

## ANNEX I

### REPORTING ON FUNDING PLANS

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## **PART I: GENERAL INSTRUCTIONS**

### 1. Structure and conventions

#### 1.1. Structure

1. Overall, the funding plan reporting framework consist of 5 blocks of templates:
  - (a) Section 1: balance-sheet overview and liquidity ratios; (P.01.01; P.01.02; P.01.03)
  - (b) Section 2:
    - i) Specific funding reliance (P 02.01; P 02.02; P 02.03),
    - ii) Pricing (P 02.04; P 02.05),
    - iii) Structural currency mismatches (P 02.06),
    - iv) Asset and liabilities restructuring plans (P 02.07; P 02.08);
  - (c) Section 4: statement of profit or loss (P 04.01);
  - (d) Section 5: planned issuances (P 05.01).
2. For each template legal references are provided. Further detailed information regarding more general aspects of the reporting of each block of templates, instructions concerning specific positions re included in this part of the Guidelines.

#### 1.2. Numbering convention

3. The document follows the labelling convention set below, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.
4. The following general notation is followed in the instructions: {Template;Row;Column}.
5. In the case of validations inside a template, in which only data points of that template are used, notations do not refer to a template: {Row;Column}.
6. For the purpose of the reporting on balance sheet (Section 1), funding reliance (Section 2) and issuances (Section 5), ‘of which’ refers to an item that is a subset of a higher level asset or liability category whereas ‘memo item’ refers to a separate item and not to a subset. Reporting of both types of fields is mandatory unless otherwise specified.

#### 1.3. Sign convention

7. In general all amounts should be reported as positive figures. The following consideration should be taken into account:
  - (a) For section 1 Balance-sheet overview and section 4 Statement of profit or loss, the sign convention used for FINREP following the instructions defined in part 1 table 1 of Annex V to Regulation (EU) n° 680/2014 should be applied.
  - (b) Where there is a deficit of LCR or NSFR, the corresponding values should be reported with a negative signed in template P.01.03 on liquidity ratios.

(c) Under specific market conditions where a negative interest rate applies to a certain instrument, negative values may be reported in section 2B-Pricing.

(d) The amounts reported in templates of Section 2 (P.02.07; P.02.08) might present negative figures, i.e. when run-offs and disposal are higher than acquisitions.

(e) The redemptions Maturing (gross outflow) in section 5 Issuance, should be reported with positive sign.

## **PART II: TEMPLATE RELATED INSTRUCTIONS**

### 1. Projections

8. Data items should be projected for 3 years as at the reference date. The exceptions are the liquidity coverage ratio (P 01.03), and the pricing data (P 02.04; P02.05), which require a 1-year projection.

9. The reference should be 31 December of the previous year.

10. Where credit institutions are permitted by national laws to report their financial information based on their accounting year-end, which deviates from the calendar year the latest available accounting year-end should be considered as the reference date.

11. For the reference date of accounting year-end (t), the reported numbers should refer to:

<b>Columns</b>	
010	<b><u>Actual current position</u></b> Actual Current Position (accounting year-end t) which represents the reference date for the reporting of the funding plans.
030	<b><u>Planned Year 1 position</u></b> Planned Year 1 Position (accounting year-end t+1 year)
040	<b><u>Planned Year 2 position</u></b> Planned Year 2 Position (accounting year-end t+2 years)
050	<b><u>Planned Year 3 position</u></b> Planned Year 3 Position (accounting year-end t+3 years)

12. Unless specified otherwise, the amount reported should be the carrying amount.

## 2. Section 1A: Balance sheet overview

### 2.1. General remarks

13. Credit institutions should report their planned balance-sheet developments, specifically a 3-year forward projection of the stock position of balance-sheet assets (P.01.01) and liabilities (P.01.02).

14. The balance sheet projections should also take into account restructuring plans, i.e. data also reported in templates P 02.07 and P 02.08 separately.

### 2.2. Assets (P01.01)

#### 2.2.1. Instructions concerning specific positions

Rows	
010	<p><b><u>Cash and cash balances at central banks</u></b></p> <p>Cash balances at central banks as defined in Regulation (EU) n° 680/2014 Annex V part 2.1, para 2.</p>
020	<p><b><u>Reverse repurchase loans</u></b></p> <p>Reverse repurchase loans are defined in Regulation (EU) n° 680/2014 Annex V Part 2, para 85 (e).</p>
030	<p><b><u>Loans and advances to households (excl. reverse repurchase loans)</u></b></p> <p>Loans and advances are defined in Regulation (EU) n° 680/2014 Annex V. Part 1, para 32.</p> <p>This item includes those loans and advances whose counterparty is a household as defined in the same Annex Part 1, para 42(f). For loans and advances the counterparty should be the immediate borrower as per Regulation (EU) n° 680/2014 Part 1 para 43 and 44(a) of Annex V.</p> <p>Reverse repurchase loans, as defined in Regulation (EU) 680/2014 Annex V Part 2, para 85(e) are excluded.</p>
035	<p><b><u>o/w non-performing</u></b></p> <p>Non-performing exposures as defined in Regulation (EU) n° 680/2014, Annex V, Part 2, para 213 and following.</p>
037	<p><b><u>Accumulated impairment of non-performing loans (memo item)</u></b></p> <p>Accumulated impairment as defined in Regulation (EU) n° 680/2014 Annex V Part 2 para 70 and 71, for loans and advances to households.</p>
040	<p><b><u>Domestic activities</u></b></p>

	<p>‘Domestic’ should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) n° 680/2014, Annex V, Part 2, para 270.</p>
041	<p><b><u>Accumulated impairment for domestic activities</u></b></p> <p>Accumulated impairment is defined in Regulation (EU) n° 680/2014 Annex V Part 2 para 70 and 71.</p>
070	<p><b><u>Loans collateralised by residential immovable property</u></b></p> <p>Loans collateralized by immovable property are defined in Regulation (EU) n° 680/2014 Annex V, Part 2, para 86(a) and 87. The distinction between residential and commercial loans collateralized by immovable property is provided in Annex V, Part 2, para 173(a).</p>
080	<p><b><u>Other</u></b></p> <p>This item contains domestic loans and advances to household other than reverse repurchase loans and loans collateralised by residential immovable property.</p>
091	<p><b><u>Other EEA countries activities</u></b></p> <p>EEA countries other than the country of the reporting entity.</p>
092	<p><b><u>Accumulated impairment for other EEA countries activities (memo item)</u></b></p> <p>Accumulated impairment is defined in Regulation (EU) n° 680/2014 Annex V Part 2 para 70 and 71.</p>
093	<p><b><u>Loans collateralised by residential immovable property</u></b></p> <p>Loans collateralized by immovable property are defined in Regulation (EU) n° 680/2014 Annex V, Part 2, para 86(a) and 87. The distinction between residential and commercial loans collateralized by immovable property is provided in Annex V, Part 2, para 173(a).</p>
096	<p><b><u>Non-EEA countries activities</u></b></p>
097	<p><b><u>Accumulated impairment for non-EEA countries activities (memo item)</u></b></p> <p>Accumulated impairment is defined in Regulation (EU) n° 680/2014 Annex V Part 2 para 70 and 71.</p>
100	<p><b><u>Loans and advances to non-financial corporations (excl. reverse repurchase loans)</u></b></p> <p>Loans and advances are defined in Regulation (EU) n° 680/2014 Annex V. Part 1, para 32.</p> <p>This item includes those loans and advances whose counterparty is a non-financial corporation as defined in the same Annex Part 1, para 42(e). For loans and advances</p>

	<p>the counterparty should be the immediate borrower as per Regulation (EU) n° 680/2014 Part 1 para 43 and 44(a) of Annex V.</p> <p>Reverse repurchase loans, as defined in Regulation (EU) 680/2014 Annex V Part 2, para 85(e) are excluded.</p>
105	<p><b><u>o/w non-performing</u></b></p> <p>Non-performing exposures as defined in Regulation (EU) n° 680/2014, Annex V, Part 2, para 213 and following.</p>
107	<p><b><u>Accumulated impairment of non-performing loans (memo item)</u></b></p> <p>Accumulated impairment as defined in Regulation (EU) n° 680/2014 Annex V Part 2 para 70 and 71, for non-performing loans and advances to non-financial corporations.</p>
110	<p><b><u>Domestic activities</u></b></p> <p>‘Domestic’ should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) n° 680/2014, Annex V, Part 2, para 270.</p>
111	<p><b><u>Accumulated impairment for domestic activities</u></b></p> <p>Accumulated impairment is defined in Regulation (EU) n° 680/2014 Annex V Part 2 para 70 and 71.</p>
140	<p><b><u>Small and Medium-sized Enterprises</u></b></p> <p>Domestic loans and advances (excl. reverse repurchase loans) to small and medium-sized enterprises as defined in Regulation (EU) n° 680/2014 Annex V, Part 1, para 5.</p>
150	<p><b><u>Non-financial corporations other than SMEs</u></b></p> <p>Domestic loans and advances (excluding reverse repurchase agreements) to non-financial corporations other than small and medium-sized enterprises.</p>
161	<p><b><u>Other EEA countries activities</u></b></p> <p>EEA countries other than the country of the reporting entity.</p>
162	<p><b><u>Accumulated impairment for other EEA countries activities (memo item)</u></b></p> <p>Accumulated impairment is defined in Regulation (EU) n° 680/2014 Annex V Part 2 para 70 and 71.</p>
163	<p><b><u>Small and Medium-sized Enterprises</u></b></p> <p>Domestic loans and advances (excl. reverse repurchase loans) to small and medium-sized enterprises as defined in Regulation (EU) n° 680/2014 Annex V, Part 1, para 5.</p>

164	<p><b><u>Non-financial corporations other than SMEs</u></b></p> <p>Domestic loans and advances (excluding reverse repurchase agreements) to non-financial corporations other than small and medium-sized enterprises.</p>
167	<p><b><u>Non-EEA countries activities</u></b></p>
168	<p><b><u>Accumulated impairment for non-EEA countries activities (memo item)</u></b></p> <p>Accumulated impairment is defined in Regulation (EU) n° 680/2014 Annex V Part 2 para 70 and 71</p>
180	<p><b><u>Loans and advances to credit institutions (excl. reverse repurchase loans)</u></b></p> <p>Loans and advances (excluding reverse repurchase loans) to credit institutions as defined in Regulation (EU) n° 680/2014 Annex V Part 1, para 42(c).</p>
181	<p><b><u>Domestic activities</u></b></p> <p>‘Domestic’ should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) n° 680/2014, Annex V, Part 2, para 270.</p>
182	<p><b><u>Other EEA countries activities</u></b></p> <p>EEA countries other than the country of the reporting entity.</p>
183	<p><b><u>Non-EEA countries activities</u></b></p>
190	<p><b><u>Loans and advances to other financial corporations (excl. reverse repurchase loans)</u></b></p> <p>Loans and advances (excluding reverse repurchase loans) to other financial corporations as defined in Regulation (EU) n° 680/2014 Annex V Part 1, para 42(d).</p>
191	<p><b><u>Domestic activities</u></b></p> <p>‘Domestic’ should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) n° 680/2014, Annex V, Part 2, para 270.</p>
192	<p><b><u>Other EEA countries activities</u></b></p> <p>EEA countries other than the country of the reporting entity.</p>
193	<p><b><u>Non-EEA countries activities</u></b></p>
195	<p><b><u>Loans and advances to central banks (excl. reverse repurchase loans)</u></b></p> <p>Loans and advances (excluding reverse repurchase loans) to central banks as indicated in Regulation (EU) n° 680/2014 Annex V Part 1, para 42(a).</p>



197	<p><b><u>Loans and advances general governments (excl. reverse repurchase loans)</u></b></p> <p>Loans and advances (excluding reverse repurchase loans) to general government as defined in Regulation (EU) n° 680/2014 Annex V Part 1, para 42(b).</p>
200	<p><b><u>Derivatives</u></b></p> <p>This item includes derivatives held for trading and hedge accounting as per Regulation (EU) 680/2014 Annex V Part 1, para 15 (a) , 16 (a), 17 and 22.</p>
205	<p><b><u>Debt securities</u></b></p> <p>Debt securities are defined in Regulation (EU) n° 680/2014 Annex V. Part 1, para 31.</p>
207	<p><b><u>Equity instruments</u></b></p> <p>Holdings of equity instruments of other entities, excluding investments in subsidiaries, joint ventures and associates and those categorised as non-current assets and disposal groups classified as held for sale.</p>
210	<p><b><u>Other assets</u></b></p> <p>Any other asset, as defined in row 220, which has not been already reported in rows above from 010 to 207.</p>
220	<p><b><u>Total Assets</u></b></p> <p>Regulation (UE) 680/2014 Annex V Part 2 para 1 to para 7.</p> <p>IAS 1.9(a), IG 6 and BAD art 4 Asset.</p>
230	<p><b><u>Undrawn committed credit lines</u></b></p> <p>This item includes the nominal amount of undrawn committed credit lines as defined in Regulation (EU) 680/2014 Annex V, Part 2 para, 113 (b).</p>
240	<p><b><u>Loans and advances to group entities not within the prudential scope of consolidation (excl. reverse repurchase loans)</u></b></p> <p>Loans and advances whose counterparties are entities within the accounting group but outside the prudential scope of consolidation. It includes “Subsidiaries and other entities of the same group” and “Associates and joint ventures” based on the principle set out in Regulation (EU) 680/2014 Annex V Part 2, para 289. It excludes reverse repurchase loans.</p>

## 2.3. Liabilities (P01.02)

### 2.3.1. Instructions concerning specific positions

Rows	
010	<p><b><u>Repurchase agreements</u></b></p> <p>Repurchase agreements are defined in Regulation (EU) 680/2014 Annex V Part 2, para 183 and 184.</p>
020	<p><b><u>Deposits from households (excl. repurchase agreements)</u></b></p> <p>Deposits are defined in Regulation (EU) 680/2014 Annex V Part 1, para 36 and Part 2, para 97.</p> <p>This item includes deposits whose counterparty, i.e. the depositor, is a household as defined Regulation (EU) 680/2014 Annex V Part 1 para 42(f).</p> <p>“Repurchase agreements”, as defined in Regulation (EU) 680/2014 Annex V Part 2, para 183 and 184, are excluded.</p>
030	<p><b><u>Domestic activities</u></b></p> <p>‘Domestic’ should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) n° 680/2014, Annex V, Part 2, para 270.</p>
051	<p><b><u>Other EEA countries activities</u></b></p> <p>EEA countries other than the country of the reporting entity.</p>
052	<p><b><u>Non-EEA countries activities</u></b></p>
060	<p><b><u>Deposits from non-financial corporations (excl. repurchase agreements)</u></b></p> <p>Deposits are defined in Regulation (EU) 680/2014 Annex V Part 1, para 36 and Part 2, para 97.</p> <p>This item includes deposits whose counterparty, i.e. depositor, is a non-financial corporation as defined Regulation (EU) 680/2014 Annex V Part 1 para 42(e).</p> <p>Repurchase agreements, as defined in Regulation (EU) 680/2014 Annex V Part 2, para 183 and 184, are excluded.</p>
070	<p><b><u>Domestic activities</u></b></p> <p>‘Domestic’ should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) n° 680/2014, Annex V, Part 2, para 270.</p>
090	<p><b><u>Small and Medium-sized Enterprises</u></b></p> <p>Domestic deposits (excluding repurchase agreements) to small and medium-sized enterprises as defined in Regulation (EU) n° 680/2014 Annex V, Part 1, para 5(i).</p>

100	<p><b><u>Non-financial corporations other than SMEs</u></b></p> <p>Domestic deposits (excluding repurchase agreements) to non-financial corporations other than small and medium-sized enterprises.</p>
111	<p><b><u>Other EEA countries activities</u></b></p> <p>EEA countries other than the country of the reporting entity.</p>
112	<p><b><u>Small and Medium-sized Enterprises</u></b></p> <p>Domestic loans and advances (excl. reverse repurchase loans) to small and medium-sized enterprises as defined in Regulation (EU) n° 680/2014 Annex V, Part 1, para 5.</p>
113	<p><b><u>Non-financial corporations other than SMEs</u></b></p> <p>Domestic loans and advances (excluding reverse repurchase agreements) to non-financial corporations other than small and medium-sized enterprises.</p>
115	<p><b><u>Non-EEA countries activities</u></b></p>
130	<p><b><u>Deposits from credit institutions (excl. repurchase agreements)</u></b></p> <p>Deposits (excluding repurchase agreements) from credit institutions as defined in Regulation (EU) n° 680/2014 Annex V Part 1, para 42(c).</p>
131	<p><b><u>Domestic activities</u></b></p> <p>‘Domestic’ should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) n° 680/2014, Annex V, Part 2, para 270.</p>
132	<p><b><u>Other EEA countries activities</u></b></p> <p>EEA countries other than the country of the reporting entity.</p>
133	<p><b><u>Non-EEA countries activities</u></b></p>
140	<p><b><u>Deposits from other financial corporations (excl. repurchase agreements)</u></b> Deposits (excluding repurchase agreements) from other financial corporations as defined in Regulation (EU) n° 680/2014 Annex V Part 1, para 42(d).</p>
141	<p><b><u>Domestic activities</u></b></p> <p>‘Domestic’ should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) n° 680/2014, Annex V, Part 2, para 270.</p>
142	<p><b><u>Other EEA countries activities</u></b></p> <p>EEA countries other than the country of the reporting entity.</p>
143	<p><b><u>Non-EEA countries activities</u></b></p>

145	<p><b><u>Deposits from central banks (excl. repurchase agreements)</u></b></p> <p>Deposits (excluding repurchase agreements) from central banks as indicated in Regulation (EU) n° 680/2014 Annex V Part 1, para 42(a).</p>
147	<p><b><u>Deposits from general governments (excl. repurchase agreements)</u></b></p> <p>Deposits (excluding repurchase agreements) from general government as defined in Regulation (EU) n° 680/2014 Annex V Part 1, para 42(b).</p>
150	<p><b><u>Short-term Debt Securities issued (original maturity &lt;1 year)</u></b></p> <p>Debt securities issued as defined in Regulation (EU) 680/2014 Annex V Part 1 para 37 and Part 2 para 98.</p> <p>This item includes debt securities issued with an original maturity of less than 1 year and those whose earliest possible call date at the date of issuance is less than 12 months.</p>
160	<p><b><u>Unsecured (original maturity &lt;1 year)</u></b></p> <p>Short-term debt securities as defined for row 150, which are not backed or secured by collateral.</p>
170	<p><b><u>Secured (original maturity &lt;1 year)</u></b></p> <p>Short-term debt securities as defined for row 150, which are backed or secured by collateral.</p>
180	<p><b><u>Long-term Debt Securities issued (original maturity &gt;=1 year)</u></b></p> <p>Debt securities issued as defined in Regulation (EU) 680/2014 Annex V Part 1 para 37 and Part 2 para 98.</p> <p>This item includes debt securities with an original maturity greater than or equal to 1 year and those whose earliest possible call date at the date of issuance is greater than or equal to 12 months.</p>
190	<p><b><u>Total long-term unsecured (original maturity &gt;=1 year)</u></b></p> <p>Long-term debt securities, as defined for row 180, which are not backed or secured by collateral.</p>
191	<p><b><u>Additional Tier 1 instruments</u></b></p> <p>Capital instruments that meet the conditions laid down in Article 52(1) of Regulation (EU) No 575/2013.</p>
192	<p><b><u>Tier 2 instruments</u></b></p> <p>Capital instruments or subordinated loans that meet the conditions laid down in Article 63 of Regulation (EU) No 575/2013.</p>
193	<p><b><u>Subordinated instruments (not already T1 or T2)</u></b></p>

	Liabilities which will only be repaid under national insolvency law after all classes of ordinary creditors and senior non-preferred creditors have been repaid in full. This includes both contractually and statutorily subordinated liabilities. Only subordinated instruments that are not recognized as own funds shall be included in this category. This row shall also include that part of subordinated liabilities that qualifies in principle as own funds, but is not included in own funds due to phase-out provisions such as Article 64 of Regulation (EU) No 575/2013 (remaining maturity) or Part 10 of the Regulation (EU) No 575/2013 (grandfathering impact).
194	<p><b><u>Senior non-preferred</u></b></p> <p>Refer to the following liabilities:</p> <ul style="list-style-type: none"> <li>- Unsecured claims resulting from debt instruments that meet the conditions laid down in points (a), (b) and (c) of paragraph 2 and of paragraph 3 of Article 108 of Directive 2014/59/EU;</li> <li>- Unsecured claims resulting from debt instruments referred to in point (b) of the first subparagraph of Article 108(5) of Directive 2014/59/EU; or</li> <li>- Debt instruments with the lowest priority ranking among the ordinary unsecured claims resulting from debt instruments referred to in Article 108(7) of Directive 2014/59/EU, for which a Member State has provided, in accordance with that paragraph, that they have the same ranking as that of claims that meet the conditions of points (a), (b) and (c) of paragraph 2 and of paragraph 3 of Article 108 of Directive 2014/59/EU.</li> </ul>
195	<p><b><u>Senior unsecured (HoldCo)</u></b></p> <p>In the case of holding companies, unsubordinated debt securities are reported in this category (i.e. structural subordination).</p> <p>Ordinary unsecured instruments issued by a resolution entity which does not have on its balance sheet, any excluded liabilities as referred to in Article 72a(2) of Regulation 575/2013 that rank pari passu or junior to eligible liabilities instruments.</p>
196	<p><b><u>Other long-term unsecured instruments</u></b></p> <p>Long-term unsecured instruments not covered in the rows 191 to 195, which mainly refers to instruments that are commonly referred to as preferred senior unsecured.</p>
220	<p><b><u>Total long-term secured (original maturity &gt;=1 year)</u></b></p> <p>Long-term debt securities, as defined for row 180, which are backed or secured by collateral.</p>
250	<p><b><u>Covered bonds</u></b></p> <p>Bonds eligible for the treatment set out in Article 129(1) of Regulation (EU) No 575/2013.</p>
280	<p><b><u>Asset-backed securities</u></b></p> <p>“Asset backed securities” issued according to article 4(1)(61) of the Regulation (EU) No 575/2013.</p>
310	<p><b><u>Other secured long-term debt securities</u></b></p>

	Any other long-term debt securities issued, as defined for row 180, which is backed or secured by collateral that has not been already reported neither in row 250 nor row 280.
340	<b><u>Total Debt securities issued</u></b> Debt securities issued as defined in Regulation (EU) 680/2014 Annex V Part 1 para 37 and Part 2 para 98.
350	<b><u>o/w (original maturity &gt;=3 year)</u></b> “Debt securities issued” as defined for row 340, with an original maturity greater than or equal to 3 years and those whose earliest possible call date at the date of issuance is greater or equal to 3 years.
360	<b><u>Derivatives</u></b> Derivatives-hedge accounting as mentioned in Regulation (UE) 680/2014 Annex V Part 1 para 25 and 26.
370	<b><u>Total Equity</u></b> Regulation (UE) 680/2014 Annex V Part 2 para 16 to para 30.
380	<b><u>Other Liabilities</u></b> Any other liability included in row 390, which has not been already reported in rows above.
390	<b><u>Total Liabilities and Equity</u></b> Regulation (UE) 680/2014 Annex V Part 2 para 8 to para 30. IAS 1.IG6 and BAD art 4.Liabilities.
400	<b><u>Deposits from other group entities not within the prudential scope of consolidation (excl. reverse repurchase loans)</u></b> Deposits whose counterparties are entities within the accounting group but outside the prudential scope of consolidation. It includes “Subsidiaries and other entities of the same group” and “Associates and joint ventures” based on the principle set out in Regulation (EU) 680/2014 Annex V Part 2, para 289. It excludes reverse repurchase loans.

### 3. Section 1B: Liquidity ratios (P01.03)

#### 3.1 General remarks

15. This template cover the projection of:

(a) the Liquidity Coverage Ratio (LCR) and its mains contributors over a 1-year horizon; and,

(b) the Net Stable Funding Ratio (NSFR)<sup>1</sup> and its mains contributors over a 3-year time horizon (P.01.03).

16. Data defined in table P 01.03 should be reported where the credit institution is required to calculate liquidity ratios as per the Regulation 575/2013 and Commission Delegated Regulation (EU) 2015/61, at individual or consolidated level as appropriate. When consolidated data is required, the data should be provided following the perimeter required for liquidity by Title II, Chapter II of Regulation (EU) No 575/2013 and Article 2.3 of Commission Delegated Regulation (EU) 2015/61.

### 3.1.1. Instructions concerning specific positions

Rows	
010	<p><b><u>Net Stable Funding Ratio</u></b><sup>2</sup></p> <p>NSFR as per the latest Basel III monitoring exercise.</p>
012	<p><b><u>NSFR – Available Stable Funding (ASF)</u></b><sup>5</sup></p> <p>Available Stable Funding as per the latest Basel III monitoring exercise.</p>
014	<p><b><u>NSFR – Required Stable Funding (RSF)</u></b><sup>5</sup></p> <p>Required Stable Funding as per the latest Basel III monitoring exercise.</p>
020	<p><b><u>NSFR surplus/(deficit)</u></b></p> <p>Available Stable Funding, as defined in row 012 minus Required Stable Funding as defined in row 014.</p>
030	<p><b><u>Liquidity Coverage Ratio</u></b></p> <p>Liquidity coverage ratio calculated as specified in Article 4(1) of Commission Delegated Regulation (EU) 2015/61 and Annexes XXIV and XXV of the Commission Implementing Regulation (EU) 680/2014.</p>
032	<p><b><u>LCR - Liquidity Buffer</u></b></p> <p>Liquidity buffer as specified in Title II of Commission Delegated Regulation (EU) 2015/61 and Annexes XXIV and XXV of the Commission Implementing Regulation (EU) 680/2014.</p>
034	<p><b><u>LCR – Net liquidity outflow</u></b></p> <p>Net liquidity outflow as specified in Chapter 1 of Tittle III Commission Delegated Regulation (EU) 2015/61 and Annex XXIV and XXV of the Commission Implementing Regulation (EU) 680/2014.</p>

<sup>1</sup> This also applies to the period where NSFR have not yet been fully introduced as binding minimum requirements, but where the data required is available via (monitoring) reporting.

<sup>2</sup> The definitional reference to the Basel 3 monitoring exercise is temporary. As soon as there is a CRR equivalent, the reference will be updated.

035	<p><b><u>Total liquidity outflow</u></b></p> <p>Credit institutions should report here on outflows in accordance with Chapter 2 of Title III of Commission Delegated Regulation (EU) 2015/61 and Annexes XXIV and XXV of the Commission Implementing Regulation (EU) 680/2014.</p>
036	<p><b><u>Total redemption for inflows</u></b></p> <p>Credit institutions should report here redemptions for inflows in accordance with Chapter 3 of Title III of Commission Delegated Regulation (EU) 2015/61 and Annexes XXIV and XXV of the Commission Implementing Regulation (EU) 680/2014. This item includes the sum of reduction for fully exempt inflows, for inflows subject to 90% cap and for inflows subject to 75% cap.</p>
040	<p><b><u>LCR surplus/(deficit)</u></b></p> <p>Liquidity Buffer as defined in row 032 minus Net liquidity outflow as defined in row 034.</p>

#### 4. Section 2A: Specific funding reliance

##### 4.1 General remark

17. Credit institutions should report:

(a) The projection of deposits covered by a deposit guarantee scheme as under Directive No 2014/49/EC 94/19/EC or an equivalent deposit guarantee scheme in a third country and those which are uninsured (P.02.01).

(b) The projection of other deposit-like financial instruments that are sold to retail customers (P.02.01).

(c) The projection of sources of funding that are either directly or indirectly provided by the public sector and central banks. This includes medium- and long-term repo financing programmes, credit guarantee funding programmes and credit guarantee/supply real economy support programmes (P.02.02).

(d) The projection of debt or debt-like innovative funding structures, including innovative deposit-like instruments. (P.02.03).

##### 4.2. Insured and uninsured deposits and uninsured deposit like financial instruments (P 02.01)

18. Uninsured deposit-like financial instrument' means a financial instrument that may resemble a deposit, but which entails risks different to those of a deposit, as this financial instrument is not covered by a deposit guarantee scheme.



#### 4.2.1. Instructions concerning specific positions

Rows	
010	<p><b><u>Deposits covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</u></b></p> <p>Credit institutions should report covered deposits as per Article 2 (5) of the European Directive 2014/49/EU on Deposit Guarantee Schemes, i.e. all deposits eligible for compensation for each customer with the credit institution up to EUR 100,000 for each depositor. Temporary high deposit balances which are covered by a deposit guarantee scheme, as per Article 6 (2), should also be reported here.</p> <p>Instruments other than deposits should not be reported irrespective of whether they are covered or not by Deposit Guarantee Schemes.</p>
020	<p><b><u>Deposits not covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</u></b></p> <p>Deposits not reported in row 010, including the non-covered part of the deposits reported in row 10.</p>
030	<p><b><u>Deposit-like financial instruments which are like deposits but not deposits and are sold to retail customers.</u></b></p> <p>Credit institutions should report products that have some notional or real concept of capital protection, but may have a variable performance outcome. This item includes only instruments not covered by Deposit Guarantee Schemes.</p>

#### 4.3. Public sector and central bank sources of funding (P 02.02)

##### 4.3.1. Instructions concerning specific positions

19. The amount reported should be the carrying amount of funding outstanding at the end of each year.

Rows	
005	<p><b><u>National and supra-national term (less than one year) repo funding programmes</u></b></p> <p>Programmes that apply to many credit institutions within one EU Member State as opposed to programmes that apply to single individual credit institutions. Credit institutions should report the amount of wholesale term secured funding received (via repo transaction from central banks). Term means that the initial maturity or first call date is less than one year.</p> <p>Funding received through central bank funding programmes such as the ECB Main Refinancing Operations (MRO) should be reported in this row independently from the legal form of the transaction, i.e. whether conducted as repo transaction or otherwise.</p>

010	<p><b><u>National and supra-national term (equal or greater than one year) repo funding programmes</u></b></p> <p>Programmes that apply to many credit institutions within one EU Member State as opposed to programmes that apply to single individual credit institutions. Credit institutions should report the amount of wholesale term secured funding received (via repo transaction from central banks). Term means that the initial maturity or first call date is equal or greater than one year.</p> <p>Funding received through central bank funding programmes such as the ECB Long-term Refinancing Operations (LTRO), including the Targeted Longer-term Refinancing Operations (TLTRO), should be reported in this row independently from the legal form of the transaction, i.e. whether conducted as repo transaction or otherwise.</p>
020	<p><b><u>National and supra-national term (equal or greater than one year) credit guarantee funding programmes</u></b></p> <p>Programmes that apply to many credit institutions within one EU Member State as opposed to programmes that apply to single individual credit institutions. The form of support referred here is intended to capture Credit institutions should report the amount of wholesale unsecured term debt issued that is guaranteed by a national and/or supra-national authority in the event of the failure of the credit institution on its obligations. Term means that the initial maturity or first call date is greater than one year or the roll-over feature of the guarantee offered by the authorities affords an implicit actual maturity of the guarantee equal or greater than one year.</p>
030	<p><b><u>National and supra-national term (equal or greater than one year) credit supply incentive scheme to the real economy – debt issuance support</u></b></p> <p>Programmes that apply to many credit institutions within one EU Member State as opposed to programmes that apply to single individual credit institutions. Credit institutions should report the amount of wholesale secured or unsecured term debt issuance support received to issue for the sole purpose of credit intermediation to the real economy via incentives from a national and/or supra-national authority. Term means that the initial maturity or first call date is greater than one year or the roll-over feature of the structure offered by the authorities affords an implicit incentive with an actual maturity equal or greater than one year.</p>
040	<p><b><u>National and supra-national term (equal or greater than one year) credit supply scheme to the real economy - loans granted</u></b></p> <p>Programmes that apply to many credit institutions within one EU Member State as opposed to programmes that apply to single individual credit institutions. Credit institutions should report the amount of direct financing received from the public sector for the financing of the real economy, e.g. loans from a state owned bank or other public institutions, which should be used to provide loans to households or non- financial corporations. Term means that the initial maturity is equal or greater than one year or the roll-over feature of the loan granted by the authorities implies an actual maturity greater than one year.</p>

#### 4.4 Innovative funding structures (P 02.03)

20. As noted in the annex of the ESRB recommendation on funding of credit institutions (ESRB/2012/2), innovative funding instruments may include, but may not be solely restricted to:

a) Liquidity swaps: are a type of secured lending whereby a lender provides a borrower with highly liquid assets (e.g. cash and government bonds) in exchange for a pledge of less liquid collateral (e.g. asset-backed securities), performing a liquidity upgrade in the process.

b) Structured products: are products with a predefined pay-off structure depending on the value at maturity or on the development of one or more underlying factors such as shares, equity indices, FX rates, inflation indices, debt securities or commodities. They may take the form of structured securities or structured deposits.

c) ETFs: Exchange traded funds.

##### 4.4.1. Instructions concerning specific positions

Rows	
010	<p><b><u>Current debt or debt-like innovative funding structures</u></b></p> <p>Credit institutions should report here the outstanding stocks of debt of debt –like innovative funding structures at the reference date and the projections over 3 years.</p>
020	<p><b><u>o/w sold to SME</u></b></p> <p>Small and medium-sized enterprises as defined in Regulation (EU) n° 680/2014 Annex V, Part 1, para 5.</p>
030	<p><b><u>o/w sold to households</u></b></p> <p>Households as defined in the same Annex Part 1, para 42(f).</p>
040	<p><b><u>o/w sold households already holding bank deposits</u></b></p> <p>Amount sold to households that held deposit(s) with the credit institution prior to buying the innovative funding product.</p>

Columns	
060	<p><b><u>Comments section</u></b></p> <p>Credit institutions should provide information on the underlying products reported in rows 010-040. At the minimum, the additional information should include details on the structure of the products, amounts of individual products, counterparts, maturities and the date of first issuance.</p>

## 5. Section 2B: Pricing

### 5.1. General remarks

21. Credit institutions shall report:
  - a) Projections of yields on assets, with a 1-year horizon. Firms should report the all-in yield received/paid and should not report a spread (P.02.04).
  - b) Projections of costs of funding, with a 1-year horizon (P.02.05).
22. For the purposes of reporting yields on assets and costs of funding for each row in templates P.02.04 and P.02.05, the price level should be the weighted average of the yield/cost of the corresponding operations. The yield/cost should be weighted by the carrying amount of the corresponding operations at the end of each year.

### 5.2. Pricing: Loan assets (P 02.04)

23. The definition for the rows in template P01.01 apply.

### 5.3. Pricing: Deposit and other liabilities (P 02.05)

24. The definition for the rows in template P01.02 apply.

## 6. Section 2C: Structural Currency Mismatches (P 02.06)

### 6.1. General remarks

25. Template P 02.06.01 refers to structural currency mismatches based on the three largest material currencies.
26. Credit institutions should provide a breakdown of the balance sheet by the three largest material currencies. A currency should be considered material where it accounts for more than 5% of total liabilities, as defined in Regulation (EU) No 575/2013 Art 415 2 (a). There is no difference in the ranking of the currencies as long as the three largest ones are reported. Currencies are reported as z-axis for template P 02.06.01.
27. Credit institutions should identify all material currencies, including reporting currency, based on the threshold above. The reporting currency should be reported separately in template P 02.06.01 if it is one of the three largest material currencies.

*Explanatory text for consultation purposes:*

The reporting currency should be reported separately in template P 02.06.01 if it is one of the three largest material currencies. That is, for instance, for an institution with Hungarian forint as the reporting currency and with 3 largest significant currencies in EUR, USD and CHF in accordance with Art. 415 2 (a) of the CRR, the institution is expected to report data for HUF, and the two largest foreign currencies when they are significant as per Art 415 2 (a) of the CRR in P 02.06

28. Data should be reported in the currency of denomination.
29. The template P.02.06.01 refers to “Gross Loans and advances and other financial assets- after hedging through FX forwards, FX Swaps, Cross-currency

swaps or other instruments”, and exclude reverse repurchase loans. For rows 010 to 040 the definitions in template P01.01 apply. The data should be sent taking into account the hedging effect from FX forwards, FX Swaps, Cross-currency swaps or other instruments.

30. “Other financial assets” should include financial assets not included in rows 010 to 040 above that are also denominated in the corresponding material currency. This item should include e.g. investments in equity instruments in that currency, as well as positions that are a result of FX hedging or funding through for instance FX forwards, FX Swaps or Cross-currency swaps, which are not included in rows 010 to 040.

31. The template P.02.06.01 refers to “Gross deposits and other financial liabilities - after hedging through FX forward or Cross-currency swaps or other instruments” and exclude repurchase agreements. For rows 060 to 100 the definitions in template P01.02 apply. The data shall be sent taking into account the hedging effect from FX forwards, FX Swaps or Cross-currency swaps or other instruments.

32. “Other financial liabilities” should include financial liabilities not included in rows 060 to 100 above that are also denominated in the corresponding material currency. This item should include e.g. other financial instruments issued in that currency, as well as positions that are a result of FX hedging or funding through for instance FX forwards, FX Swaps or Cross-currency swaps, which are not included in rows 060 to 100.

*Explanatory text for consultation purposes:*

Ideas of how data in template P.02.06.01 might be reported are as follows (simplified examples). In case of a Cross-currency swaps banks might report it by showing the nominal value of the swap’s FX leg on either the asset or liability side (the latter depending of the structure of the swap). For instance, the USD leg of a cross currency swap, which is used to fund a loan denominated in USD would be shown under “Other financial liabilities” in template P.02.06.01.

Another example would be an FX swap, which is used to hedge the currency risk of an asset denominated in a foreign currency, the asset’s position could be “shortened” by the part that is hedged. For instance, if a USD loan is perfectly hedged (here: hedging of FX risk) through an FX swap, the bank would report zero on the asset and the liability side, as they would not have any open currency position. If the hedge is not a perfect one, only the difference, which is not hedged, should be reported on the asset or liability side as needed.

Nevertheless, some questions on these templates have been raised in section 5.2 of the consultation paper (Question 3) and therefore clarifications and proposals are welcome.

## 7. Section 2D: Asset and Liabilities restructuring plans (P 02.07, P02.08)

### 7.1. General remarks

33. Credit institutions that plan to substantially/significantly restructure their balance sheet should report templates P.01.01 and P.01.02.

*Explanatory text for consultation purposes:*

Concrete examples of balance sheet restructuring that should be taken into account, among others, are: disposal of non-core assets (e.g. loan portfolios that are no more considered core business), run-off of non-profitable business lines and acquisition of business lines or client portfolios from competitors.

34. Credit institutions should report:

- a) The projection of assets it intends to either acquire/dispose of and/or that have been identified for run-off (P.02.07).
- b) The projection of liabilities it intends to either acquire or dispose of (P.02.08).

35. For the purposes of determining when a transaction is to be considered a significant restructuring (including acquisitions) of its balance sheet, each credit institution should consider their impact over their business strategy and funding plan.

36. Run off and disposal of assets refer to assets that will not be strategically rolled-over upon maturity or where counterparties are encouraged to find another bank to finance either directly or through portfolio strategic sell off to another institution. Acquisition of assets refer to assets that are strategically acquired as portfolio purchase of existing assets from another institution.

37. Acquisition of liabilities refer to liabilities that are strategically acquired/dispose of from/to another counterparty, for instance as a result of a merge or acquisition.

38. Acquisitions should be reported net of disposals and run-offs.

39. For the purpose of completing the projection of the assets template (P.02.07), a negative value might be reported when a firm intends to dispose of an asset and/or and asset has been identified for run-off.

40. For the purpose of completing the projection of the liabilities template (P.02.08), a negative value might be reported when a firm intends to dispose of a liability and/or a liability has been identified for run-off.

41. Definitions in templates P01.01 and P01.02 apply for templates P.02.07 and P.02.08 respectively.

## 9. Section 4: Statement of Profit and Loss (P04.00)

### 9.1. General remarks

42. This template contains selected information from the template F02.00 Statement of profit or loss in Annex III and IV of Regulation (EU) 680/2014. The instructions for that information are defined in Part 2 paragraph 31 to paragraph 56 of Annex V of the same Regulation.

## 10. Section 5: Planned issuance (P.05.00)

### 10.1 General remarks

43. The instructions for debt instruments and breakdowns in the liabilities template (P01.02) apply.

44. Credit institutions should report in the “Maturing (gross outflows)” rows of the corresponding instrument type, the amount of those instruments that are contractually due to mature during the time from the end of the previous period to the relevant period-end. Instruments bought back by the entities and redeemed as well as those cancelled before the contractual maturity date, should also be included here.

45. Credit institutions should report in the “Non-retained issuance (gross inflows)” rows of the corresponding instrument type, the amounts that are planned to be issued and not retained by the institution, during the time from the end of the previous period to the relevant period-end. They should not include those amounts to be retained as defined in the next paragraph.

46. Credit institutions should report in “Issuances retained (memo item)” the amount of those issuances that are not placed on the market but instead are retained by the bank for the purpose of e.g. refinancing operations with central banks through repos.

47. In the case of instruments moving from one category to another, including phased-out AT1 instruments becoming fully eligible T2 instruments, the instruments should be registered as an outflow in the “Maturing (gross outflows)” of the corresponding original instrument category and as an inflow in “Non-retained issuance (gross inflows)” of the corresponding new instrument category.

*Explanatory text for consultation purposes:*

The meaning of ‘relevant period-end’ and ‘end of the previous period’ depends on whether the focus is on the actual current position or a future planned positions (year 1, 2 or 3 respectively). The following example illustrates how this works in practice: If the “relevant period-end” refers to the planned year 2 position, column 030 in Template P 05.00 (e.g. 31 December t+2), then the “end of the previous period” would be the planned year 1 position (e.g. 31 December t+1). Therefore, the issues maturing between 31 December t+1 and 31 December t+2 should be included as “Maturing (gross outflow)” in column 030 of template P05.00. The non-retained issuances planned to be issued between 31 December t+1 and 31 December t+2 should be included as “Non-retained issuance (gross inflow)” in column 030 of template P05.00. Finally, the planned issues retained between 31 December t+1 and 31 December t+2 should be included as “Issuances retained (memo item)” in column 030 of template P05.00. Likewise, if the “relevant period-end” refers to the planned year 1 position then the “previous period” would be the current year-end and so on