	120	of which: lend ing for house purchase	<i>Annex V.Part 2.41(k)</i>						
By sub ordina tion	130	of which: project finance loans	<i>Annex V.Part 2.41(l)</i>						

		Non-financial corporations		
			Gross carrying amount	Accumulated impairment or Accumulated changes in fair value due to credit risk
		<i>References National GAAP compatible IFRS</i>	<i>Annex V.Part 2.45</i>	<i>Annex V.Part 2.46</i>
		<i>References National GAAP based on BAD</i>	<i>Annex V.Part 2.45</i>	<i>Annex V.Part 2.46</i>
			010	020
010	Agriculture, forestry and fishing	<i>NACE Regulation</i>		
020	Mining and quarrying	<i>NACE Regulation</i>		
030	Manufacturing	<i>NACE Regulation</i>		
040	Electricity, gas, steam and air conditioning supply	<i>NACE Regulation</i>		
050	Water supply	<i>NACE Regulation</i>		
060	Construction	<i>NACE Regulation</i>		
070	Wholesale and retail trade	<i>NACE Regulation</i>		
080	Transport and storage	<i>NACE Regulation</i>		
090	Accommodation and food service activities	<i>NACE Regulation</i>		
100	Information and communication	<i>NACE Regulation</i>		
110	Real estate activities	<i>NACE Regulation</i>		
120	Professional, scientific and technical activities	<i>NACE Regulation</i>		
130	Administrative and support service activities	<i>NACE Regulation</i>		

140	Public administration and defence, compulsory social security	<i>NACE Regulation</i>		
150	Education	<i>NACE Regulation</i>		
160	Human health services and social work activities	<i>NACE Regulation</i>		
170	Arts, entertainment and recreation	<i>NACE Regulation</i>		
180	Other services	<i>NACE Regulation</i>		
190	LOANS AND ADVANCES	<i>Annex V.Part 1.24, 27, 2.42-43</i>		

		Refer ences Nation al GAAP based on BAD	Refer ences Nation al GAAP com patible IFRS	Past due but not impaired						Carry ing amount of the im paired assets	Specif ic al low ances for indi vidu ally as sessed finan cial as sets	Specif ic al low ances for col lect ively as sessed finan cial as sets	Col lective allow ances for in currred but not re por ted losses	Specif ic al low ances for credit risk	Gener al al low ances for credit risk	Gener al al low ance for bank ing risks	Accu mu lated write- offs
				≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180days	> 180 days ≤ 1year	> 1year								
				IFRS 7.37(a); IG 26-28; Annex V.Part 2.47-48													
				CRR art 4(95); Annex V.Part 2.47-48						CRR art 4(95)	CRR art 4(95); Annex V.Part 2.36	CRR art 4(95); Annex V.Part 2.37	CRR art 4(95); Annex V.Part 2.38	CRR art 4(95)	CRR art 4(95)	BAD art 37.2; CRR art 4(95)	CRR art 4(95); Annex V.Part 2.49-50
				010	020	030	040	050	060	070	080	090	100	102	103	104	110
010	Equity instru ments	ECB/200 Annex 2.Part 2.4-5	IAS 32.11														

020	of which: at cost		<i>IAS 39.46(c)</i>															
030	of which: credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>															
040	of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>															
050	of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>															
060	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>															
070	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>															
080	General gov	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>															

	ern ments																
090	Credit institu tions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>														
100	Other finan cial corpor ations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>														
110	Non- finan cial corpor ations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>														
120	Loans and ad vances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>														
130	Cent ral banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>														
140	Gener al gov ern ments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>														
150	Credit institu tions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>														

160	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>															
170	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>															
180	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>															
190	TOTAL																	
Loans and advances by product, by collateral and by subordination																		
200	On demand [call] and short notice [current account]	<i>Annex V.Part 2.41(a)</i>	<i>Annex V.Part 2.41(a)</i>															
210	Credit card debt	<i>Annex V.Part 2.41(b)</i>	<i>Annex V.Part 2.41(b)</i>															
220	Trade receivables	<i>Annex V.Part 2.41(c)</i>	<i>Annex V.Part 2.41(c)</i>															

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230	Finance leases	<i>Annex V.Part 2.41(d)</i>	<i>Annex V.Part 2.41(d)</i>																
240	Reverse repurchase loans	<i>Annex V.Part 2.41(e)</i>	<i>Annex V.Part 2.41(e)</i>																
250	Other term loans	<i>Annex V.Part 2.41(f)</i>	<i>Annex V.Part 2.41(f)</i>																
260	Advances that are not loans	<i>Annex V.Part 2.41(g)</i>	<i>Annex V.Part 2.41(g)</i>																
270	of which: mortgage loans [Loans collateralized by in movable property]	<i>Annex V.Part 2.41(h)</i>	<i>Annex V.Part 2.41(h)</i>																
280	of which: other	<i>Annex V.Part 2.41(i)</i>	<i>Annex V.Part 2.41(i)</i>																

	collateralized loans																	
290	of which: credit for consumption	<i>Annex V.Part 2.41(j)</i>	<i>Annex V.Part 2.41(j)</i>															
300	of which: lending for house purchase	<i>Annex V.Part 2.41(k)</i>	<i>Annex V.Part 2.41(k)</i>															
310	of which: project finance loans	<i>Annex V.Part 2.41(l)</i>	<i>Annex V.Part 2.41(l)</i>															

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8.1

Breakdown of financial liabilities by product and by counterparty sector

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount					Accumulated changes in fair value due to credit risk	Amount contractually required to pay at maturity	
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method			Hedge accounting
				<i>IFRS 7.8(e) (ii); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8(e) (i); IAS 39.9</i>	<i>IFRS 7.8(f); IAS 39.47</i>			<i>IFRS 7.22(b); IAS 39.9</i>	<i>IFRS 7.10(a); CRR art 30(b), art 424(1)(d)(i)</i>	<i>IFRS 7.10(b)</i>
				<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>4th Directive art 42a(3); Annex V.Part 1.15</i>	<i>4th Directive art 42a(3)</i>	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>	<i>CRR art 30(b), art 424(1)(d)(i)</i>	<i>ECB/2008/32 art 7(2)</i>
				010	020	030	034	035	037	040	050
010	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9, AG 15(a)</i>								
020	Short positions		<i>IAS 39 AG 15(b)</i>								
030	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>								

040	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>								
050	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>								
060	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>								
070	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>								
080	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>								
090	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 1.51</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>								
100	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>								
110	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>								

120	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>								
130	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>								
140	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>								
150	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>								
160	<i>Credit institutions</i>	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>								
170	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>								
180	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>								
190	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; An</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; An</i>								

		<i>nex V.Part 2.51</i>	<i>nex V.Part 2.51</i>								
200	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>								
210	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>								
220	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>								
230	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>								
240	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; An nex V.Part 2.51</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; An nex V.Part 2.51</i>								
250	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>								
260	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>								

270	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>								
280	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>								
290	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; Annex V.Part 2.51</i>								
300	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>								
310	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>								
320	<i>Current accounts / overnight deposits</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>	<i>ECB/2008/32 Annex 2.Part 2.9.1</i>								
330	<i>Deposits with agreed maturity</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>	<i>ECB/2008/32 Annex 2.Part 2.9.2</i>								
340	<i>Deposits redeemable at notice</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; An</i>	<i>ECB/2008/32 Annex 2.Part 2.9.3; An</i>								

		<i>nex V.Part 2.51</i>	<i>nex V.Part 2.51</i>								
350	<i>Repurchase agreements</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>	<i>ECB/2008/32 Annex 2.Part 2.9.4</i>								
360	Debt securities issued	<i>Annex V.Part 1.31; Annex V.Part 2.52</i>	<i>Annex V.Part 1.31; Annex V.Part 2.52</i>								
370	Certificates of deposits	<i>Annex V.Part 2.52(a)</i>	<i>Annex V.Part 2.52(a)</i>								
380	As set-backed securities	<i>CRR art 4(61)</i>	<i>CRR art 4(61)</i>								
390	Covered bonds	<i>CRR art 129(1)</i>	<i>CRR art 129(1)</i>								
400	Hybrid contracts	<i>Annex V.Part 2.52(d)</i>	<i>IAS 39.10-11, AG27, AG29; IFRIC 9; Annex V.Part 2.52(d)</i>								
410	Other debt securities issued	<i>Annex V.Part 2.52(e)</i>	<i>Annex V.Part 2.52(e)</i>								
420	<i>Convertible compound</i>		<i>IAS 32.AG 31</i>								

	<i>financial instruments</i>										
430	<i>Non-convertible</i>										
440	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>								
450	FINANCIAL LIABILITIES										

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8.2

Subordinated financial liabilities

		References National GAAP	References National GAAP compatible IFRS	Carrying amount		
				Designated at fair value through profit or loss	At amortized cost	At a cost-based method
				IFRS 7.8(e)(i); IAS 39.9	IFRS 7.8(f); IAS 39.47	
				4th Directive art 42a(1), (5a); IAS 39.9	4th Directive art 42a(3), (5a); IAS 39.47	4th Directive art 42a(3)
				010	020	030
010	Deposits	ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30	ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30			
020	Debt securities issued	Annex V.Part 1.31	Annex V.Part 1.31			
030	SUBORDINATED FINANCIAL LIABILITIES	Annex V.Part 2.53-54	Annex V.Part 2.53-54			

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9.1

Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given

		<i>References National GAAP</i>	<i>References National GAAP compatible IFRS</i>	Nominal amount
				<i>IFRS 7.36(a), B10(c)(d); CRR Annex I; Annex V.Part 2.62</i>
				<i>CRR Annex I; Annex V.Part 2.62</i>
				010
010	Loan commitments given	<i>CRR Annex I; Annex V.Part 2.56-57</i>	<i>IAS 39.2 (h), 4 (a) (c), BC 15; CRR Annex I; Annex V.Part 2.56-57</i>	
020	of which: defaulted	<i>Annex V.Part 2.61</i>	<i>Annex V.Part 2.61</i>	
030	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>	
040	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>	
050	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>	
060	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>	
070	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>	
080	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>	
090	Financial guarantees given	<i>CRR Annex I; Annex V.Part 2.56,58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 Annex A; CRR Annex I; Annex V.Part 2.56, 58</i>	
100	of which: defaulted	<i>Annex V.Part 2.61</i>	<i>Annex V.Part 2.61</i>	
110	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>	
120	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>	
130	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>	
140	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>	
150	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>	
160	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>	
170	Other Commitments given	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	

180	of which: defaulted	<i>Annex V.Part 2.61</i>	<i>Annex V.Part 2.61</i>	
190	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>	
200	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>	
210	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>	
220	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>	
230	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>	
240	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>	

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9.2

Loan commitments, financial guarantees and other commitments received

		<i>References National GAAP</i>	<i>References National GAAP compatible IFRS</i>	Maximum amount of the guarantee that can be considered	Nominal amount
				<i>IFRS 7.36 (b); Annex V.Part 2.63</i>	<i>Annex V.Part 2.63</i>
				<i>Annex V.Part 2.63</i>	<i>Annex V.Part 2.63</i>
				010	020
010	Loan commitments received	<i>Annex V.Part 2.56-57</i>	<i>IAS 39.2(h), 4(a)(c), BC 15; Annex V.Part 2.56-57</i>		
020	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
030	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
040	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
050	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		

060	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
070	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>		
080	Financial guarantees received	<i>Annex V.Part 2.56, 58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 Annex A; CRR Annex I; Annex V.Part 2.56, 58</i>		
090	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
100	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
110	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
120	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
130	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
140	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>		
150	Other Commitments received	<i>Annex V.Part 2.56, 59</i>	<i>Annex V.Part 2.56, 59</i>		
160	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
170	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
180	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
190	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
200	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
210	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>		

By type of risk / By product or by type of market		Refer ences Na tional GAAP based on BAD	Refer ences Na tional GAAP com patible IFRS	Carrying amount		Mark-to-market [Mark-to-Model] value		Notional amount	
				Finan cial as sets held for trad ing	Finan cial liab ilities held for trading	Positive value. Trading	Neg ative value. Trading	Total Trading	of which: sold
				<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>			<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
						<i>CRR art 105</i>	<i>CRR art 105</i>	<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.72</i>
				010	020	022	025	030	040
010	Interest rate	<i>Annex V.Part 2.67(a)</i>	<i>Annex V.Part 2.67(a)</i>						
020	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>						
030	OTC options								
040	OTC other								
050	Organized market options								
060	Organized market other								
070	Equity	<i>Annex V.Part 2.67(b)</i>	<i>Annex V.Part 2.67(b)</i>						
080	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>						

090	OTC options								
100	OTC other								
110	Organized market options								
120	Organized market other								
130	Foreign exchange and gold	<i>Annex V.Part 2.67(c)</i>	<i>Annex V.Part 2.67(c)</i>						
140	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>						
150	OTC options								
160	OTC other								
170	Organized market options								
180	Organized market other								
190	Credit	<i>Annex V.Part 2.67(d)</i>	<i>Annex V.Part 2.67(d)</i>						
200	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>						
210	Credit default swap								

220	Credit spread option								
230	Total return swap								
240	Other								
250	Commodity	<i>Annex V.Part 2.67(e)</i>	<i>Annex V.Part 2.67(e)</i>						
260	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>						
270	Other	<i>Annex V.Part 2.67(f)</i>	<i>Annex V.Part 2.67(f)</i>						
280	of which: economic hedges	<i>Annex V.Part 2.74</i>	<i>Annex V.Part 2.74</i>						
290	DERIVAT	<i>CRR Annex II; Annex V.Part 1.15</i>	<i>IAS 39.9</i>						
300	of which: OTC - credit institutions	<i>Annex V.Part 1.35(c), 2.75(a)</i>	<i>Annex V.Part 1.35(c), 2.75(a)</i>						
310	of which: OTC - other financial corporations	<i>Annex V.Part 1.35(d), 2.75(b)</i>	<i>Annex V.Part 1.35(d), 2.75(b)</i>						
320	of which: OTC - rest	<i>Annex V.Part 2.75(c)</i>	<i>Annex V.Part 2.75(c)</i>						

11.1

Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge

By product or by type of market		References National GAAP compatible IFRS	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.69</i>	<i>Annex V.Part 2.70, 71</i>	<i>Annex V.Part 2.72</i>
			010	020	030	040
010	Interest rate	<i>Annex V.Part 2.67(a)</i>				
020	OTC options					
030	OTC other					
040	Organized market options					
050	Organized market other					
060	Equity	<i>Annex V.Part 2.67(b)</i>				
070	OTC options					
080	OTC other					
090	Organized market options					
100	Organized market other					
110	Foreign exchange and gold	<i>Annex V.Part 2.67(c)</i>				
120	OTC options					
130	OTC other					
140	Organized market options					

150	Organized market other					
160	Credit	<i>Annex V.Part 2.67(d)</i>				
170	Credit default swap					
180	Credit spread option					
190	Total return swap					
200	Other					
210	Commodity	<i>Annex V.Part 2.67(e)</i>				
220	Other	<i>Annex V.Part 2.67(f)</i>				
230	FAIR VALUE HEDGES	<i>IFRS 7.22(b); IAS 39.86(a)</i>				
240	Interest rate	<i>Annex V.Part 2.67(a)</i>				
250	OTC options					
260	OTC other					
270	Organized market options					
280	Organized market other					
290	Equity	<i>Annex V.Part 2.67(b)</i>				
300	OTC options					
310	OTC other					
320	Organized market options					
330	Organized market other					

340	Foreign ex change and gold	<i>Annex V.Part 2.67(c)</i>				
350	OTC options					
360	OTC other					
370	Organized market op tions					
380	Organized market other					
390	Credit	<i>Annex V.Part 2.67(d)</i>				
400	Credit default swap					
410	Credit spread option					
420	Total return swap					
430	Other					
440	Commodity	<i>Annex V.Part 2.67(e)</i>				
450	Other	<i>Annex V.Part 2.67(f)</i>				
460	CASH FLOW HEDGES	<i>IFRS 7.22(b); IAS 39.86(b)</i>				
470	HEDGE OF NET INVEST MENTS IN A FOREIGN OPER ATION	<i>IFRS 7.22(b); IAS 39.86(c)</i>				
480	PORT FOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK	<i>IAS 39.89A, IE 1-31</i>				
490	PORT FOLIO CASH	<i>IAS 39 IG F6 1-3</i>				

	FLOW HEDGES OF INTEREST RATE RISK					
500	DERIVATIVES HEDGE AC COUNTING	<i>IFRS 7.22(b); IAS 39.9</i>				
510	of which: OTC - credit institutions	<i>Annex V.Part 1.35(c), 2.75(a)</i>				
520	of which: OTC - other financial cor porations	<i>Annex V.Part 1.35(d), 2.75(b)</i>				
530	of which: OTC - rest	<i>Annex V.Part 2.75(c)</i>				

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11.2

Derivatives - Hedge accounting under National GAAP: Breakdown by type of risk

By product or by type of market		References National GAAP based on BAD	Notional amount	
			Total Hedging	of which: sold
			<i>Annex V.Part 2.70, 71</i>	<i>Annex V.Part 2.72</i>
			010	020
010	Interest rate	<i>Annex V.Part 2.67(a)</i>		
020	OTC options			
030	OTC other			
040	Organized market op tions			
050	Organized market oth er			
060	Equity	<i>Annex V.Part 2.67(b)</i>		
070	OTC options			
080	OTC other			

090	Organized market options			
100	Organized market other			
110	Foreign exchange and gold	<i>Annex V.Part 2.67(c)</i>		
120	OTC options			
130	OTC other			
140	Organized market options			
150	Organized market other			
160	Credit	<i>Annex V.Part 2.67(d)</i>		
170	Credit default swap			
180	Credit spread option			
190	Total return swap			
200	Other			
210	Commodity	<i>Annex V.Part 2.67(e)</i>		
220	Other	<i>Annex V.Part 2.67(f)</i>		
230	DERIVATIVES- HEDGE ACCOUNTING			
240	of which: OTC - credit institutions	<i>Annex V.Part 1.35(c), 2.75(a)</i>		
250	of which: OTC - other financial corporations	<i>Annex V.Part 1.35(d), 2.75(b)</i>		
260	of which: OTC - rest	<i>Annex V.Part 2.75(c)</i>		

		Refer ences Na tional GAAP <i>CRR art icle 428(i)</i>	Refer ences Na tional GAAP compat ible IFRS <i>IFRS 7.16, B5 (d); CRR art icle 428(i)</i>	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decreases due to amounts taken against al lowances	Transfers between allow ances	Other ad justments	Closing balance	Recover ies recor ded dir ectly to the state ment of profit or loss	Value ad justments recorded directly to the statement of profit or loss
					<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>					<i>Annex V.Part 2.78</i>
					<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.77</i>	<i>Annex V.Part 2.78</i>					<i>Annex V.Part 2.78</i>
				010	020	030	040	050	060	070	080	090
010	Equity in struments											
020	Specific al lowances for indi vidually assessed financial assets	<i>CRR art 4(95); An nex V.Part 2.36</i>	<i>IAS 39.63-70, AG 84-92; IFRS 7.37 (b); An nex V.Part 2.36</i>									
030	Debt secur ities	<i>Annex V.Part 1.26</i>	<i>Annex V.Part 1.26</i>									

040	<i>Central banks</i>	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>									
050	<i>General governments</i>	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>									
060	<i>Credit institutions</i>	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>									
070	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>									
080	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>									
090	<i>Loans and advances</i>	<i>Annex V.Part 1.27</i>	<i>Annex V.Part 1.27</i>									
100	<i>Central banks</i>	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>									
110	<i>General governments</i>	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>									
120	<i>Credit institutions</i>	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>									

130	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>									
140	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>									
150	<i>House holds</i>	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>									
160	Specific allowances for collectively assessed financial assets	<i>CRR art 4(95); Annex V.Part 2.37</i>	<i>IAS 39.59, 64; Annex V.Part 2.37</i>									
170	<i>Debt securities</i>	<i>Annex V.Part 1.26</i>	<i>Annex V.Part 1.26</i>									
180	<i>Central banks</i>	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>									
190	<i>General governments</i>	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>									
200	<i>Credit institutions</i>	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>									

210	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>									
220	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>									
230	Loans and advances	<i>Annex V.Part 1.27</i>	<i>Annex V.Part 1.27</i>									
240	<i>Central banks</i>	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>									
250	<i>General governments</i>	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>									
260	<i>Credit institutions</i>	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>									
270	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>									
280	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>									
290	<i>Households</i>	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>									

300	Collective allowances for incurred but not reported losses on financial assets	<i>CRR art 4(95); Annex V.Part 2.38</i>	<i>IAS 39.59, 64; Annex V.Part 2.38</i>									
310	Debt securities	<i>Annex V.Part 1.26</i>	<i>Annex V.Part 1.26</i>									
320	Loans and advances	<i>Annex V.Part 1.27</i>	<i>Annex V.Part 1.27</i>									
330	Specific allowances for credit risk	<i>CRR art 428 (g)(ii)</i>										
340	Debt securities	<i>Annex V.Part 1.26</i>										
350	<i>Central banks</i>	<i>Annex V.Part 1.35(a)</i>										
360	<i>General governments</i>	<i>Annex V.Part 1.35(b)</i>										

370	<i>Credit institutions</i>	<i>Annex V.Part 1.35(c)</i>											
380	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>											
390	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>											
400	Loans and advances	<i>Annex V.Part 1.17</i>											
410	<i>Central banks</i>	<i>Annex V.Part 1.35(a)</i>											
420	<i>General governments</i>	<i>Annex V.Part 1.35(b)</i>											
430	<i>Credit institutions</i>	<i>Annex V.Part 1.35(c)</i>											
440	<i>Other financial corporations</i>	<i>Annex V.Part 1.35(d)</i>											
450	<i>Non-financial corporations</i>	<i>Annex V.Part 1.35(e)</i>											

460	House holds	Annex V.Part 1.35(f)										
470	General allowances for credit risk	CRR art 4(95)										
480	Debt securities	Annex V.Part 1.26										
490	Loans and advances	Annex V.Part 1.27										
500	General allowance for banking risks	BAD art 37.2; CRR art 4(95)										
510	Debt securities	Annex V.Part 1.26										
520	Loans and advances	Annex V.Part 1.27										
530	Total											

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13.1

Breakdown of loans and advances by collateral and guarantees

Guarantees and collateral		Refer ences Na tional GAAP based on BAD	Refer ences Na tional GAAP compat ible IFRS	Maximum amount of the collateral or guarantee that can be considered					
				Mortgage loans [Loans collateralized by immoveable property]		Other collateralized loans		Financial guarantees received	
				Residential	Commercial	Cash [Debt instruments issued]	Rest		
				IFRS 7.36(b)	Annex V.Part 2.81(a)	Annex V.Part 2.81(a)	Annex V.Part 2.81(b)	Annex V.Part 2.81(b)	Annex V.Part 2.81(c)
					010	020	030	040	050
010	Loans and advances	Annex V.Part 2.80	Annex V.Part 2.81						
020	of which: Other financial corporations	Annex V.Part 1.35(d)	Annex V.Part 1.35(d)						
030	of which: Non-financial corporations	Annex V.Part 1.35(e)	Annex V.Part 1.35(e)						
040	of which: House holds	Annex V.Part 1.35(f)	Annex V.Part 1.35(f)						

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13.2

Collateral obtained by taking possession during the period [held at the reporting date]

16

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount
				010
010	Non-current assets held-for-sale		<i>IFRS 7.38(a)</i>	
020	Property, plant and equipment		<i>IFRS 7.38(a)</i>	
030	Investment property		<i>IFRS 7.38(a)</i>	
040	Equity and debt instruments		<i>IFRS 7.38(a)</i>	
050	Other		<i>IFRS 7.38(a)</i>	
060	Total			

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13.3

Collateral obtained by taking possession [tangible assets] accumulated

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount
				010
010	Foreclosure [tangible assets]	<i>Annex V.Part 2.84</i>	<i>IFRS 7.38(a); Annex V.Part 2.84</i>	

		References National GAAP based on BAD	References National GAAP com patible IFRS	Fair value hierarchy IFRS 13.93 (b)			Change in fair value for the period Annex V.Part 2.86		Accumulated change in fair value before taxes Annex V.Part 2.87		
				Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
				IFRS 13.76	IFRS 13.81	IFRS 13.86	IFRS 13.81	IFRS 13.86, 93(f)	IFRS 13.76	IFRS 13.81	IFRS 13.86
				010	020	030	040	050	060	070	080
ASSETS											
010	Financial assets held for trading	4th Dir ective art 42a(1), (5a); IAS 39.9	IFRS 7.8(a) (ii); IAS 39.9, AG 14								
020	Derivatives	CRR Annex II	IAS 39.9								
030	Equity in struments	ECB/2008/32 Annex 2.Part 2.4-5	IAS 32.11								
040	Debt securit ies	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26								
050	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27								
060	Financial assets des	4th Dir ective art	IFRS 7.8(a) (i); IAS 39.9								

	ignated at fair value through profit or loss	<i>42a(1), (5a); IAS 39.9</i>									
070	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>								
080	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>								
090	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>								
100	Avail-able-for-sale financial assets	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8 (h)(d); IAS 39.9</i>								
110	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>								
120	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>								
130	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>								

140	Derivatives – Hedge accounting	<i>4th Directive art 42a(1), (5a); art 42c(1)(a); IAS 39.9; Annex V.Part 1.19</i>	<i>IFRS 7.22 (b); IAS 39.9; Annex V.Part 1.19</i>								
LIABILITIES											
150	Financial liabilities held for trading	<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8 (e) (ii); IAS 39.9, AG 14-15</i>								
160	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9, AG 15(a)</i>								
170	Short positions		<i>IAS 39 AG 15(b)</i>								
180	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>								
190	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>								
200	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>								

210	Financial liabilities designated at fair value through profit or loss	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>Dir art (i); IFRS 7.8 (e); IAS 39.9</i>								
220	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>								
230	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>								
240	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>								
250	Derivatives – Hedge accounting	<i>4th Directive art 42a(1), (5a), art 42c(1)(a); Annex V.Part 1.19</i>	<i>IFRS 7.22 (b); IAS 39.9; Annex V.Part 1.19</i>								

		<i>Refer ences Na tional GAAP based on BAD</i>	<i>Refer ences Na tional GAAP compat ible IFRS</i>	Transferred financial assets entirely recognized						Transferred financial assets re cognized to the extent of the instution's continuing involve ment			Princip al amount outstand ing of trans ferred finan cial as sets en tirely derecog nised for which the inti tution re tains ser vicing rights	Amounts derecog nised for cap ital pur poses						
				Transferred assets			Associated liabilities Annex			Princip al amount out stand ing of the ori ginal as sets	Carry ing amount of assets still re cog nised [continu ing in volve ment]	Carry ing amount of associ ated liab ilities								
				Carry ing amount	Of which: securitiz ations	Of which: repur chase agree ments	Carry ing amount	Of which: securitiz ations	Of which: repur chase agree ments											
															<i>IFRS 7.42D. (e)</i>	<i>IFRS 7.42D(e); CRR art 4(61)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>	<i>IFRS 7.42D(e)</i>	<i>IFRS 7.42D. (e)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.91, 92</i>
																<i>CRR art 4(61)</i>	<i>Annex V.Part 2.91, 92</i>		<i>CRR art 4(61)</i>	<i>Annex V.Part 2.91, 92</i>
010	020	030	040	050	060	070	080	090	100	110										
010	Finan cial as	4th Dir ective	IFRS 7.8 (a)(ii);																	

	sets held for trading	<i>art 42a(1), (5a); IAS 39.9</i>	<i>IAS 39.9, AG 14</i>																	
020	Equity instruments	<i>ECB/2008/ Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>																	
030	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>																	
040	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>																	
041	Trading financial assets	<i>Annex V.Part 1.15</i>																		
042	Equity instruments	<i>ECB/2008/ Annex 2.Part 2.4-5</i>																		
043	Debt securities	<i>Annex V.Part 1.24, 26</i>																		
044	Loans and advances	<i>Annex V.Part 1.24, 27</i>																		
050	Financial assets	<i>4th Directive</i>	<i>IFRS 7.8(a)</i>																	

	sets designated at fair value through profit or loss	art 42a(1), (5a); IAS 39.9	(i); IAS 39.9											
060	Equity instruments	ECB/2008/ Annex 2.Part 2.4-5	IAS 32.11											
070	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26											
080	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27											
090	Available-for-sale financial assets	4th Directive art 42a(1), (5a); IAS 39.9	IFRS 7.8(d); IAS 39.9											
100	Equity instruments	ECB/2008/ Annex 2.Part 2.4-5	IAS 32.11											
110	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26											

120	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>											
121	Non-trading non-derivative financial assets measured at fair value through profit or loss	<i>4th Directive art 42a(1), (4)</i>												
122	Equity instruments	<i>ECB/2008/ Annex 2.Part 2.4-5</i>												
123	Debt securities	<i>Annex V.Part 1.24, 26</i>												
124	Loan and advances	<i>4th Directive art 42a(1), (4)(b); part 1.14, part 3.35</i>												

125	Non-trading non-derivative financial assets measured at fair value to equity	<i>4th Directive art 42a(1); art 42c (2)</i>												
126	Equity instruments	<i>ECB/2008/ Annex 2.Part 2.4-5</i>												
127	Debt securities	<i>Annex V.Part 1.24, 26</i>												
128	Loan and advances	<i>4th Directive art 42a(1), (4) (b);part 1.14, part 3.35</i>												
130	Loans and receivables	<i>4th Directive art 42a(4) (b),(5a); IAS 39.9</i>	<i>IFRS 7.8 (c); IAS 39.9, AG16, AG26</i>											

140	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>											
150	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>											
160	Held-to-maturity investments	<i>4th Directive art 42a(4)(a),(5a); IAS 39.9</i>	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>											
170	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>											
180	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>											
181	Non-trading debt instruments measured at a cost-based method	<i>BAD art 37.1; art 42a(4)(b); Annex V.Part 1.16</i>												
182	Debt securities	<i>Annex V.Part 1.24, 26</i>												

183	Loans and advances	<i>Annex V.Part 1.24, 27</i>												
184	Other non-trading non-derivative financial assets	<i>BAD art 35-37</i>												
185	Equity instruments	<i>ECB/2008/Annex 2.Part 2.4-5</i>												
186	Debt securities	<i>Annex V.Part 1.24, 26</i>												
187	Loans and advances	<i>Annex V.Part 1.24, 27</i>												
190	Total													

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16.1

Interest income and expenses by instrument and counterparty sector

		<i>References Na tional GAAP based on BAD</i>	<i>References Na tional GAAP com patible IFRS</i>	Current period	
				Income	Expenses
				<i>Annex V.Part 2.95</i>	<i>Annex V.Part 2.95</i>
				010	020
010	Derivatives - Trading	<i>CRR Annex II; Annex V.Part 2.96</i>	<i>IAS 39.9; Annex V.Part 2.96</i>		
020	Debt securities	<i>Annex V.Part 1.26</i>	<i>Annex V.Part 1.26</i>		
030	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
040	General govern ments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
050	Credit institu tions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
060	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
070	Non-financial cor porations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
080	Loans and ad vances	<i>Annex V.Part 1.27</i>	<i>Annex V.Part 1.27</i>		
090	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
100	General govern ments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
110	Credit institu tions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
120	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
130	Non-financial cor porations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		

140	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>		
150	Other assets	<i>Annex V.Part 1.51</i>	<i>Annex V.Part 1.51</i>		
160	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9</i>	<i>ECB/2008/32 Annex 2.Part 2.9</i>		
170	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>		
180	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>		
190	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>		
200	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>		
210	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>		
220	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>		
230	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>		
240	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>		
250	Derivatives - Hedge accounting, interest rate risk	<i>Annex V.Part 2.95</i>	<i>Annex V.Part 2.95</i>		
260	Other Liabilities	<i>Annex V.Part 2.10</i>	<i>Annex V.Part 2.10</i>		
270	INTEREST	<i>BAD art 27.Vertical layout(1), (2)</i>	<i>IAS 18.35(b); IAS 1.97</i>		

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16.2

Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				010
010	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	
020	Debt securities	<i>Annex V.Part 1.26</i>	<i>Annex V.Part 1.26</i>	
030	Loans and advances	<i>Annex V.Part 1.27</i>	<i>Annex V.Part 1.27</i>	
040	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9</i>	<i>ECB/2008/32 Annex 2.Part 2.9</i>	
050	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	
060	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	
070	GAINS OR (-) LOSSES ON DEREGISTRATION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET	<i>BAD art 27.Vertical layout(6)</i>	<i>IFRS 7.20(a)(v-vii); IAS 39.55(a)</i>	

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16.3

Gains or losses on financial assets and liabilities held for trading by instrument

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				010
010	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9</i>	
020	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	
030	Debt securities	<i>Annex V.Part 1.26</i>	<i>Annex V.Part 1.26</i>	
040	Loans and advances	<i>Annex V.Part 1.27</i>	<i>Annex V.Part 1.27</i>	
050	Short positions		<i>IAS 39 AG 15(b)</i>	

060	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9</i>	<i>ECB/2008/32 Annex 2.Part 2.9</i>	
070	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	
080	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	
090	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET	<i>BAD art 27.Vertical layout(6)</i>	<i>IFRS 7.20(a)(i)</i>	
100	Derivatives	<i>CRR Annex II</i>		
110	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		
120	Debt securities	<i>Annex V.Part 1.26</i>		
130	Loans and advances	<i>Annex V.Part 1.27</i>		
140	Short positions			
150	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9</i>		
160	Debt securities issued	<i>Annex V.Part 1.31</i>		
170	Other financial liabilities	<i>Annex V.Part 1.32-34</i>		
180	GAINS OR (-) LOSSES ON TRADING FINANCIAL ASSETS AND LIABILITIES, NET	<i>BAD art 27.Vertical layout(6)</i>		

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16.4

Gains or losses on financial assets and liabilities held for trading by risk

		<i>References National GAAP based on BAD</i>	<i>References Nation al GAAP compatible IFRS</i>	Current period
				010
010	Interest rate instru ments and related derivatives	<i>Annex V.Part 2.99(a)</i>	<i>Annex V.Part 2.99(a)</i>	
020	Equity instruments and related derivat ives	<i>Annex V.Part 2.99(b)</i>	<i>Annex V.Part 2.99(b)</i>	
030	Foreign exchange trading and derivat ives related with for eign exchange and gold	<i>Annex V.Part 2.99(c)</i>	<i>Annex V.Part 2.99(c)</i>	
040	Credit risk instru ments and related derivatives	<i>Annex V.Part 2.99(d)</i>	<i>Annex V.Part 2.99(d)</i>	
050	Derivatives related with commodities	<i>Annex V.Part 2.99(e)</i>	<i>Annex V.Part 2.99(e)</i>	
060	Other	<i>Annex V.Part 2.99(f)</i>	<i>Annex V.Part 2.99(f)</i>	
070	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LI ABILITIES HELD FOR TRADING, NET	<i>BAD art 27.Vertical layout(6)</i>	<i>IFRS 7.20(a)(i)</i>	
080	Interest rate instru ments and related derivatives	<i>Annex V.Part 2.99(a)</i>		
090	Equity instruments and related derivat ives	<i>Annex V.Part 2.99(b)</i>		
100	Foreign exchange trading and derivat ives related with for eign exchange and gold	<i>Annex V.Part 2.99(c)</i>		
110	Credit risk instru ments and related derivatives	<i>Annex V.Part 2.99(d)</i>		
120	Derivatives related with commodities	<i>Annex V.Part 2.99(e)</i>		

130	Other	Annex V.Part 2.99(f)		
140	GAINS OR (-) LOSSES ON TRADING FINANCIAL ASSETS AND LI ABILITIES, NET	<i>BAD art 27.Vertical layout(6)</i>		

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16.5

Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument

		<i>References Na tional GAAP based on BAD</i>	<i>References Na tional GAAP com patible IFRS</i>	Current period	Changes in fair value due to credit risk
					Annex V.Part 2.100
				010	020
010	Equity instru ments	<i>ECB/2008/32 An nex 2.Part 2.4-5</i>	<i>IAS 32.11</i>		
020	Debt securities	<i>Annex V.Part 1.26</i>	<i>Annex V.Part 1.26</i>		
030	Loans and ad vances	<i>Annex V.Part 1.27</i>	<i>Annex V.Part 1.27</i>		
040	Deposits	<i>ECB/2008/32 An nex 2.Part 2.9</i>	<i>ECB/2008/32 An nex 2.Part 2.9</i>		
050	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>		
060	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>		
070	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET	<i>BAD art 27.Ver tical layout(6)</i>	<i>IFRS 7.20(a)(i)</i>		

080	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>			
090	Debt securities	<i>Annex V.Part 1.26</i>			
100	Loans and advances	<i>Annex V.Part 1.27</i>			
110	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9</i>			
120	Debt securities issued	<i>Annex V.Part 1.31</i>			
130	Other financial liabilities	<i>Annex V.Part 1.32-34</i>			
140	GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS AND LIABILITIES, NET	<i>BAD art 27.Vertical layout(6)</i>			

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16.6

Gains or losses from hedge accounting

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				010
010	Fair value changes of the hedging instrument [including discontinuation]	<i>4th Directive art 42a(1), (5a); art 42c(1)(a)</i>	<i>IFRS 7.24(a)(i)</i>	
020	Fair value changes of the hedged item attributable to the hedged risk	<i>4th Directive art 42a(1), (5a); art 42c(1)(a)</i>	<i>IFRS 7.24(a)(ii)</i>	
030	Ineffectiveness in profit or loss from cash flow hedges	<i>4th Directive art 42a(1), (5a); art 42c(1)(a)</i>	<i>IFRS 7.24(b)</i>	
040	Ineffectiveness in profit or loss from hedges of net invest	<i>4th Directive art 42a(1), (5a); art 42c(1)(a)</i>	<i>IFRS 7.24(c)</i>	

	ments in foreign operations			
050	GAINS OR (-) LOSSES FROM HEDGE ACCOUNTING, NET	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>	<i>IFRS 7.24</i>	

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16.7

Impairment on financial and non-financial assets

		References National GAAP based on BAD	References National GAAP com patible IFRS	Current period			Accu mulated impair ment
				Additions Annex V.Part 2.102	Reversals Annex V.Part 2.102	Total	
				010	020	030	
010	Impair ment or (-) reversal of impair ment on financial assets not meas ured at fair value through profit or loss	<i>BAD art 35-37</i>	<i>IFRS 7.20(e)</i>				
020	Financial assets meas ured at cost		<i>IFRS 7.20(e); IAS 39.66</i>				
030	Avail able-for- sale finan cial assets		<i>IFRS 7.20(e); IAS 39.67-70</i>				
040	Loans and receivables		<i>IFRS 7.20(e); IAS 39.63-65</i>				
050	Held-to-ma turity invest ments		<i>IFRS 7.20(e); IAS 39.63-65</i>				
060	Impair ment or (-)	<i>BAD art 27.Ver</i>	<i>IAS 28.40-43</i>				

	reversal of impairment of investments in subsidiaries, joint ventures and associates	<i>tical layout(13)-(14)</i>					
070	Subsidiaries		<i>IFRS 10 Appendix A</i>				
080	Joint ventures		<i>IAS 28.3</i>				
090	Associates	<i>4th Directive art 17</i>	<i>IAS 28.3</i>				
100	Impairment or (-) reversal of impairment on non-financial assets		<i>IAS 36.126(a), (b)</i>				
110	Property, plant and equipment	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 16.73(e)(v-vi)</i>				
120	Investment properties	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 40.79(d)(v)</i>				
130	Goodwill	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 36.10b; IAS 36.88-99, 124; IFRS 3 Appendix B67(d)(v)</i>				
140	Other intangible assets	<i>BAD art 27.Vertical layout(9)</i>	<i>IAS 38.118(e)(iv)(v)</i>				
150	TOTAL						
160	Interest in come on impaired financial assets accrued		<i>IFRS 7.20(d); IAS 39.AG 93</i>				

Assets

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				010
010	Cash and cash balances at central banks	<i>BAD art 4.Assets(1)</i>	<i>IAS 1.54 (i)</i>	
020	Cash on hand	<i>Annex V.Part 2.1</i>	<i>Annex V.Part 2.1</i>	
030	Cash balances at central banks	<i>BAD art 13(2); Annex V.Part 2.2</i>	<i>Annex V.Part 2.2</i>	
040	Other demand deposits		<i>Annex V.Part 2.3</i>	
050	Financial assets held for trading	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(ii); IAS 39.9, AG 14</i>	
060	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9</i>	
070	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	
080	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	
090	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	
091	Trading financial assets	<i>Annex V.Part 1.15</i>		
092	Derivatives	<i>CRR Annex II; Annex V.Part 1.15</i>		
093	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		
094	Debt securities	<i>Annex V.Part 1.24, 26</i>		
095	Loans and advances	<i>Annex V.Part 1.24, 27</i>		
100	Financial assets designated at fair value through profit or loss	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(i); IAS 39.9</i>	
110	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	

120	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	
130	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	
140	Available-for-sale financial assets	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(d); IAS 39.9</i>	
150	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>	
160	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	
170	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	
171	Non-trading non-derivative financial assets measured at fair value through profit or loss	<i>4th Directive art 42a(1), (4)</i>		
172	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		
173	Debt securities	<i>Annex V.Part 1.24, 26</i>		
174	Loan and advances	<i>4th Directive art 42a(1), (4)(b); Annex V.Part 1.24, 27</i>		
175	Non-trading non-derivative financial assets measured at fair value to equity	<i>4th Directive art 42a(1); art 42c (2)</i>		
176	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		
177	Debt securities	<i>Annex V.Part 1.24, 26</i>		
178	Loan and advances	<i>4th Directive art 42a(1), (4)(b); Annex V.Part 1.24, 27</i>		
180	Loans and receivables	<i>4th Directive art 42a(4)(b),(5a); IAS 39.9</i>	<i>IFRS 7.8(c); IAS 39.9, AG16, AG26; Annex V.Part 1.16</i>	
190	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	
200	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	
210	Held-to-maturity investments	<i>4th Directive art 42a(4)(a),(5a); IAS 39.9</i>	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>	

220	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>	
230	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>	
231	Non-trading debt instruments measured at a cost-based method	<i>BAD art 37.1; art 42a(4)(b); Annex V.Part1.16</i>		
232	Debt securities	<i>Annex V.Part 1.24, 26</i>		
233	Loans and advances	<i>Annex V.Part 1.24, 27</i>		
234	Other non-trading non-derivative financial assets	<i>BAD art 35-37; Annex V.Part 1.17</i>		
235	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>		
236	Debt securities	<i>Annex V.Part 1.24, 26</i>		
237	Loans and advances	<i>Annex V.Part 1.24, 27</i>		
240	Derivatives – Hedge accounting	<i>4th Directive art 42a(1), (5a); art 42c(1)(a); IAS 39.9; Annex V.Part 1.19</i>	<i>IFRS 7.22(b); IAS 39.9</i>	
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	<i>4th Directive art 42a(5), (5a); IAS 39.89A (a)</i>	<i>IAS 39.89A(a)</i>	
260	Investments in subsidiaries, joint ventures and associates	<i>BAD art 4.As sets(7)-(8); 4th Directive art 17; Annex V.Part 2.4</i>	<i>IAS 1.54(e); Annex V.Part 2.4</i>	
270	Assets under reinsurance and insurance contracts		<i>IFRS 4.IG20.(b)-(c); Annex V.Part 2.105</i>	
280	Tangible assets	<i>BAD art 4.Assets(10)</i>		
290	Intangible assets	<i>BAD art 4.Assets(9); CRR art 4(115)</i>	<i>IAS 1.54(c); CRR art 4(115)</i>	
300	Goodwill	<i>BAD art 4.Assets(9); CRR art 4(113)</i>	<i>IFRS 3.B67(d); CRR art 4(113)</i>	
310	Other intangible assets	<i>BAD art 4.Assets(9)</i>	<i>IAS 38.8,118</i>	
320	Tax assets		<i>IAS 1.54(n-o)</i>	

330	Current tax assets		<i>IAS 1.54(n); IAS 12.5</i>	
340	Deferred tax assets	<i>4th Directive art 43(1)(11); CRR art 4(106)</i>	<i>IAS 1.54(o); IAS 12.5; CRR art 4(106)</i>	
350	Other assets	<i>Annex V.Part 2.5</i>	<i>Annex V.Part 2.5</i>	
360	Non-current assets and disposal groups classified as held for sale		<i>IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6</i>	
370	TOTAL ASSETS	<i>BAD art 4 Assets</i>	<i>IAS 1.9(a), IG 6</i>	

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17.2

Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Nominal amount]
				010
010	Loan commitments given	<i>CRR Annex I; Annex V.Part 2.56, 57</i>	<i>IAS 39.2(h), 4(a)(c), BC 15; CRR Annex I; Annex V.Part 2.56, 57</i>	
020	Financial guarantees given	<i>CRR Annex I; Annex V.Part 2.56, 58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V.Part 2.56, 58</i>	
030	Other Commitments given	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	
040	OFF-BALANCE SHEET EXPOSURES			

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17.3

Liabilities and equity

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Accounting scope of consolidation [Carrying amount]
				010
010	Financial liabilities held for trading	<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8 (e) (ii); IAS 39.9, AG 14-15</i>	
020	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9, AG 15(a)</i>	
030	Short positions		<i>IAS 39.9, AG 15(b)</i>	
040	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9, Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9, Annex V.Part 1.30</i>	
050	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	
060	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	
061	Trading financial liabilities	<i>4th Directive art 42a(3)</i>		
062	Derivatives	<i>CRR Annex II; Annex V.Part 1.15</i>		
063	Short positions			
064	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>		
065	Debt securities issued	<i>Annex V.Part 1.31</i>		
066	Other financial liabilities	<i>Annex V.Part 1.32-34</i>		
070	Financial liabilities designated at fair value through profit or loss	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8 (e)(i); IAS 39.9</i>	
080	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	
090	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	
100	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	

110	Financial liabilities measured at amortised cost	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>IFRS 7.8(f); IAS 39.47</i>	
120	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	
130	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>	
140	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>	
141	Non-trading non-derivative financial liabilities measured at a cost-based method	<i>4th Directive art 42a(3)</i>		
142	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>		
143	Debt securities issued	<i>Annex V.Part 1.31</i>		
144	Other financial liabilities	<i>Annex V.Part 1.32-34</i>		
150	Derivatives – Hedge accounting	<i>4th Directive art 42a(1), (5a), art 42c(1)(a); Annex V.Part 1.23</i>	<i>IFRS 7.22(b); IAS 39.9; Annex V.Part 1.23</i>	
160	Fair value changes of the hedged items in portfolio hedge of interest rate risk	<i>4th Directive art 42a(5), (5a); IAS 39.89A(b)</i>	<i>IAS 39.89A(b)</i>	
170	Liabilities under insurance and reinsurance contracts		<i>IFRS 4.IG20(a); Annex V.Part 2.106</i>	
180	Provisions	<i>BAD art 4.Liabilities(6)</i>	<i>IAS 37.10; IAS 1.54(l)</i>	
190	Tax liabilities		<i>IAS 1.54(n-o)</i>	
200	Current tax liabilities		<i>IAS 1.54(n); IAS 12.5</i>	
210	Deferred tax liabilities	<i>4th Directive art 43(1)(11); CRR art 4(108)</i>	<i>IAS 1.54(o); IAS 12.5; CRR art 4(108)</i>	
220	Share capital repayable on demand		<i>IAS 32 IE 33; IFRIC 2; Annex V.Part 2.9</i>	

230	Other liabilities	<i>Annex V.Part 2.10</i>	<i>Annex V.Part 2.10</i>	
240	Liabilities included in disposal groups classified as held for sale		<i>IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.11</i>	
250	LIABILITIES		<i>IAS 1.9(b);IG 6</i>	
260	Capital	<i>BAD art 4.Liabilities(9), BAD art 22</i>	<i>IAS 1.54(r), BAD art 22</i>	
270	Share premium	<i>BAD art 4.Liabilities(10); CRR art 4(124)</i>	<i>IAS 1.78(e); CRR art 4(124)</i>	
280	Equity instruments issued other than capital	<i>Annex V.Part 2.15-16</i>	<i>Annex V.Part 2.15-16</i>	
290	Other equity	<i>Annex V.Part 2.17</i>	<i>IFRS 2.10; Annex V.Part 2.17</i>	
300	Accumulated other comprehensive income	<i>CRR art 4(100)</i>	<i>CRR art 4(100)</i>	
310	Retained earnings	<i>CRR art 4(123)</i>	<i>CRR art 4(123)</i>	
320	Revaluation reserves	<i>BAD art 4.Liabilities(12)</i>	<i>IFRS 1.30, D5-D8</i>	
325	Fair value reserves	<i>4th Directive art 42a(1)</i>		
330	Other reserves	<i>BAD art 4.Liabilities (11)-(13)</i>	<i>IAS 1.54; IAS 1.78 (e)</i>	
335	First consolidation differences	<i>7th Directive 19(1)(c)</i>		
340	(-) Treasury shares	<i>4th Directive.Assets C (III)(7), D (III)(2); Annex V.Part 2.20</i>	<i>IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.20</i>	
350	Profit or loss attributable to owners of the parent	<i>BAD art 4.Liabilities(14)</i>	<i>IAS 27.28; IAS 1.83(a)(ii)</i>	
360	(-) Interim dividends	<i>CRR Article 26 (2)</i>	<i>IAS 32.35</i>	
370	Minority interests [Non-controlling interests]	<i>7th Directive art 21</i>	<i>IAS 27.4; IAS 1.54(q); IAS 27.27</i>	

380	TOTAL EQUITY		<i>IAS 1.9(c), IG 6</i>	
390	TOTAL EQUITY AND TOTAL LIABILITIES	<i>BAD art 4.Liabilities</i>	<i>IAS 1.IG6</i>	

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20.1

Geographical breakdown of assets by location of the activities

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	
				Domestic activities	Non-domestic activities
				<i>Annex V.Part 2.107</i>	<i>Annex V.Part 2.107</i>
				010	020
010	Cash and cash balances at central banks	<i>BAD art 4.As sets(1)</i>	<i>IAS 1.54 (i)</i>		
020	Cash on hand	<i>Annex V.Part 2.1</i>	<i>Annex V.Part 2.1</i>		
030	Cash balances at central banks	<i>BAD art 13(2); Annex V.Part 2.2</i>	<i>Annex V.Part 2.2</i>		
040	Other demand deposits		<i>Annex V.Part 2.3</i>		
050	Financial assets held for trading	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(ii); IAS 39.9, AG 14</i>		
060	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9</i>		
070	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>		
080	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>		
090	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>		
091	Trading financial assets	<i>Annex V.Part 1.15</i>			

092	Derivatives	<i>CRR Annex II; Annex V.Part 1.15</i>			
093	Equity instru ments	<i>ECB/2008/32 An nex 2.Part 2.4-5</i>			
094	Debt securities	<i>Annex V.Part 1.24, 26</i>			
095	Loans and ad vances	<i>Annex V.Part 1.24, 27</i>			
100	Financial as sets designated at fair value through profit or loss	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(a)(i); IAS 39.9</i>		
110	Equity instru ments	<i>ECB/2008/32 An nex 2.Part 2.4-5</i>	<i>IAS 32.11</i>		
120	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>		
130	Loans and ad vances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>		
140	Available-for- sale financial as sets	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8(d); IAS 39.9</i>		
150	Equity instru ments	<i>ECB/2008/32 An nex 2.Part 2.4-5</i>	<i>IAS 32.11</i>		
160	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>		
170	Loans and ad vances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>		
171	Non-trading non-derivative financial assets measured at fair value through profit or loss	<i>4th Directive art 42a(1), (4)</i>			
172	Equity instru ments	<i>ECB/2008/32 An nex 2.Part 2.4-5</i>			
173	Debt securities	<i>Annex V.Part 1.24, 26</i>			
174	Loan and ad vances	<i>4th Directive art 42a(1), (4)(b);</i>			

		<i>Annex V.Part 1.24, 27</i>			
175	Non-trading non-derivative financial assets measured at fair value to equity	<i>4th Directive art 42a(1); art 42c (2)</i>			
176	Equity instru ments	<i>ECB/2008/32 An nex 2.Part 2.4-5</i>			
177	Debt securities	<i>Annex V.Part 1.24, 26</i>			
178	Loan and ad vances	<i>4th Directive art 42a(1), (4)(b); Annex V.Part 1.24, 27</i>			
180	Loans and re ceivables	<i>4th Directive art 42a(4)(b),(5a); IAS 39.9</i>	<i>IFRS 7.8(c); IAS 39.9, AG16, AG26; Annex V.Part 1.16</i>		
190	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>		
200	Loans and ad vances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>		
210	Held-to-matur ity investments	<i>4th Directive art 42a(4)(a),(5a); IAS 39.9</i>	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>		
220	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>		
230	Loans and ad vances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>		
231	Non-trading debt instru ments measured at a cost-based method	<i>BAD art 37.1; art 42a(4)(b); An nex V.Part 1.16</i>			
232	Debt securities	<i>Annex V.Part 1.24, 26</i>			
233	Loans and ad vances	<i>Annex V.Part 1.24, 27</i>			
234	Other non-trad ing non-derivat ive financial as sets	<i>BAD art 35-37; Annex V.Part 1.17</i>			

235	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>			
236	Debt securities	<i>Annex V.Part 1.24, 26</i>			
237	Loans and advances	<i>Annex V.Part 1.24, 27</i>			
240	Derivatives – Hedge accounting	<i>4th Directive art 42a(1), (5a); art 42c(1)(a); IAS 39.9; Annex V.Part 1.19</i>	<i>IFRS 7.22(b); IAS 39.9</i>		
250	Fair value changes of the hedged items in portfolio hedge of interest rate risk	<i>4th Directive art 42a(5), (5a); IAS 39.89A (a)</i>	<i>IAS 39.89A(a)</i>		
260	Investments in subsidiaries, joint ventures and associates	<i>BAD art 4.As sets(7)-(8); 4th Directive art 17; Annex V.Part 2.4</i>	<i>IAS 1.54(e); Annex V.Part 2.4</i>		
270	Tangible assets	<i>BAD art 4.As sets(10)</i>			
280	Intangible assets	<i>BAD art 4.As sets(9); CRR art 4(115)</i>	<i>IAS 1.54(c); CRR art 4(115)</i>		
290	Tax assets		<i>IAS 1.54(n-o)</i>		
300	Other assets	<i>Annex V.Part 2.5</i>	<i>Annex V.Part 2.5</i>		
310	Non-current assets and disposal groups classified as held for sale		<i>IAS 1.54(j); IFRS 5.38</i>		
320	ASSETS	<i>BAD art 4 Assets</i>	<i>IAS 1.9(a), IG 6</i>		

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20.2

Geographical breakdown of liabilities by location of the activities

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount	
				Domestic activities	Non-domestic activities
				<i>Annex V.Part 2.107</i>	<i>Annex V.Part 2.107</i>
				010	020
010	Financial liabilities held for trading	<i>4th Directive art 42a(1), (5a); IAS 39.9, AG 14-15</i>	<i>IFRS 7.8 (e) (ii); IAS 39.9, AG 14-15</i>		
020	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9, AG 15(a)</i>		
030	Short positions		<i>IAS 39.AG 15(b)</i>		
040	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9, Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9, Annex V.Part 1.30</i>		
050	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>		
060	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>		
061	Trading financial liabilities	<i>4th Directive art 42a(3)</i>			
062	Derivatives	<i>CRR Annex II; Annex V.Part 1.15</i>			
063	Short positions				
064	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>			
065	Debt securities issued	<i>Annex V.Part 1.31</i>			
066	Other financial liabilities	<i>Annex V.Part 1.32-34</i>			
070	Financial liabilities designated at fair value through profit or loss	<i>4th Directive art 42a(1), (5a); IAS 39.9</i>	<i>IFRS 7.8 (e)(i); IAS 39.9</i>		

080	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>		
090	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>		
100	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>		
110	Financial liabilities measured at amortised cost	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>IFRS 7.8(f); IAS 39.47</i>		
120	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>		
130	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>		
140	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>		
141	Non-trading non-derivative financial liabilities measured at a cost-based method	<i>4th Directive art 42a(3)</i>			
142	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>			
143	Debt securities issued	<i>Annex V.Part 1.31</i>			
144	Other financial liabilities	<i>Annex V.Part 1.32-34</i>			
150	Derivatives – Hedge accounting	<i>4th Directive art 42a(1), (5a), art 42c(1)(a); Annex V.Part 1.23</i>	<i>IFRS 7.22(b); IAS 39.9; Annex V.Part 1.23</i>		
160	Fair value changes of the hedged items in portfolio hedge of interest rate risk	<i>4th Directive art 42a(5), (5a); IAS 39.89A(b)</i>	<i>IAS 39.89A(b)</i>		

170	Provisions	<i>BAD art 4.Liabilities(6)</i>	<i>IAS 37.10; IAS 1.54(l)</i>		
180	Tax liabilities		<i>IAS 1.54(n-o)</i>		
190	Share capital re payable on demand		<i>IAS 32.IE 33; IFRIC 2; Annex V.Part 2.09</i>		
200	Other liabilities	<i>Annex V.Part 2.10</i>	<i>Annex V.Part 2.10</i>		
210	Liabilities in cluded in dispos al groups classi fied as held for sale		<i>IAS 1.54(p); IFRS 5.38</i>		
220	LIABILITIES		<i>IAS 1.9(b);IG 6</i>		

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20.3

Geographical breakdown of statement of profit or loss items by location of the activities

		<i>References Na tional GAAP based on BAD</i>	<i>References Na tional GAAP com patible IFRS</i>	Current period	
				Domestic activit ivies	Non-domestic activities
				<i>Annex V.Part 2.107</i>	<i>Annex V.Part 2.107</i>
				010	020
010	Interest income	<i>BAD art 27.Ver tical layout(1); Annex V.Part 2.21</i>	<i>IAS 1.97; IAS 18.35(b)(iii); An nex V.Part 2.21</i>		
020	(Interest ex pense)	<i>BAD art 27.Ver tical layout(2); Annex V.Part 2.21</i>	<i>IAS 1.97; Annex V.Part 2.21</i>		
030	(Expenses on share capital re payable on demand)		<i>IFRIC 2.11</i>		
040	Dividend in come	<i>BAD art 27.Ver tical layout(3);</i>	<i>IAS 18.35(b)(v); Annex V.Part 2.28</i>		

		<i>Annex V.Part 2.28</i>			
050	Fee and commis sion income	<i>BAD art 27.Ver tical layout(4)</i>	<i>IFRS 7.20(c)</i>		
060	(Fee and com mission ex penses)	<i>BAD art 27.Ver tical layout(5)</i>	<i>IFRS 7.20(c)</i>		
070	Gains or (-) losses on dere cognition of fin ancial assets and liabilities not measured at fair value through profit or loss, net	<i>BAD art 27.Ver tical layout(6)</i>	<i>IFRS 7.20(a)(ii- v)</i>		
080	Gains or (-) losses on finan cial assets and li abilities held for trading, net	<i>BAD art 27.Ver tical layout(6)</i>	<i>IFRS 7.20(a)(i); IAS 39.55(a)</i>		
085	Gains or (-) losses on trad ing financial as sets and liabilit ies, net	<i>BAD art 27.Ver tical layout(6)</i>			
090	Gains or (-) losses on finan cial assets and liabilities des ignated at fair value through profit or loss, net	<i>BAD art 27.Ver tical layout(6)</i>	<i>IFRS 7.20(a) (i); IAS 39.55(a)</i>		
095	Gains or (-) losses on non trading finan cial assets and li abilities, net	<i>BAD art 27.Ver tical layout(6)</i>			
100	Gains or (-) losses from hedge account ing, net	<i>4th Directive art 42a(1), (5a), art 42c(1)(a)</i>	<i>IFRS 7.24</i>		
110	Exchange differ ences [gain or (-) loss], net	<i>BAD art 39</i>	<i>IAS 21.28, 52(a)</i>		

120	Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	<i>BAD art 27.Vertical layout(13)-(14)</i>			
130	Gains or (-) losses on derecognition of non financial assets, net		<i>IAS 1.34</i>		
140	Other operating income	<i>BAD art 27.Vertical layout(7); Annex V.Part 2.141-143</i>	<i>Annex V.Part 2.141-143</i>		
150	(Other operating expenses)	<i>BAD art 27.Vertical layout(10); Annex V.Part 2.141-143</i>	<i>Annex V.Part 2.141-143</i>		
155	TOTAL OPERATING INCOME, NET				
160	(Administrative expenses)	<i>BAD art 27.Vertical layout(8)</i>			
170	(Depreciation)		<i>IAS 1.102, 104</i>		
175	(Increases or (-) decreases of the fund for general banking risks, net)	<i>BAD art 38.2</i>			
180	(Provisions or (-) reversal of provisions)		<i>IAS 37.59, 84; IAS 1.98(b)(f)(g)</i>		
190	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	<i>BAD art 35-37</i>	<i>IFRS 7.20(e)</i>		
200	(Impairment or (-) reversal of impairment of investments in subsidiaries,	<i>BAD art 27.Vertical layout(13)-(14)</i>	<i>IAS 28.40-43</i>		

	joint ventures and associates)				
210	(Impairment or (-) reversal of impairment on non-financial assets)		IAS 36.126(a)(b)		
220	Negative good will recognised in profit or loss	7th Directive art 31	IFRS 3.Appendix B64(n)(i)		
230	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	BAD art 27.Vertical layout(13)-(14)	IAS 1.82(c)		
240	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		IFRS 5.37; Annex V.Part 2.27		
250	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		IAS 1.102, IG 6; IFRS 5.33 A		
260	(Tax expense or (-) income related to profit or loss from continuing operations)	BAD art 27.Vertical layout(15)	IAS 1.82(d); IAS 12.77		
270	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	BAD art 27.Vertical layout(16)	IAS 1, IG 6		
275	Extraordinary profit or (-) loss after tax	BAD art 27.Vertical layout(21)			
280	Profit or (-) loss after tax from discontinued operations		IAS 1.82(e) ; IFRS 5.33(a), 5.33 A		

290	PROFIT OR (-) LOSS FOR THE YEAR	<i>BAD art 27. Ver tical layout(23)</i>	<i>IAS 1.82(f)</i>		
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20.4

Geographical breakdown of assets by residence of the counterparty

z-axis Country of residence of the counterparty

		<i>References Na tional GAAP based on BAD</i>	<i>References Na tional GAAP compatible IFRS</i>	Gross carry ing amount	of which: de faulted	Accumulated impairment or Accumu lated changes in fair value due to credit risk
				<i>Annex V.Part 2.109</i>	<i>Annex V.Part 2.109</i>	<i>Annex V.Part 2.46</i>
				010	020	030
010	Derivatives	<i>CRR Annex II; Annex V.Part 1.15</i>	<i>IAS 39.9</i>			
020	Of which: credit institu tions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
030	Of which: oth er financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
040	Equity instru ments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>			
050	Of which: credit institu tions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
060	Of which: oth er financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
070	Of which: non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
080	Debt securit ies	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			

090	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
100	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
110	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
120	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
130	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
140	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
150	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>			
160	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>			
170	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>			
180	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>			
190	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>			
200	Of which: Small and Medium-sized Enterprises	<i>SME Art 1 2(a)</i>	<i>SME Art 1 2(a)</i>			
210	Of which: Commercial immovable property					
220	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>			
230	Of which: Loans collateralized by residential immovable property					

240	Of which: Credit for consumption					
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20.5

Geographical breakdown of off-balance sheet exposures by residence of the counterparty

z-axis Country of residence of the counterparty

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Nominal amount	of which: defaulted	Provisions for commitments and guarantees given
				<i>Annex V.Part 2.62</i>	<i>Annex V.Part 2.61</i>	
				010	020	030
010	Loan commitments given	<i>CRR Annex I; Annex V.Part 2.56, 57</i>	<i>IAS 39.2(h), 4(a)(c), BC 15; CRR Annex I; Annex V.Part 2.56, 57</i>			
020	Financial guarantees given	<i>CRR Annex I; Annex V.Part 2.56, 58</i>	<i>IAS 39.9 AG 4, BC 21; IFRS 4 A; CRR Annex I; Annex V.Part 2.56, 58</i>			
030	Other Commitments given	<i>CRR Annex I; Annex V.Part 2.56, 59</i>	<i>CRR Annex I; Annex V.Part 2.56, 59</i>			

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20.6

Geographical breakdown of liabilities by residence of the counterparty

z-axis Country of residence of the counterparty

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount
				<i>Annex V.Part 1.28, 2.107</i>
				010
010	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9, AG 15(a)</i>	
020	Of which: credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>	
030	Of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>	
040	Short positions		<i>IAS 39 AG 15(b)</i>	
050	Of which: credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>	
060	Of which: other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>	
070	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	
080	Central banks	<i>Annex V.Part 1.35(a)</i>	<i>Annex V.Part 1.35(a)</i>	
090	General governments	<i>Annex V.Part 1.35(b)</i>	<i>Annex V.Part 1.35(b)</i>	
100	Credit institutions	<i>Annex V.Part 1.35(c)</i>	<i>Annex V.Part 1.35(c)</i>	
110	Other financial corporations	<i>Annex V.Part 1.35(d)</i>	<i>Annex V.Part 1.35(d)</i>	
120	Non-financial corporations	<i>Annex V.Part 1.35(e)</i>	<i>Annex V.Part 1.35(e)</i>	
130	Households	<i>Annex V.Part 1.35(f)</i>	<i>Annex V.Part 1.35(f)</i>	

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20.7

Breakdown of loans and advances to non-financial corporations by NACE codes and by residence of the counterparty

z-axis Country of residence of the counterparty

		Non-financial corporations		
			Gross carrying amount	Accumulated impairment or Accumulated changes in fair value due to credit risk
		<i>References National GAAP compatible IFRS</i>	<i>Annex V.Part 2.109</i>	<i>Annex V.Part 2.46</i>
		<i>References National GAAP based on BAD</i>	<i>Annex V.Part 2.109</i>	<i>Annex V.Part 2.46</i>
			010	020
010	A Agriculture, forestry and fishing	<i>NACE Regulation</i>		
020	B Mining and quarrying	<i>NACE Regulation</i>		
030	C Manufacturing	<i>NACE Regulation</i>		
040	D Electricity, gas, steam and air conditioning supply	<i>NACE Regulation</i>		
050	E Water supply	<i>NACE Regulation</i>		
060	F Construction	<i>NACE Regulation</i>		
070	G Wholesale and retail trade	<i>NACE Regulation</i>		
080	H Transport and storage	<i>NACE Regulation</i>		
090	I Accommodation and food service activities	<i>NACE Regulation</i>		
100	J Information and communication	<i>NACE Regulation</i>		
110	L Real estate activities	<i>NACE Regulation</i>		
120	M Professional, scientific and technical activities	<i>NACE Regulation</i>		

130	N Administrative and support service activities	<i>NACE Regulation</i>		
140	O Public administration and defence, compulsory social security	<i>NACE Regulation</i>		
150	P Education	<i>NACE Regulation</i>		
160	Q Human health services and social work activities	<i>NACE Regulation</i>		
170	R Arts, entertainment and recreation	<i>NACE Regulation</i>		
180	S Other services	<i>NACE Regulation</i>		
190	LOANS AND ADVANCES	<i>Annex V.Part 1.24, 27</i>		

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Carrying amount
				<i>Annex V.Part 2.110-111</i>
				010
010	Property plant and equipment		<i>IAS 16.6; IAS 1.54(a)</i>	
020	Revaluation model		<i>IAS 17.49; IAS 16.31, 73(a)(d)</i>	
030	Cost model		<i>IAS 17.49; IAS 16.30, 73(a)(d)</i>	
040	Investment property		<i>IAS 40.IN5; IAS 1.54(b)</i>	
050	Fair value model		<i>IAS 17.49; IAS 40.33-55, 76</i>	
060	Cost model		<i>IAS 17.49; IAS 40.56, 79(c)</i>	
070	Other intangible assets	<i>BAD art 4.Assets(9)</i>	<i>IAS 38.8, 118</i>	
080	Revaluation model		<i>IAS 17.49; IAS 38.75-87, 124(a)(ii)</i>	

090	Cost model		<i>IAS 17.49; IAS 38.74</i>
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22.1

Fee and commission income and expenses by activity

		References National GAAP based on BAD BAD art 27. Vertical layout(4), (5)	References National GAAP compatible IFRS IFRS 7.20(c)	Current period
				010
010	Fee and commission income		<i>ITS 2.Part 2.10-12</i>	
020	Securities			
030	<i>Issuances</i>	<i>Annex V.Part 2.116(a)</i>	<i>Annex V.Part 2.116(a)</i>	
040	<i>Transfer orders</i>	<i>Annex V.Part 2.116(b)</i>	<i>Annex V.Part 2.116(b)</i>	
050	<i>Other</i>	<i>Annex V.Part 2.116(c)</i>	<i>Annex V.Part 2.116(c)</i>	
060	Clearing and settlement	<i>Annex V.Part 2.116(d)</i>	<i>Annex V.Part 2.116(d)</i>	
070	Asset management	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(a)</i>	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(a)</i>	
080	Custody [by type of customer]	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(b)</i>	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(b)</i>	
090	<i>Collective investment</i>			
100	<i>Other</i>			
110	Central administrative services for collective investment	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(c)</i>	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(c)</i>	
120	Fiduciary transactions	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(d)</i>	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(d)</i>	
130	Payment services	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(e)</i>	<i>Annex V.Part 2.116(e); Annex V.Part 2.117(e)</i>	

140	Customer resources distributed but not managed [by type of product]	<i>Annex V.Part 2.117(f)</i>	<i>Annex V.Part 2.117(f)</i>	
150	<i>Collective investment</i>			
160	<i>Insurance products</i>			
170	<i>Other</i>			
180	Structured Finance	<i>Annex V.Part 2.116(f)</i>	<i>Annex V.Part 2.116(f)</i>	
190	Servicing of securitization activities	<i>Annex V.Part 2.116(g)</i>	<i>Annex V.Part 2.116(g)</i>	
200	Loan commitments given	<i>Annex V.Part 2.116(h)</i>	<i>IAS 39.47(d)(ii); Annex V.Part 2.116(h)</i>	
210	Financial guarantees given	<i>Annex V.Part 2.116(h)</i>	<i>IAS 39.47(c)(ii); Annex V.Part 2.116(h)</i>	
220	Other	<i>Annex V.Part 2.116(j)</i>	<i>Annex V.Part 2.116(j)</i>	
230	(Fee and commission expenses)		<i>ITS 2.Part 2.10-12</i>	
240	(Clearing and settlement)	<i>Annex V.Part 2.116(d)</i>	<i>Annex V.Part 2.116(d)</i>	
250	(Custody)	<i>Annex V.Part 2.117(b)</i>	<i>Annex V.Part 2.117(b)</i>	
260	(Servicing of securitization activities)	<i>Annex V.Part 2.116(g)</i>	<i>Annex V.Part 2.116(g)</i>	
270	(Loan commitments received)	<i>Annex V.Part 2.116(i)</i>	<i>Annex V.Part 2.116(i)</i>	
280	(Financial guarantees received)	<i>Annex V.Part 2.116(i)</i>	<i>Annex V.Part 2.116(i)</i>	
290	(Other)	<i>Annex V.Part 2.116(j)</i>	<i>Annex V.Part 2.116(j)</i>	

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22.2

Assets involved in the services provided

		<i>References National GAAP based on BAD</i>	<i>References Nation al GAAP compatible IFRS</i>	Amount of the as sets involved in the services provided
				<i>Annex V.Part 2.117(g)</i>
				010
010	Asset management [by type of custom er]	<i>Annex V.Part 2.117(a)</i>	<i>Annex V.Part 2.117(a)</i>	
020	Collective investment			
030	Pension funds			
040	Customer portfolios managed on a discre tionary basis			
050	Other investment vehicles			
060	Custody assets [by type of customer]	<i>Annex V.Part 2.117(b)</i>	<i>Annex V.Part 2.117(b)</i>	
070	Collective investment			
080	Other			
090	Of which: entrusted to other entities			
100	Central administrat ive services for col lective investment	<i>Annex V.Part 2.117(c)</i>	<i>Annex V.Part 2.117(c)</i>	
110	Fiduciary transac tions	<i>Annex V.Part 2.117(d)</i>	<i>Annex V.Part 2.117(d)</i>	
120	Payment services	<i>Annex V.Part 2.117(e)</i>	<i>Annex V.Part 2.117(e)</i>	
130	Customer resources distributed but not managed [by type of product]	<i>Annex V.Part 2.117(f)</i>	<i>Annex V.Part 2.117(f)</i>	
140	Collective investment			
150	Insurance products			
160	Other			

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30.1

Interests in unconsolidated structured entities

		<i>Refer- ences Na- tional GAAP com- patible IFRS</i>	Car- rying amount of finan- cial as- sets recog- nised in the bal- ance sheet	Of which: liquid- ity sup- port drawn	Fair value of li- quidity sup- port drawn	Car- rying amount of finan- cial li- abilit- ies recog- nised in the bal- ance sheet	Nom- inal amount of off-bal- ance sheet items given by the report- ing-in- stitu- tion	Of which: Nomin- al amount of loan commit- ments given	Losses in- curred by the report- ing in- stitu- tion in the current period					
										<i>IFRS 12.29(a)</i>	<i>IFRS 12.29(a); Annex V.Part 2.118</i>	<i>IFRS 12.29(a)</i>	<i>IFRS 12.B26(e)</i>	<i>IFRS 12 B26(b)</i>
										010	020	030	040	050
010	Total													

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30.2

Breakdown of interests in unconsolidated structured entities by nature of the activities

<i>By nature of the activities</i>		<i>Refer- ences Na- tional GAAP based on BAD</i>	<i>Refer- ences Na- tional GAAP compatible IFRS</i>	Securitisa- tion Special Purpose En- tities	Asset manage- ment	Other activit- ies
				<i>CRR art 4 (66)</i>	<i>Annex V.Part 2.117(a)</i>	
				<i>Carrying amount</i>		
			<i>IFRS 12.28, B6.(a)</i>	010	020	030
				<i>Nominal amount</i>		
010	Selected fin- ancial assets recognised in		<i>IFRS 12.29(a),(b)</i>			

	the reporting institution's balance sheet					
020	of which: de faulted					
030	Derivatives	<i>CRR Annex II; Annex V.Part 1.6</i>	<i>IAS 39.9</i>			
040	Equity instruments	<i>ECB/2008/32 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>			
050	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>			
060	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>			
070	Selected equity and financial liabilities recognised in the reporting institution's balance sheet		<i>IFRS 12.29(a),(b)</i>			
080	Equity instruments issued		<i>IAS 32.4</i>			
090	Derivatives	<i>CRR Annex II</i>	<i>IAS 39.9, AG 15 (a)</i>			
100	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>			
110	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>			
120	Off-balance sheet items given by the reporting institution		<i>IFRS 12.B26. (e)</i>			
130	of which: de faulted	<i>Annex V.Part 2.61</i>	<i>Annex V.Part 2.61</i>			

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31.1

Related parties: amounts payable to and amounts receivable from

				Outstanding balances				
				Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
				<i>References National GAAP compatible IFRS</i>	<i>IAS 24.19(a), (b)</i>	<i>IAS 24.19(c); Annex V.Part 2.120</i>	<i>IAS 24.19(d), (e); Annex V.Part 2.120</i>	<i>IAS 24.19(f)</i>
		<i>References National GAAP based on BAD</i>	<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>	<i>4th Directive art 43(7a)</i>	
		<i>Annex V.Part 2.120</i>	<i>Annex V.Part 2.120</i>	010	020	030	040	050
010	Selected financial assets		<i>IAS 24.18(b)</i>					
020	Equity instruments	<i>ECB/2008/3 Annex 2.Part 2.4-5</i>	<i>IAS 32.11</i>					
030	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>					
040	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>					
050	of which: Impaired financial assets							

060	Selected financial liabilities		<i>IAS 24.18(b)</i>					
070	Deposits	<i>ECB/2008/3 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/3 Annex 2.Part 2.9; Annex V.Part 1.30</i>					
080	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>					
090	Nominal amount of loan commitments, financial guarantees and other commitments given	<i>Annex V.Part 2.62</i>	<i>IAS 24.18(b); Annex V.Part 2.62</i>					
100	of which: defaulted	<i>Annex V.Part 2.61</i>	<i>IAS 24.18(b); Annex V.Part 2.61</i>					
110	Loan commitments, financial guarantees and other commitments received	<i>Annex V.Part 2.63, 121</i>	<i>IAS 24.18(b); Annex V.Part 2.63, 121</i>					
120	Notional amount of derivatives	<i>Annex V.Part 2.70-71</i>	<i>Annex V.Part 2.70-71</i>					
130	Allowances and provisions for impaired debt instruments, defaulted		<i>IAS 24.18(c)</i>					

	guarantees and defaulted commitments							
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31.2

Related parties: expenses and income generated by transactions with

			Current period					
			Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties	
			<i>References National GAAP compatible IFRS</i>	<i>IAS 24.19(a), (b)</i>	<i>IAS 24.19(c)</i>	<i>IAS 24.19(d), (e)</i>	<i>IAS 24.19(f)</i>	<i>IAS 24.19(g)</i>
	<i>References National GAAP based on BAD</i>							
	<i>Annex V.Part 2.120</i>	<i>Annex V.Part 2.120</i>	010	020	030	040	050	
010	Interest income	<i>BAD art 27. Ver tical lay out(1); Annex V.Part 2.21</i>	<i>IAS 24.18(a); IAS 18.35(b) (iii); Annex V.Part 2.21</i>					
020	Interest expenses	<i>BAD art 27. Ver tical lay out(2); Annex V.Part 2.21</i>	<i>IAS 24.18(a); IAS 1.97; Annex V.Part 2.21</i>					

030	Dividend income	<i>BAD art 27.Vertical lay out(3); Annex V.Part 2.28</i>	<i>IAS 24.18(a); IAS 18.35(b) (v); Annex V.Part 2.28</i>					
040	Fee and commission income	<i>BAD art 27.Vertical lay out(4)</i>	<i>IAS 24.18(a); IFRS 7.20(c)</i>					
050	Fee and commission expenses	<i>BAD art 27.Vertical lay out(5)</i>	<i>IAS 24.18(a); IFRS 7.20(c)</i>					
060	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss	<i>BAD art 27.Vertical lay out(6)</i>	<i>IAS 24.18(a)</i>					
070	Gains or (-) losses on derecognition of non-financial assets	<i>Annex V.Part 2.122</i>	<i>IAS 24.18(a); Annex V.Part 2.122</i>					
080	Increase or (-) decrease during the period in impairment and provisions for impaired debt instruments, defaulted guarantees and		<i>IAS 24.18(d)</i>					

defaulted
commit
ments

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40.1

Group structure: "entity-by-entity"

LEI code	Entity code	Entity name	Entry date	Share capital	Equity of investee	Total assets of investee	Profit or (-) loss of investee	Residence of investee	Sector of investee	NACE Code	Accumulated equity interest [%]	Voting rights [%]	Group structure [relationship]	Accounting treatment [Accounting Group]	Accounting treatment [CRR Group]	Carrying amount	Acquisition cost	Goodwill link to Investee	Fair value of investments for which there are published price quotations
<i>An nex V.Part 2.123, 124(a)</i>	<i>An nex V.Part 2.123, 124(b)</i>	<i>IFRS 12.12(a) 21(a); An nex V.Part 2.123, 124(c)</i>	<i>An nex V.Part 2.123, 124(d)</i>	<i>An nex V.Part 2.123, 124(e)</i>	<i>IFRS 12.B12 An nex V.Part 2.123, 124(f)</i>	<i>IFRS 12.B12 An nex V.Part 2.123, 124(f)</i>	<i>IFRS 12.B12 An nex V.Part 2.123, 124(f)</i>	<i>IFRS 12.12(b), 21(a); An nex V.Part 2.123, 124(g)</i>	<i>An nex V.Part 2.123, 124(h)</i>	<i>An nex V.Part 2.123, 124(i)</i>	<i>IFRS 12.21(i) An nex V.Part 2.123, 124(j)</i>	<i>IFRS 12.21(i) An nex V.Part 2.123, 124(k)</i>	<i>IFRS 12.10(a) (i); An nex V.Part 2.123, 124(l)</i>	<i>IFRS 12.21(b) An nex V.Part 2.123, 124(m)</i>	<i>CRR art 423(b); An nex V.Part 2.123, 124(n)</i>	<i>An nex V.Part 2.123, 124(o)</i>	<i>An nex V.Part 2.123, 124(p)</i>	<i>An nex V.Part 2.123, 124(q)</i>	<i>IFRS 12.21(b) (iii); An nex V.Part 2.123, 124(r)</i>
<i>An nex V.Part 2.123, 124(a)</i>	<i>An nex V.Part 2.123, 124(b)</i>	<i>An nex V.Part 2.123, 124(c)</i>	<i>An nex V.Part 2.123, 124(d)</i>	<i>An nex V.Part 2.123, 124(e)</i>	<i>An nex V.Part 2.123, 124(f)</i>	<i>An nex V.Part 2.123, 124(f)</i>	<i>An nex V.Part 2.123, 124(f)</i>	<i>An nex V.Part 2.123, 124(q)</i>	<i>An nex V.Part 2.123, 124(h)</i>	<i>An nex V.Part 2.123, 124(i)</i>	<i>An nex V.Part 2.123, 124(j)</i>	<i>An nex V.Part 2.123, 124(k)</i>	<i>An nex V.Part 2.123, 124(l)</i>	<i>An nex V.Part 2.123, 124(m)</i>	<i>CRR art 423(b); An nex V.Part 2.123, 124(n)</i>	<i>An nex V.Part 2.123, 124(o)</i>	<i>An nex V.Part 2.123, 124(p)</i>	<i>An nex V.Part 2.123, 124(q)</i>	<i>An nex V.Part 2.123, 124(r)</i>
010	020	030	040	050	060	070	080	090	095	100	110	120	130	140	150	160	170	180	190

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40.2.

Group structure: "instrument-by-instrument"

Security code	Entity code	Holding company LEI code	Holding company code	Holding company name	Accumulated equity in interest (%)	Carrying amount	Acquisition cost
<i>Annex V.Part 2.125(a)</i>	<i>Annex V.Part 2.124(b), 125(c)</i>		<i>Annex V.Part 2.125(b)</i>		<i>Annex V.Part 2.124(j), 125(c)</i>	<i>Annex V.Part 2.124(o), 125(c)</i>	<i>Annex V.Part 2.124(p), 125(c)</i>
<i>Annex V.Part 2.125(a)</i>	<i>Annex V.Part 2.124(b), 125(c)</i>		<i>Annex V.Part 2.125(b)</i>		<i>Annex V.Part 2.124(j), 125(c)</i>	<i>Annex V.Part 2.124(o), 125(c)</i>	<i>Annex V.Part 2.124(p), 125(c)</i>
010	020	030	040	050	060	070	080

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41.1

Fair value hierarchy: financial instruments at amortised cost

ASSETS		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Fair value	Fair value hierarchy IFRS 13.93(b), BC216		
				<i>IFRS 7.25-26</i>	Level 1 IFRS 13.76	Level 2 IFRS 13.81	Level 3 IFRS 13.86
				010	020	030	040
010	Loans and receivables	<i>4th Directive art 42a(4)(b), (5a); IAS 39.9</i>	<i>IFRS 7.8 (c); IAS 39.9, AG16, AG26</i>				
020	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>				
030	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>				
LIABILITIES							

040	Held-to-maturity investments	<i>4th Directive art 42a(4)(a), (5a); IAS 39.9</i>	<i>IFRS 7.8(b); IAS 39.9, AG16, AG26</i>				
050	Debt securities	<i>Annex V.Part 1.24, 26</i>	<i>Annex V.Part 1.24, 26</i>				
060	Loans and advances	<i>Annex V.Part 1.24, 27</i>	<i>Annex V.Part 1.24, 27</i>				
070	Financial liabilities measured at amortised cost	<i>4th Directive art 42a(3), (5a); IAS 39.47</i>	<i>IFRS 7.8(f); IAS 39.47</i>				
080	Deposits	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>	<i>ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30</i>				
090	Debt securities issued	<i>Annex V.Part 1.31</i>	<i>Annex V.Part 1.31</i>				
100	Other financial liabilities	<i>Annex V.Part 1.32-34</i>	<i>Annex V.Part 1.32-34</i>				

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41.2

Use of the Fair Value Option

				Carrying amount		
Financial instruments designated at fair value through profit or loss		References National GAAP based on BAD	References National GAAP compatible IFRS	Accounting mismatch	Evaluation on a fair value basis	Hybrid contracts
IFRS 7.B5(a)				IAS 39.9b(i)	IAS 39.9b(ii)	IAS 39.11A-12; Annex V.Part 2.127
ASSETS				010	020	030
LIABILITIES						
010	Financial assets designated at fair value through profit or loss	4th Directive art 42a(1), (5a); IAS 39.9	IFRS 7.8(a) (i); IAS 39.9			
020	Equity Instruments	ECB/2008/32 Annex 2.Part 2.4-5	IAS 32.11			
030	Debt securities	Annex V.Part 1.24, 26	Annex V.Part 1.24, 26			
040	Loans and advances	Annex V.Part 1.24, 27	Annex V.Part 1.24, 27			
050	Financial liabilities designated at fair value through profit or loss	4th Directive art 42a(1), (5a); IAS 39.9	IFRS 7.8(e) (i); IAS 39.9			
060	Deposits	ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30	ECB/2008/32 Annex 2.Part 2.9; Annex V.Part 1.30			
070	Debt securities issued	Annex V.Part 1.31	Annex V.Part 1.31			
080	Other financial liabilities	Annex V.Part 1.32-34	Annex V.Part 1.32-34			

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41.3

Hybrid financial instruments not designated at fair value through profit or loss

	Rest of separable hybrid contracts [not designated at fair value through profit or loss]	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount
	FINANCIAL ASSETS			010
FINANCIAL LIABILITES				
010	Financial assets held for trading	4th Directive art 42a(4)(b),(5a); IAS 39.9; Annex V.Part 2.129	IAS 39.9; Annex V.Part 2.129	
020	Available-for-sale [Host contracts]	4th Directive art 42a(4)(b),(5a); IAS 39.11; Annex V.Part 2.130	IAS 39.11; Annex V.Part 2.130	
030	Loans and receivables [Host contracts]	4th Directive art 42a(4)(b),(5a); IAS 39.11; Annex V.Part 2.130	IAS 39.11; Annex V.Part 2.130	
040	Held-to-maturity investments [Host contracts]	4th Directive art 42a(4)(b),(5a); IAS 39.11; Annex V.Part 2.130	IAS 39.11; Annex V.Part 2.130	
050	Financial liabilities held for trading	4th Directive art 42a(4)(b), (5a); IAS 39.9; Annex V.Part 2.129	IAS 39.9; Annex V.Part 2.129	
060	Financial liabilities measured at amortized cost [Host contracts]	4th Directive art 42a(4)(b), (5a); IAS 39.9; Annex V.Part 2.130	IAS 39.11; Annex V.Part 2.130	

		References National GAAP compatible IFRS	Carrying amount
			010
010	Property plant and equipment	IAS 16.6; IAS 16.29; IAS 1.54(a)	
020	Revaluation model	IAS 16.31, 73(a),(d)	
030	Cost model	IAS 16.30, 73(a),(d)	
040	Investment property	IAS 40.5, 30; IAS 1.54(b)	
050	Fair value model	IAS 40,33-55, 76	

060	Cost model	<i>IAS 40.56, 79(c)</i>	
070	Other intangible assets	<i>IAS 38.8, 118, 122 ; Annex V.Part 2.132</i>	
080	Revaluation model	<i>IAS 38.75-87, 124(a)(ii)</i>	
090	Cost model	<i>IAS 38.74</i>	

			Carrying amount						
			Pen sions and other employ ment defined benefit obliga tions	Other long term employ ee bene fits	Re struc turing	Pending legal issues and tax litiga tion	Com mit ments and guaran tees giv en	Other provi sions	Total
		<i>Refer ences Na tional GAAP com patible IFRS</i>	<i>IAS 19.63; IAS 1.78(d); Annex V.Part 2.7</i>	<i>IAS 19.153; IAS 1.78(d); Annex V.Part 2.8</i>	<i>IAS 37.70-83</i>	<i>IAS 37.App C.6-10</i>	<i>IAS 37.App C.9; IAS 39.2(h), 47(c) (d), BC 15, AG 4</i>	<i>IAS 37.14</i>	
		<i>Refer ences Na tional GAAP based on BAD</i>	<i>Annex V.Part 2.7</i>	<i>Annex V.Part 2.8</i>			<i>BAD art 24-25, 33(1)</i>		
			010	020	030	040	050	060	070
010	Open ing bal ance [car rying amount at the begin ning of the period]		<i>IAS 37.84 (a)</i>						
020	Addi tions, includ		<i>IAS 37.84 (b)</i>						

	ing in creases in exist ing pro visions									
030	(-) Amounts used		<i>IAS 37.84 (c)</i>							
040	(-) Un used amounts re versed during the peri od		<i>IAS 37.84 (d)</i>							
050	In crease in the discoun ted amount [pas sage of time] and ef fect of any change in the dis count rate		<i>IAS 37.84 (e)</i>							
060	Other move ments									
070	Clos ing bal ance [car rying amount at the end of the period]		<i>IAS 37.84 (a)</i>							

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44.1

Components of net defined benefit plan assets and liabilities

		<i>References National GAAP compatible IFRS</i>	Amount
			010
010	Fair value of defined benefit plan assets	<i>IAS 19.140(a)(i), 142</i>	
020	Of which: Financial instruments issued by the institution	<i>IAS 19.143</i>	
030	Equity instruments	<i>IAS 19.142(b)</i>	
040	Debt instruments	<i>IAS 19.142(c)</i>	
050	Real estate	<i>IAS 19.142(d)</i>	
060	Other defined benefit plan assets		
070	Present value of defined benefit obligations	<i>IAS 19.140(a)(ii)</i>	
080	Effect of the asset ceiling	<i>IAS 19.140(a)(iii)</i>	
090	Net defined benefit assets [Carrying amount]	<i>IAS 19.63; Annex V.Part 2.136</i>	
100	Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]	<i>IAS 19.63, IAS 1.78(d); Annex V.Part 2.7</i>	
110	Memo item: Fair value of any right to reimbursement recognised as an asset	<i>IAS 19.140(b)</i>	

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44.2

Movements in defined benefit obligations

		<i>References National GAAP compatible IFRS</i>	Defined benefit obligations
			010
010	Opening balance [present value]	<i>IAS 19.140(a)(ii)</i>	
020	Current service cost	<i>IAS 19.141(a)</i>	
030	Interest cost	<i>IAS 19.141(b)</i>	
040	Contributions paid	<i>IAS 19.141(f)</i>	
050	Actuarial (-) gains or losses from changes in demographic assumptions	<i>IAS 19.141(c)(ii)</i>	

060	Actuarial (-) gains or losses from changes in financial assumptions	<i>IAS 19.141(c)(iii)</i>	
070	Foreign currency exchange in crease or (-) decrease	<i>IAS 19.141(e)</i>	
080	Benefits paid	<i>IAS 19.141(g)</i>	
090	Past service cost, including gains and losses arising from settlements	<i>IAS 19.141(d)</i>	
100	Increase or (-) decrease through business combinations and disposals	<i>IAS 19.141(h)</i>	
110	Other increases or (-) decreases		
120	Closing balance [present value]	<i>IAS 19.140(a)(ii); Annex V.Part 2.138</i>	

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44.3

Memo items [related to staff expenses]

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period
				010
010	Pension and similar expenses	<i>Annex V.Part 2.139(a)</i>	<i>Annex V.Part 2.139(a)</i>	
020	Share based payments	<i>Annex V.Part 2.139b)</i>	<i>IFRS 2.44; Annex V.Part 2.139(b)</i>	

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45.1

Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio

		<i>References National GAAP based on BAD</i>	<i>References National GAAP compatible IFRS</i>	Current period	Changes in fair value due to credit risk
				010	020
010	Financial assets designated at fair value	<i>4th Directive art 42a(1),(5a); IAS 39.9</i>	<i>IFRS 7.20(a)(i); IAS 39.55(a)</i>		

	through profit or loss				
020	Financial liabilities designated at fair value through profit or loss	4th Directive art 42a(1),(5a); IAS 39.9	IFRS 7.20(a)(i); IAS 39.55(a)		
030	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	BAD art 27. Vertical layout(6)	IFRS 7.20(a)(i)		

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45.2

Gains or losses on derecognition of non-financial assets other than held for sale

		References National GAAP based on BAD	References National GAAP compatible IFRS	Current period
				010
020	Investment property		IAS 40.69; IAS 1.34(a), 98(d)	
030	Intangible assets		IAS 38.113-115A; IAS 1.34(a)	
040	Other assets		IAS 1.34 (a)	
050	GAINS OR (-) LOSSES ON DERECOGNITION OF NON-FINANCIAL ASSETS		IAS 1.34	

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45.3

Other operating income and expenses

		<i>References Na tional GAAP based on BAD</i>	<i>References Na tional GAAP com patible IFRS</i>	Income	Expenses
				010	020
010	Changes in fair value in tangible assets measured using the fair value model	<i>Annex V.Part 2.141</i>	<i>IAS 40.76(d); Annex V.Part 2.141</i>		
020	Investment property	<i>Annex V.Part 2.141</i>	<i>IAS 40.75(f); Annex V.Part 2.141</i>		
030	Operating leases other than in investment property	<i>Annex V.Part 2.142</i>	<i>IAS 17.50, 51, 56(b); Annex V.Part 2.142</i>		
040	Other	<i>Annex V.Part 2.143</i>	<i>Annex V.Part 2.143</i>		
050	OTHER OPERATING INCOME OR EXPENSES	<i>Annex V.Part 2.141-142</i>	<i>Annex V.Part 2.141-142</i>		

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Sources of equity changes			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 interests		Total
																Accumulated Other Comprehensive Income	Other items	
		<i>References National GAAP compatible IFRS</i>	<i>IAS 1.106, 54(r)</i>	<i>IAS 1.106, 78(e)</i>	<i>IAS 1.106, Annex V.Part 2.15-16</i>	<i>IAS 1.106; Annex V.Part 2.17</i>	<i>IAS 1.106</i>	<i>CRR art 4(123)</i>	<i>IFRS 1.30 D5-D8</i>		<i>IAS 1.106, 54(c)</i>		<i>IAS 1.106; IAS 32.34, 33; Annex V.Part 2.20</i>	<i>IAS 1.106(a) 83 (a) (ii)</i>	<i>IAS 1.106; IAS 32.35</i>	<i>IAS 1.54(q), 106(a); IAS 27.27-2</i>	<i>IAS 1.54(q), 106(a); IAS 27.27-2</i>	<i>IAS 1.9(c), IG6</i>
		<i>References National GAAP based on BAD</i>	<i>BAD art 4.Liabilities(9), BAD art 22</i>	<i>BAD art 4.Liabilities(10); CRR art 4(124)</i>	<i>Annex V.Part 2.15-17</i>	<i>Annex V.Part 2.17</i>	<i>4th Directive art 42a(1), (5a)</i>	<i>BAD art 4 Liabilities (13); CRR art 4(123)</i>		<i>BAD art 4.Liabilities(12)</i>		<i>7th Directive 19(1) (c)</i>	<i>4th Directive.As sets C (III) (7), D (III) (2); Annex V.Part 2.20</i>	<i>BAD art 4.Liabilities(14)</i>	<i>CRR Art icle 26(2b)</i>	<i>7th Directive art 21</i>	<i>7th Directive art 21</i>	
			010	020	030	040	050	060	070	075	080	085	090	100	110	120	130	140

	bal ance [be fore re state ment]																	
020	Ef fects of cor rec tions of er rors		<i>IAS 1.106. (b); IAS 8.42</i>															
030	Ef fects of changes in ac count ing policies		<i>IAS 1.106. (b); IAS 1.IG6; IAS 8.22</i>															
040	Open ing bal ance [cur rent peri od]																	
050	Issu ance of or din		<i>IAS 1.106. (d). (iii)</i>															

	ary shares																		
060	Issuance of preference shares		<i>IAS 1.106. (d). (iii)</i>																
070	Issuance of other equity instruments		<i>IAS 1.106. (d). (iii)</i>																
080	Exercise or expiration of other equity instruments issued		<i>IAS 1.106. (d). (iii)</i>																
090	Conversion of debt		<i>IAS 1.106. (d). (iii)</i>																

	to equity																	
100	Capital reduction		<i>IAS 1.106. (d). (iii)</i>															
110	Dividends		<i>IAS 1.106. (d). (iii); IAS 32.35; IAS 1.IG6</i>															
120	Purchase of treasury shares		<i>IAS 1.106. (d). (iii); IAS 32.33</i>															
130	Sale or cancellation of treasury shares		<i>IAS 1.106. (d). (iii); IAS 32.33</i>															
140	Reclassification		<i>IAS 1.106. (d). (iii)</i>															

	of financial instruments from equity to liability																		
150	Reclassification of financial instruments from liability to equity		<i>IAS 1.106. (d). (iii)</i>																
160	Transfers among components of equity		<i>IAS 1.106. (d). (iii)</i>																
170	Equity increase or (-) decrease		<i>IAS 1.106. (d). (iii)</i>																

	crease result ing from busi ness com bina tions																		
180	Share based pay ments		<i>IAS 1.106. (d). (iii); IFRS 2.10</i>																
190	Other in crease or (-) de crease in equity		<i>IAS 1.106. (d)</i>																
200	Total com pre hens ive in come for the year		<i>IAS 1.106. (d). (i)- (ii); IAS 1.81A. (c); IAS 1.1G6</i>																

210	Closing balance [current period]																		
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