

## ANNEX I

### REPORTING ON FUNDING PLANS

#### Contents

PART I: GENERAL INSTRUCTIONS .....	3
1. Structure and conventions .....	3
1.1. Structure .....	3
1.2. Numbering convention .....	3
1.3. Sign convention .....	3
PART II: TEMPLATE-RELATED INSTRUCTIONS .....	4
1. Projections .....	4
2. Section 1A: balance-sheet overview .....	5
General remarks .....	5
2.2. Assets (P01.01) .....	5
2.2.1. Instructions concerning specific positions .....	5
2.3. Liabilities (P01.02) .....	10
2.3.1. Instructions concerning specific positions .....	10
3. Section 1B: liquidity ratios (P01.03) .....	15
3.1. General remarks .....	15
3.1.1. Instructions concerning specific positions .....	15
4. Section 2A: specific funding reliance .....	16
4.1. General remark .....	16
4.2. Insured and uninsured deposits and uninsured deposit-like financial instruments (P02.01) .....	17
4.2.1. Instructions concerning specific positions .....	17
4.3. Public sector and central bank sources of funding (P02.02) .....	17
4.3.1. Instructions concerning specific positions .....	17
4.4. Innovative funding structures (P02.03) .....	19
4.4.1. Instructions concerning specific positions .....	19
5. Section 2B: pricing .....	20
5.1. General remarks .....	20
6. Section 2C: assets and liabilities in the foreign and reporting currencies (P02.06) 20	
6.1. General remarks .....	20
7. Section 2D: asset and liability restructuring plans (P02.07 and P02.08) .....	21
7.1. General remarks .....	21
8. Section 4: statement of profit and loss (P04.01 and P04.02) .....	22

8.1. General remarks .....	22
8.1.1. Instructions concerning specific positions for P04.01 .....	22
8.1.2. Instructions concerning specific positions for P04.02 .....	22
9. Section 5: planned issuances (P05.00) .....	23
9.1. General remarks .....	23

## **PART I: GENERAL INSTRUCTIONS**

### 1. Structure and conventions

#### 1.1. Structure

1. Overall, the funding plan reporting framework consists of four blocks of templates:

- (a) Section 1: balance-sheet overview and liquidity ratios (templates P01.01, P01.02 and P01.03);
- (b) Section 2:

- (i) specific funding reliance (P02.01, P02.02 and P02.03);
- (ii) pricing (P02.04 and P02.05);
- (iii) assets and liabilities in the foreign and reporting currencies (P02.06);
- (iv) asset and liability restructuring plans (P02.07 and P02.08);

- (c) Section 4: statement of profit or loss (P04.01 and P04.02);
- (d) Section 5: planned issuances (P05.00).

2. For each template, legal references are provided. Further detailed information regarding more general aspects of the reporting of each block of templates and instructions concerning specific positions are included in this part of the guidelines.

#### 1.2. Numbering convention

3. The document follows the labelling convention set out 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 sheets (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 the Financial Reporting Framework (FINREP) following the instructions defined in Part 1, Table 1 of Annex V to Regulation (EU) No 680/2014 should be applied.

- (b) Where there is a deficit of liquidity coverage ratio (LCR) or net stable funding ratio (NSFR), the corresponding values should be reported as negative figures in template P01.03 on liquidity ratios.
- (c) Under specific market conditions, namely where a negative interest rate applies to a certain instrument, negative values may be reported in Section 2B (pricing).
- (d) The amounts reported in the templates of Section 2 (P02.07 and P02.08) might be presented as negative figures, i.e. when run-offs and disposal are higher than acquisitions.
- (e) The redemptions in the ‘maturing (gross outflow)’ rows in Section 5 (issuances) should be reported as positive figures.

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

### 1. Projections

8. Data items should be projected for 3 years from the reference date. The exceptions are the LCR (P01.03) and the pricing data (P02.04 and P02.05), which require 1-year projections.

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

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

2. Section 1A: balance-sheet overview

General remarks

13. Credit institutions should report their planned balance-sheet developments, specifically a 3-year projection of the stock position of balance-sheet assets (P01.01) and liabilities (P01.02).

14. The balance-sheet projections should also take into account restructuring plans, i.e. data also reported in templates P02.07 and P02.08 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>This item includes cash and cash balances at central banks as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 2.</p>
020	<p><b><u>Reverse repurchase loans</u></b></p> <p>Reverse repurchase loans are defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 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) No 680/2014, Annex V, Part 1, paragraph 32.</p> <p>This item includes those loans and advances whose counterparty is a household, as defined in the same annex in Part 1, paragraph 42(f). For loans and advances, the counterparty should be the immediate borrower as per Part 1, paragraphs 43 and 44(a).</p> <p>Reverse repurchase loans, as defined in Annex V, Part 2, paragraph 85(e), are excluded.</p>
035	<p><b><u>o/w non-performing</u></b></p> <p>This item includes non-performing exposures as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 213 and the following text.</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) No 680/2014, Annex V, Part 2, paragraph 270.</p>

041	<p><b><u>Accumulated impairment, accumulated negative changes in fair value due to credit risk for domestic activities (memo item)</u></b></p> <p>Accumulated impairment and accumulated negative changes in fair value due to credit risk are defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 69 to 71.</p>
070	<p><b><u>o/w Loans collateralised by residential immovable property</u></b></p> <p>Loans collateralised by immovable property are defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 86(a) and 87. The distinction between residential and commercial loans collateralised by immovable property is provided in Annex V, Part 2, paragraph 173(a).</p>
091	<p><b><u>Other EEA countries activities</u></b></p> <p>This item includes activities recognised in European Economic Area (EEA) countries other than the country of the reporting entity.</p>
092	<p><b><u>Accumulated impairment, accumulated negative changes in fair value due to credit risk for other EEA countries activities (memo item)</u></b></p> <p>Accumulated impairment and accumulated negative changes in fair value due to credit risk are defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 69 to 71.</p>
093	<p><b><u>o/w Loans collateralised by residential immovable property</u></b></p> <p>Loans collateralised by immovable property are defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 86(a) and 87. The distinction between residential and commercial loans collateralised by immovable property is provided in Annex V, Part 2, paragraph 173(a).</p>
096	<p><b><u>Non-EEA countries activities</u></b></p> <p>This item includes activities recognised in non-EEA countries.</p>
097	<p><b><u>Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-EEA countries activities (memo item)</u></b></p> <p>Accumulated impairment and accumulated negative changes in fair value due to credit risk are defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 69 to 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) No 680/2014, Annex V, Part 1, paragraph 32.</p> <p>This item includes those loans and advances whose counterparty is a non-financial corporation, as defined in the same annex in Part 1, paragraph 42(e). For loans and advances, the counterparty should be the immediate borrower as per Part 1, paragraphs 43 and 44(a).</p>

	Reverse repurchase loans, as defined in Annex V, Part 2, paragraph 85(e), are excluded.
105	<b><u>o/w non-performing</u></b> This item includes non-performing exposures as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 213 and the following text.
110	<b><u>Domestic activities</u></b> 'Domestic' should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 270.
111	<b><u>Accumulated impairment, accumulated negative changes in fair value due to credit risk for domestic activities(memo item)</u></b> Accumulated impairment and accumulated negative changes in fair value due to credit risk are defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 69 to 71.
140	<b><u>Small and Medium-sized Enterprises</u></b> This item includes domestic loans and advances (excluding reverse repurchase loans) to small and medium-sized enterprises (SMEs) as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 5.
150	<b><u>Non-financial corporations other than SMEs</u></b> This item includes domestic loans and advances (excluding reverse repurchase agreements) to non-financial corporations other than SMEs.
161	<b><u>Other EEA countries activities</u></b> This item includes activities recognised in EEA countries other than the country of the reporting entity.
162	<b><u>Accumulated impairment, accumulated negative changes in fair value due to credit risk for other EEA countries activities (memo item)</u></b> Accumulated impairment and accumulated negative changes in fair value due to credit risk are defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 69 to 71.
163	<b><u>Small and Medium-sized Enterprises</u></b> This item includes domestic loans and advances (excluding reverse repurchase loans) to SMEs, as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 5.
164	<b><u>Non-financial corporations other than SMEs</u></b>

	This item includes domestic loans and advances (excluding reverse repurchase agreements) to non-financial corporations other than SMEs.
167	<b><u>Non-EEA countries activities</u></b> This item includes activities recognised in non-EEA countries.
168	<b><u>Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-EEA countries activities (memo item)</u></b> Accumulated impairment and accumulated negative changes in fair value due to credit risk are defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 69 to 71.
180	<b><u>Loans and advances to credit institutions (excl. reverse repurchase loans)</u></b> Loans and advances (excluding reverse repurchase loans) to credit institutions are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(c).
181	<b><u>Domestic activities</u></b> 'Domestic' should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 270.
182	<b><u>Other EEA countries activities</u></b> This item includes activities recognised in EEA countries other than the country of the reporting entity.
183	<b><u>Non-EEA countries activities</u></b> This item includes activities recognised in non-EEA countries.
190	<b><u>Loans and advances to other financial corporations (excl. reverse repurchase loans)</u></b> Loans and advances (excluding reverse repurchase loans) to other financial corporations are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(d).
191	<b><u>Domestic activities</u></b> 'Domestic' should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 270.
192	<b><u>Other EEA countries activities</u></b> This item includes activities recognised in EEA countries other than the country of the reporting entity.
193	<b><u>Non-EEA countries activities</u></b> This item includes activities recognised in non-EEA countries.

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 are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 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 are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 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) No 680/2014, Annex V, Part 1, paragraphs 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) No 680/2014, Annex V, Part 1, paragraph 31.</p>
207	<p><b><u>Equity instruments</u></b></p> <p>This item includes 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>
211	<p><b><u>Other assets</u></b></p> <p>This item includes any other asset, as defined in row 220, that has not already been reported in the rows above from 010 to 207.</p>
220	<p><b><u>Total Assets</u></b></p> <p>This item includes total assets as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 1 to 7.</p> <p>International Accounting Standards (IAS) 1.9(a), Implementation Guidelines (IG) 6 and Bank Accounting Directive (BAD) Article 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) No 680/2014, Annex V, Part 2, paragraph 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>This item includes 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) No 680/2014, Annex V, Part 2, paragraph 289. It excludes reverse repurchase loans.</p>

### 2.3. Liabilities (P01.02)

#### 2.3.1. Instructions concerning specific positions

<b>Rows</b>	
010	<p><b><u>Repurchase agreements</u></b></p> <p>Repurchase agreements are defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 183 and 184.</p>
020	<p><b><u>Deposits from households (excl. repurchase agreements)</u></b></p> <p>Deposits are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 36, and Part 2, paragraph 97.</p> <p>This item includes deposits whose counterparty, i.e. the depositor, is a household, as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(f).</p> <p>‘Repurchase agreements’, as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 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) No 680/2014, Annex V, Part 2, paragraph 270.</p>
051	<p><b><u>Other EEA countries activities</u></b></p> <p>This item includes activities recognised in EEA countries other than the country of the reporting entity.</p>
052	<p><b><u>Non-EEA countries activities</u></b></p> <p>This item includes activities recognised in non-EEA countries.</p>
060	<p><b><u>Deposits from non-financial corporations (excl. repurchase agreements)</u></b></p> <p>Deposits are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 36, and Part 2, paragraph 97.</p> <p>This item includes deposits whose counterparty, i.e. depositor, is a non-financial corporation, as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(e).</p> <p>Repurchase agreements, as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 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) No 680/2014, Annex V, Part 2, paragraph 270.</p>
090	<p><b><u>Small and Medium-sized Enterprises</u></b></p>

	This item includes domestic deposits (excluding repurchase agreements) to SMEs as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 5(i).
100	<b><u>Non-financial corporations other than SMEs</u></b> This item includes domestic deposits (excluding repurchase agreements) to non-financial corporations other than SMEs.
111	<b><u>Other EEA countries activities</u></b> This item includes activities recognised in EEA countries other than the country of the reporting entity.
112	<b><u>Small and Medium-sized Enterprises</u></b> This item includes domestic loans and advances (excluding reverse repurchase loans) to SMEs as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 5.
113	<b><u>Non-financial corporations other than SMEs</u></b> This item includes domestic loans and advances (excluding reverse repurchase agreements) to non-financial corporations other than SMEs.
115	<b><u>Non-EEA countries activities</u></b> This item includes activities recognised in non-EEA countries.
130	<b><u>Deposits from credit institutions (excl. repurchase agreements)</u></b> This item includes deposits (excluding repurchase agreements) from credit institutions as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(c).
131	<b><u>Domestic activities</u></b> 'Domestic' should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 270.
132	<b><u>Other EEA countries activities</u></b> This item includes activities recognised in EEA countries other than the country of the reporting entity.
133	<b><u>Non-EEA countries activities</u></b> This item includes activities recognised in non-EEA countries.
140	<b><u>Deposits from other financial corporations (excl. repurchase agreements)</u></b> This item includes deposits (excluding repurchase agreements) from other financial corporations as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(d).

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) No 680/2014, Annex V, Part 2, paragraph 270.</p>
142	<p><b><u>Other EEA countries activities</u></b></p> <p>This item includes activities recognised in EEA countries other than the country of the reporting entity.</p>
143	<p><b><u>Non-EEA countries activities</u></b></p> <p>This item includes activities recognised in non-EEA countries.</p>
145	<p><b><u>Deposits from central banks (excl. repurchase agreements)</u></b></p> <p>This item includes deposits (excluding repurchase agreements) from central banks as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(a).</p>
147	<p><b><u>Deposits from general governments (excl. repurchase agreements)</u></b></p> <p>This item includes deposits (excluding repurchase agreements) from general government as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(b).</p>
150	<p><b><u>Short-term debt securities issued (original maturity &lt; 1 year)</u></b></p> <p>This item includes debt securities issued as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 37, and Part 2, paragraph 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>Short-term unsecured debt securities issued</u></b></p> <p>This item includes short-term debt securities (as defined in row 150) that are not backed or secured by collateral.</p>
170	<p><b><u>Short-term secured debt securities issued</u></b></p> <p>This item includes short-term debt securities (as defined in row 150) that 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>This item includes debt securities issued as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 37, and Part 2, paragraph 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 debt securities issued</u></b></p>

	This item includes long-term debt securities (as defined in row 180) that are not backed or secured by collateral.
191	<p><b><u>Additional Tier 1 instruments</u></b></p> <p>This item includes 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>This item includes 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> <p>This item includes liabilities that 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 recognised as own funds shall be included in this category. This row shall also include the 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 Regulation (EU) No 575/2013 (grandfathering impact).</p>
194	<p><b><u>Senior non-preferred</u></b></p> <p>This item includes the following liabilities:</p> <ul style="list-style-type: none"> <li>- unsecured claims resulting from debt instruments that meet the conditions laid down in paragraph 2(a), (b) and (c) and 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;</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 paragraph 2(a), (b) and (c) and 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>This item includes ordinary unsecured instruments issued by a resolution entity that does not have on its balance sheet any excluded liabilities as referred to in Article 72a(2) of Regulation (EU) No 575/2013 that rank <i>pari passu</i> with or junior to eligible liabilities instruments.</p>
196	<p><b><u>Other long-term unsecured instruments</u></b></p>

	This item includes long-term unsecured instruments not covered in rows 191 to 195, which mainly refers to instruments that are commonly referred to as preferred senior unsecured.
220	<b><u>Total long-term secured debt securities issued</u></b> This item includes long-term debt securities (as defined in row 180) that are backed or secured by collateral.
250	<b><u>Covered bonds</u></b> This item includes bonds eligible for the treatment set out in Article 129(1) of Regulation (EU) No 575/2013.
280	<b><u>Asset-backed securities</u></b> 'Asset backed securities' are defined in Article 4(1)(61) of Regulation (EU) No 575/2013.
310	<b><u>Other long-term secured debt securities</u></b> This item includes any other long-term debt securities issued (as defined in row 180) that are backed or secured by collateral that have not already been reported in row 250 or row 280.
340	<b><u>Total debt securities issued</u></b> This item includes debt securities issued as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 37, and Part 2, paragraph 98.
350	<b><u>o/w (original maturity &gt;=3 year)</u></b> This item includes debt securities issued (as defined in 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 than or equal to 3 years.
360	<b><u>Derivatives</u></b> This item includes derivatives hedge accounting as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraphs 25 and 26.
370	<b><u>Total equity</u></b> This item includes total equity as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 16 to 30.
381	<b><u>Other liabilities</u></b> This item includes any other liability that can be included in row 390 that has not already been reported in the rows above.
390	<b><u>Total liabilities and equity</u></b> This item includes total liabilities and equity as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 8 to 30.

	IAS 1.IG6 and BAD Article 4.Liabilities.
400	<p><b><u>Deposits from other group entities not within the prudential scope of consolidation (excl. reverse repurchase loans)</u></b></p> <p>This item includes 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) No 680/2014, Annex V, Part 2, paragraph 289. It excludes reverse repurchase loans.</p>

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

#### 3.1. General remarks

15. This template covers the projection of:

- (a) the LCR and its main elements over a 1-year time horizon;
- (b) the NSFR and its main elements over a 3-year time horizon (P01.03).

16. Data defined in template P01.03 should be reported where the credit institution is required to calculate liquidity ratios as per Regulation (EU) No 575/2013 and Commission Delegated Regulation (EU) 2015/61, at the individual or consolidated level as appropriate. When consolidated data are required, the data should be provided following the perimeter required for liquidity by Regulation (EU) No 575/2013, Title II, Chapter II, and in 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<sup>1</sup></u></b></p> <p>This item includes the NSFR as per Chapter 1, Title IV, Part Six of Regulation (EU) No 575/2013.</p>
012	<p><b><u>NSFR – Available Stable Funding (ASF)<sup>1</sup></u></b></p> <p>This item includes available stable funding as per Chapter 3, Title IV, Part Six of Regulation (EU) No 575/2013.</p>
014	<p><b><u>NSFR – Required Stable Funding (RSF)<sup>1</sup></u></b></p> <p>This item includes required stable funding as per Chapter 4, Title IV, Part Six of Regulation (EU) No 575/2013.</p>
020	<p><b><u>NSFR surplus/(deficit)</u></b></p> <p>This item includes available stable funding as defined in row 012 minus required stable funding as defined in row 014.</p>

<sup>1</sup> Until the NSFR introduced by Regulation (EU) No 575/2013 applies in June 2021, the data to be reported should refer to the latest Basel III monitoring exercise.

030	<p><b><u>Liquidity Coverage Ratio</u></b></p> <p>This item includes the LCR calculated as specified in Article 4(1) of Commission Delegated Regulation (EU) 2015/61 and Annexes XXIV and XXV of Commission Implementing Regulation (EU) No 680/2014.</p>
032	<p><b><u>LCR - Liquidity Buffer</u></b></p> <p>This item includes the liquidity buffer as specified in Title II of Commission Delegated Regulation (EU) 2015/61 and Annexes XXIV and XXV of Commission Implementing Regulation (EU) No 680/2014.</p>
034	<p><b><u>LCR – Net liquidity outflow</u></b></p> <p>This item includes net liquidity outflow as specified in Chapter 1, Title III of Commission Delegated Regulation (EU) 2015/61 and Annexes XXIV and XXV of Commission Implementing Regulation (EU) No 680/2014.</p>
035	<p><b><u>Total liquidity outflow</u></b></p> <p>Credit institutions should report here on outflows in accordance with Chapter 2, Title III of Commission Delegated Regulation (EU) 2015/61 and Annexes XXIV and XXV of Commission Implementing Regulation (EU) No 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, Title III of Commission Delegated Regulation (EU) 2015/61 and Annexes XXIV and XXV of Commission Implementing Regulation (EU) No 680/2014. This item includes the sum of reductions for fully exempt inflows, for inflows subject to a 90% cap and for inflows subject to a 75% cap.</p>
040	<p><b><u>LCR surplus/(deficit)</u></b></p> <p>This item includes the 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 under Directive 2014/49/EC and Directive 94/19/EC or by an equivalent deposit guarantee scheme in a third country and those deposits that are uninsured (P02.01).

(b) The projection of other deposit-like financial instruments that are sold to retail customers (P02.01).

(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 (P02.02).

(d) The projection of debt or debt-like innovative funding structures, including innovative deposit-like instruments (P02.03).

4.2. Insured and uninsured deposits and uninsured deposit-like financial instruments (P02.01)

18. An uninsured deposit-like financial instrument is a financial instrument that may resemble a deposit, but that entails risks different from 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, paragraph 1(5) of 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 that 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 or not they are covered 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>This item includes deposits not reported in row 010, including the non-covered part of the deposits reported in row 010.</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 (P02.02)

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>This item includes programmes that apply to many credit institutions within one EU Member State as opposed to programmes that apply to 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 1 year.</p> <p>Funding received through central bank funding programmes such as the European Central Bank (ECB) main refinancing operations (MRO) should be reported in this row independently of the legal form of the transaction, i.e. whether conducted as a 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>This item includes programmes that apply to many credit institutions within one EU Member State as opposed to programmes that apply to 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 to or greater than 1 year.</p> <p>Funding received through central bank funding programmes such as the ECB long-term refinancing operations (LTRO), including targeted longer term refinancing operations (TLTRO), should be reported in this row independently of the legal form of the transaction, i.e. whether conducted as a 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>This item includes programmes that apply to many credit institutions within one EU Member State as opposed to programmes that apply to individual credit institutions. 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 to meet its obligations. Term means that the initial maturity or first call date is greater than 1 year or the roll-over feature of the guarantee offered by the authorities affords an implicit actual maturity of the guarantee equal to or greater than 1 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>This item includes programmes that apply to many credit institutions within one EU Member State as opposed to programmes that apply to 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 1 year or the roll-over feature of the structure offered by the authorities affords an implicit incentive with an actual maturity equal to or greater than 1 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>This item includes programmes that apply to many credit institutions within one EU Member State as opposed to programmes that apply to 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</p>

	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 to or greater than 1 year or the roll-over feature of the loan granted by the authorities implies an actual maturity greater than 1 year.
--	--

#### 4.4. Innovative funding structures (P02.03)

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

(a) Liquidity swaps: 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: 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, Foreign Exchange (FX) rates, inflation indices, debt securities or commodities. They may take the form of structured securities or structured deposits.

(c) Exchange-traded funds.

##### 4.4.1. Instructions concerning specific positions

Rows	
010	<b><u>Current debt or debt-like innovative funding structures</u></b> Credit institutions should report here the outstanding stocks of debt or debt-like innovative funding structures at the reference date and in the projections over 3 years.
020	<b><u>o/w sold to SME</u></b> SMEs are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 5.
030	<b><u>o/w sold to households</u></b> Households are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(f).
040	<b><u>o/w sold households already holding bank deposits</u></b> Credit institutions should report here the amount sold to households that held deposit(s) with the credit institution prior to buying the innovative funding product.

Columns	
060	<b><u>Comments section</u></b>

	Credit institutions should provide information on the underlying products reported in rows 010-040. As a minimum, the additional information should include details on the structure of the products, the amounts of individual products, counterparties, maturities and the date of first issuance.
--	--

5. Section 2B: pricing

5.1. General remarks

21. Credit institutions shall report:

(a) Projections of yields on assets, with a 1-year time horizon. Firms should report the all-in yield received and should not report a spread (P02.04).

(b) Projections of costs of funding, with a 1-year time horizon (P02.05).

22. For the purposes of reporting yields on assets and costs of funding for each row in templates P02.04 and P02.05, 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 (P02.04)

23. The definitions in the rows in template P01.01 apply.

5.3. Pricing: deposits and other liabilities (P02.05)

24. The definitions in the rows in template P01.02 apply.

6. Section 2C: assets and liabilities in the foreign and reporting currencies (P02.06)

6.1. General remarks

25. Template P02.06 includes information on assets and liabilities in foreign currencies for the two largest significant currencies and in the reporting currency. This template should be reported for those credit institutions that are not small and non-complex institutions as defined in Article 4(145) of the Regulation (EU) No 575/2013.

26. Credit institutions should provide a breakdown of the balance sheet by the two largest significant currencies and the reporting currency. A currency should be considered significant where it accounts for more than 5% of total liabilities, as defined in Article 415(2)(a) of Regulation (EU) No 575/2013. There is no difference in the ranking of the currencies as long as the two largest ones and the reporting currency are reported. Currencies are reported as the z-axis for template P02.06.

27. Credit institutions should identify the significant currencies based on the threshold above. The reporting currency should also be reported in template P02.06.

28. Data should be reported in the currency of denomination.

29. Template P02.06 refers to 'gross loans and advances and other financial assets – before hedging through FX forwards, FX swaps, cross-currency swaps or other instruments' and excludes reverse repurchase loans. For rows 015 to 037, the definitions in template P01.01 apply. The data for these rows should be sent not

taking into account the hedging effect from FX forwards, FX swaps, cross-currency swaps or other instruments.

30. 'Other financial assets' should consist of financial assets not included in rows 015 to 037 referred to above that are also denominated in the corresponding material or reporting currency, including investments in equity instruments in that currency. The data for this row should also be sent without taking into account the hedging effect from FX forwards, FX swaps, cross-currency swaps or other instruments.

31. Template P02.06 refers to 'gross deposits and other financial liabilities – before hedging through FX forward or cross-currency swaps or other instruments' and excludes repurchase agreements. For rows 045 to 080, the definitions in template P01.02 apply. The data for these rows shall be sent without 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 045 to 080 referred to above that are also denominated in the corresponding material or reporting currency. The data for this row should be sent without taking into account the hedging effect from FX forwards, FX swaps, cross-currency swaps or other instruments.

## 7. Section 2D: asset and liability restructuring plans (P02.07 and P02.08)

### 7.1. General remarks

33. Credit institutions that are not small and non-complex as defined in Article 4(145) of the CRR and that plan to substantially/significantly restructure their balance sheet should report data in templates P01.01 and P01.02.

34. Credit institutions should report:

(a) the projection of assets it intends to acquire/dispose of and/or that have been identified for run-off (P02.07);

(b) the projection of liabilities it intends to either acquire or dispose of (P02.08).

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

36. Run-off and the 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. The acquisition of assets refers to assets that are strategically acquired as a portfolio purchase of existing assets from another institution.

37. The acquisition of liabilities refers to liabilities that are strategically acquired from or disposed of to another counterparty, for instance as a result of a merger 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 (P02.07), a negative value might be reported when a firm intends to dispose of an asset and/or an asset has been identified for run-off.

40. For the purpose of completing the projection of the liabilities template (P02.08), 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. The definitions in templates P01.01 and P01.02 apply to templates P02.07 and P02.08, respectively.

8. Section 4: statement of profit or loss (P04.01 and P04.02)

8.1. General remarks

42. Template P04.01 should be completed for those credit institutions that are not small and non-complex institutions as defined in Article 4(145) of the CRR and that have to report funding plans following these guidelines.

43. Template P04.02 should be completed for those credit institutions that are small and non-complex institutions as defined in Article 4(145) of the CRR and have to report funding plans following these guidelines.

44. These templates contain selected information from template F02.00 (statement of profit or loss) in Annexes III and IV of Regulation (EU) No 680/2014. The instructions for providing that information are defined in Annex V, Part 2, paragraphs 31 to 56 of that regulation.

8.1.1. Instructions concerning specific positions for P04.01

Rows	
354	<p><b><u>Other items (+/-) contributing to total net operating income, net</u></b></p> <p>This item includes any other amount (net) included in the total net operating income that has not already been reported in rows 010 to 350 above.</p>
609	<p><b><u>Other items (+/-) contributing to the profit or (-) loss before tax from continuing operations</u></b></p> <p>This item includes any other amount (net) that contributes to the profit or (-) loss before tax from continuing operations that has not already been reported in rows 355 to 590 above.</p>

8.1.2. Instructions concerning specific positions for P04.02

Rows	
297	<p><b><u>Operating gains or (-) losses from financial assets and liabilities</u></b></p> <p>The following items, as defined in template F02.00 (statement of profit or loss) in Annexes III and IV of Regulation (EU) No 680/2014, should be included:</p>

	<ul style="list-style-type: none"> <li>• gains or (–) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net;</li> <li>• gains or (–) losses on financial assets and liabilities held for trading, net;</li> <li>• gains or (–) losses on trading financial assets and liabilities, net;</li> <li>• gains or (–) losses on non-trading financial assets mandatorily at fair value through profit or loss, net;</li> <li>• gains or (–) losses on financial assets and liabilities designated at fair value through profit or loss, net;</li> <li>• gains or (–) losses on non-trading financial assets and liabilities, net.</li> </ul>
354	<p><b><u>Other items (+/-) contributing to total net operating income, net for small and non-complex institutions</u></b></p> <p>This item includes any other amount (net) included in the total net operating income that has not already been reported in rows 010 to 297 above.</p>
609	<p><b><u>Other items (+/-) contributing to the profit or (-) lost before tax from continuing operations for small and non-complex institutions</u></b></p> <p>Any other amount (net) that contributes to the profit or (–) loss before tax from continuing operations that has not already been reported in rows 360 to 460 above.</p>

9. Section 5: planned issuances (P05.00)

9.1. General remarks

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

46. 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.

47. 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.

48. 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, for example, refinancing operations with central banks through repos.

49. In the case of instruments moving from one category to another, including phased-out Additional Tier 1 instruments becoming fully eligible Tier 2 instruments, the instruments should be registered as an outflow in the ‘maturing (gross outflows)’ rows of the corresponding original instrument category and as an inflow in the ‘non-retained issuance (gross inflows)’ rows of the corresponding new instrument category.