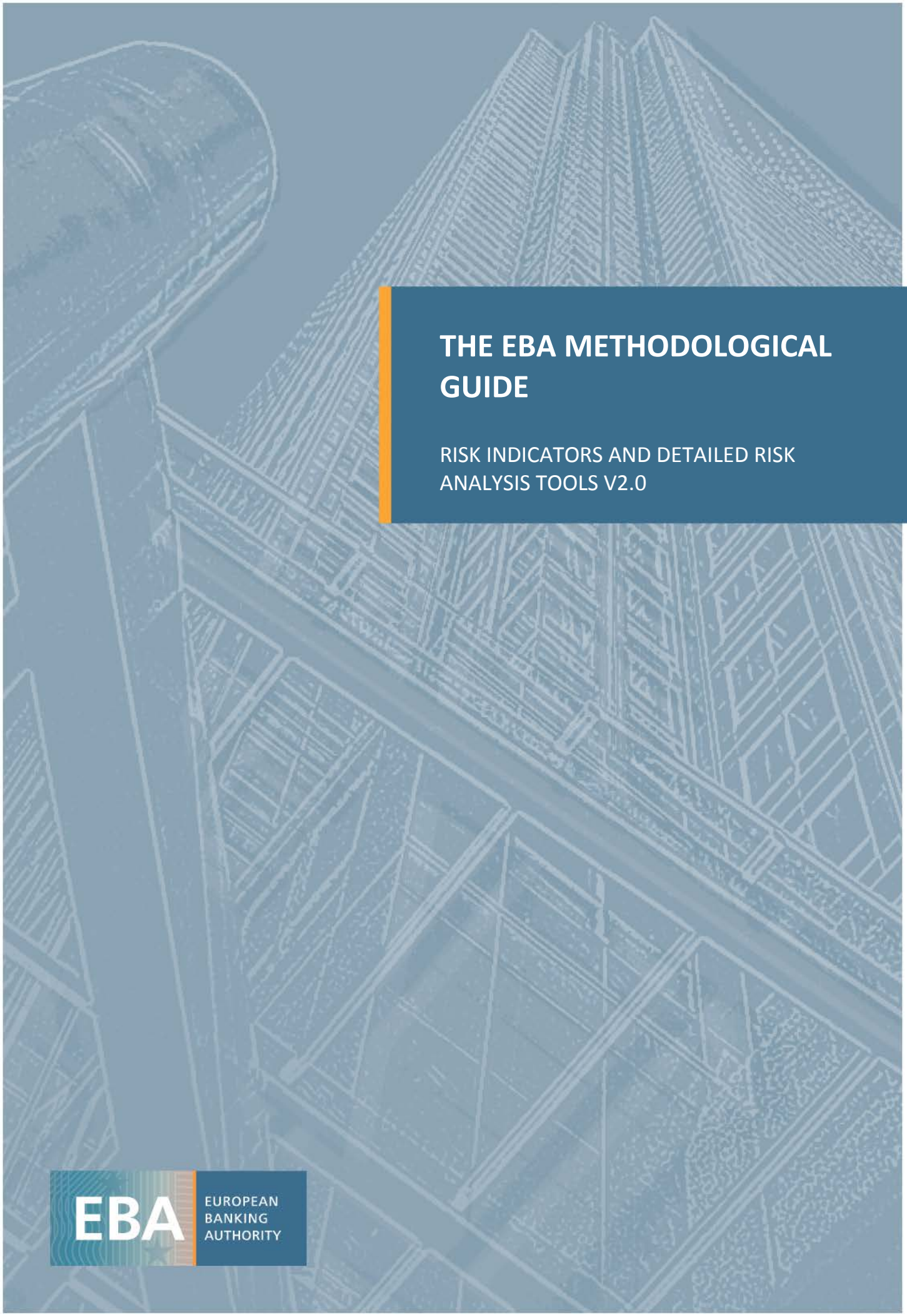


THE EBA METHODOLOGICAL GUIDE

RISK INDICATORS AND DETAILED RISK ANALYSIS TOOLS V2.0

EBA EUROPEAN BANKING AUTHORITY

Contents

Introduction 7
Part I. Risk indicators by type of risk 10
I.1 Liquidity risk 10
I.1.1. List of risk indicators and relevant DRATs 10
I.1.2. Introduction 10
I.1.3. Description of the relevant risk indicators 11
I.2 Funding risk 12
I.2.1. List of risk indicators and relevant DRATs 12
I.2.2. Introduction 13
I.2.3. Description of the relevant risk indicators 13
I.2.4. Further methodological issues and potential ways to address them 14
I.3 Asset quality 16
I.3.1. List of risk indicators and relevant DRATs 16
I.3.2. Introduction 22
I.3.3. Description of the relevant risk indicators 22
I.3.4. Further methodological issues and ways to address these 24
I.4 Profitability risk 26
I.4.1. List of risk indicators and relevant DRATs 26
I.4.2. Introduction 27
I.4.3. Description of the relevant indicators 28
I.4.4. Further methodological issues and ways to address them 29
I.5 Concentration risk 30
I.5.1. List of risk indicators and relevant DRATs 30
I.5.2. Introduction 31
I.5.3. Description of the relevant indicators 31
I.5.4. Description of the relevant Detailed Risk Analysis Tools 32
I.5.5. Further methodological issues and potential ways to address them 33
I.6 Solvency risk 35
I.6.1. List of risk indicators and relevant DRATs 35
I.6.2. Introduction 36
I.6.3. Description of the relevant risk indicators 36
I.6.4. Further methodological issues and ways to address them 36
I.7 Operational risk 37

I.7.1. List of risk indicators and relevant DRATs 37
I.7.2. Introduction 37
I.7.3. Description of the relevant risk indicators 38
I.7.4. Further methodological issues and ways to address them 39
I.8 Market risk 40
I.8.1. List of risk indicators and relevant DRATs 40
I.8.2. Introduction 40
I.8.3. Description of the relevant risk indicators 41
I.8.4. Further methodological issues and potential ways to address them 41
I.9 SME risk indicators 42
I.9.3. List of risk indicators and DRATs 42
I.9.4. Introduction 42
I.9.5. Description of the relevant risk indicators 42
I.9.6. Further methodological issues and potential ways to address them 44
I.10 Sovereign risk indicators 45
I.10.1 List of risk indicators and DRATs 45
I.10.2. Introduction 45
I.10.3 Description of the relevant risk indicators 46
Part II. Other methodological issues for the compilation of risk indicators 47
II.1 Scope of the data 47
II.1.1. Accounting standards 47
II.1.2. Valuation methods 48
II.1.3. Composition of the sample 49
II.1.4. Level of consolidation and reporting requirements 50
II.1.5. Data quality assurance procedures 51
II.2 Negative values in numerators and denominators of ratios 52
II.3 Using statistical measures (averages, percentiles, and standard deviations) 56
II.4 Reporting by currency in the ITS liquidity templates 59
II.5 The use of flow data in risk indicators – what is really meant? 60
Box I – Other alternative approaches to calculate indicators using flow data 61
II.6 The 'follow-the-money' approach 64
II.7 Peer group analysis 71
ANNEX I. List of risk indicators 75
ANNEX II. List of DRATs 138

List of tables

Table 1: List of LIQs and relevant DRATs 10
Table 2: List of FNDs and relevant DRATs 12
Table 3: List of AQTs and relevant DRATs 16
Table 4: List of PFTs and relevant DRATs 26
Table 5: List of CONs and relevant DRATs 30
Table 6: List of SVCs and relevant DRATs 35
Table 7: List of OPRs and relevant DRATs 37
Table 8: List of MKRs and relevant DRATs 40
Table 9: List of SME risk indicators and DRATs 42
Table 10: List of Sovereign risk indicators and DRATs 45
Table 11: Different methods of measuring the same loan 48
Table 12: Consolidation levels 51
Table 14: Signs in the calculation of growth rates between two different values 56
Table 14: Herfindahl indices 59
Table 17: Numerical representation of table 62
Table 18: Building components of the RoE ratio 65
Table 19: Building components of the 'follow-the-money' approach 68

List of figures

Figure 1: Plotted values of numerators and denominators 54
Figure 2: Sorted values of the resulted ratios 54
Figure 3: Values of hypothetical ratios with artificial changes in the sign 55
Figure 4: Values of hypothetical ratios with allocation to the minimum value 55
Figure 5: Values of hypothetical ratios with allocation to -100% 55
Figure 6: Relative positions of values in relation to the sample's standard deviation 57
Figure 7: Comparison of the interquartile ranges from two hypothetical samples 58

Abbreviations

ABS	Asset-backed securities
AQT	Asset quality risk indicator
CEBS	Committee of European Banking Supervisors
CET1	Common equity Tier I capital ratio
CON	Concentration risk indicator
COREP	Common reporting
DRAT	EBA detailed risk analysis tool
DTA	Deferred taxation adjustments
EBA	European Banking Authority
ECB	European Central Bank
EEA	European Economic Area
EL	Expected losses
ELA	Emergency liquidity assistance (ECB monetary operation)
FINREP	Financial Reporting
FND	Funding risk indicator
FSB	Financial Stability Board
GAAP	Generally accepted accounting principles
IFRS	International Financial Reporting Standards
IP	Immovable property
IRB	Internal rating-based
KRI	EBA key risk indicator
LCR	Liquidity coverage ratio
LGD	Loss given default
LIQ	Liquidity risk indicator
MKR	Market risk indicator
NACE	Nomenclature of Economic Activities from the European System of National and Regional Accounts
NSFR	Net stable funding ratio
OPR	Operational risk indicator

PD	Probability of default
PFT	Profitability risk indicator
RWA	Risk-weighted asset
SA	Standardised approach
SFT	Secured financing transactions
SVC	Solvency risk indicator
SVR	Sovereign risk indicator
TLTRO	Targeted longer-term refinancing operation (ECB monetary operation)
XBRL	eXtensible Business Reporting Language

Introduction

Background

Since February 2011, the EBA has started collecting, on a quarterly basis, statistical information referring to a sample of 55 banks across 20 EEA countries, in order to compute 53 Key Risk Indicators (KRIs). KRIs are ratios providing early warning signs of trends, potential risks and vulnerabilities in the EU banking sector.

All their building components[1] relied on the existing COREP and FINREP reporting frameworks, previously endorsed by CEBS[2], and, therefore, a high degree of standardised concepts and definitions was ensured. However, not all Competent Authorities (CAs) had fully implemented these reporting guidelines and, as a result, data had to be collected on a best-efforts basis. That collection was performed either directly from the relevant financial institutions, or by mapping data available in national reporting formats onto the data items as defined in COREP and FINREP, or instead by using other sources to proxy the missing data.

To that end, KRIs constituted the minimum feasible set of metrics compiled by the EBA to undertake its micro-prudential analysis role and build meaningful risk dashboards and reports.

Over the past few years, the EBA has placed emphasis on uniform reporting requirements to ensure data availability and comparability. In particular, the EBA introduced the implementing technical standards (ITS) on supervisory reporting[3], serving as the 'backbone' for the collection and compilation of EU supervisory statistics.

The ITS sets out the reporting requirements and defines the scope of institutions reporting frequency and the reference and remittance dates. These standards also include annexes specifying the reporting requirements in the form of templates and instructions. Additionally, they provide reporting instructions with a Data Point Model (DPM) and a set of validation rules that ensure consistent application of the requirements, as published on the EBA website.[4] The EBA has also developed XBRL taxonomies to facilitate data exchanges for the data concerned.

In terms of content, the ITS cover fully harmonised supervisory reporting requirements for *solvency, large exposures, real estate losses, financial information, liquidity, leverage ratio and asset encumbrance* and provide a comprehensive set of harmonised data of all EU institutions. They also introduce harmonised definitions for non-performing and forborne exposures in order to promote

[1] Raw data involved in the KRI numerators and denominators, collected according to the EBA DC 031/2011.

[2] FINREP rev1 as published by CEBS 24 July 2007, COREP as published by CEBS 6 January 2010.

[3] Commission Implementing Regulation (EU) No 680/2014, laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and the Council.

[4] See also: The EBA publishes new DPM and XBRL taxonomy for remittance of supervisory reporting.

a full comparison of the asset quality of EU banks. The information deriving from the reporting requirements assists supervisors in their Pillar 1 monitoring and their assessments of Pillar 2 risks.

Box 1. Areas covered by the harmonised reporting requirements of the ITS on supervisory reporting

a. Own funds requirements and financial information in accordance with Article 99 of Regulation (EU) No 575/2013;

b. Losses stemming from lending collateralised by IP in accordance with Article 101(4)(a) of Regulation (EU) No 575/2013;

c. Large exposures and other largest exposures in accordance with Article 394(1) of Regulation (EU) No 575/2013;

d. Leverage ratio in accordance with Article 430 of Regulation (EU) No 575/2013;

e. Liquidity coverage requirements and net stable funding requirements in accordance with Article 415 of Regulation (EU) No 575/2013;

f. Asset encumbrance in accordance with Article 100 of Regulation (EU) No 575/2013;

g. Supervisory benchmarking of internal approaches in accordance with Article 78(8) of Directive 2013/36/EU.

In light of the merits the ITS have brought – in terms of more granular information, data harmonisation, coverage, periodicity and timeliness – the EBA decided to enhance its set of KRIs, developing a comprehensive set of risk indicators (RIs).

In the same vein, a set of Detailed Risk Analysis Tools (DRATs) was developed. These tools go beyond the classical definition of indicators typically based on ratios. They use data visualisation techniques to increase the analytical power extracted by their underlying data components.

Purpose and structure of this Guide[5]

The primary purpose of this Guide is to serve EBA compilers of risk indicators and internal users presenting risk indicators and DRATs. In addition, it thus provide guidance on indicators' concepts, data sources (i.e. precise ITS data points involved in their calculation), techniques upon which they are computed, and clarity on methodological issues that may assist in their accurate interpretation and use.

Furthermore, this Guide fosters transparency on the computation methodology, with regard to those indicators used in the context of the EBA official publications, such as the EBA's risk assessment report and the EBA Risk Dashboard. Most importantly, it informs the general public on how these indicators are computed.

[5] The Guide has benefited from the valuable contribution provided by the EBA workstream on risk indicators (WSRI) created under the aegis of EBA's Subgroup on Analysis Tools (SGAT), namely Achilleas Nicolaou (European Banking Authority), Andreas Pfeil (European Banking Authority), Antigoni Kallergi (Bank of Greece), Antonella Romano (Banca d'Italia), Bogdan Chiriacescu (European Central Bank), Carmen Fernandez (Banco de España), Cristina Abascal (Banco de España), Fernando Garcia (Banco de España), Frank Zirschke (BaFin, Germany), Giuseppe Minervi (Banca d'Italia), Kiril Varadinov (Bulgarian National Bank), Luís Garcia (European Banking Authority), Meri Rimmanen (European Banking Authority) and Pedro Pólvora (European Banking Authority).

Last but not least, this Guide enables other competent authorities to compute indicators following the same methodology, and thus compare, in a consistent manner, indicators for different samples of banks, as well as for the EU aggregates.

However, it has to be noted that this Guide is not intended to bind competent authorities and hence, it is not mandatory, but only aims at supporting computation of indicators, consistent with the EBA publications.

The Guide is a living document and, therefore, it may evolve periodically, reflecting new experiences and user needs or changes in EU supervisory reporting (i.e. ITS on supervisory reporting).

The Guide is structured in two parts. Part I presents the risk indicators by means of an introduction, along with a description of each of them, and concludes with a short reference to relevant methodological concerns, when those arise. Consequently, each risk indicator has been allocated either to one of the following eight categories, depending on the type of risk addressed (namely *liquidity, funding, asset quality, profitability, concentration, solvency, operational and market risk*) or to the dedicated category for SME monitoring. Each of these categories has a dedicated chapter in Part I, while the Annex I, illustrates the risk indicators' ID, name, formula (mathematical equation), computation frequency, range of their potential values, and their use and the phenomenon they intend to measure. Annex II provides the calculations and graphical representations (matrices) of the DRATs.

Finally, Part II discusses selective methodological issues that may arise when compiling or using the risk indicators and DRATs.

Part I. Risk indicators by type of risk

I.1 Liquidity risk

I.1.1. List of risk indicators and relevant DRATs

Table 1: List of LIQs and relevant DRATs

Number	Name	Number	Name
LIQ 1	Core funding ratio (% of total liabilities) – 'Turner ratio'	**LIQ 10**	Firm specific currency concentration (% of total items providing stable funding)
LIQ 2	Short-term wholesale funding Ratio (% of items providing stable funding)	**LIQ 11**	Cash and trading assets to total assets
LIQ 5	Withdrawable funding (% of total liabilities)	**LIQ 13**	Financial assets held for trading to total assets
LIQ 6	Term funding (% of total liabilities)	**LIQ 14**	Financial liabilities held for trading to total liabilities and equity
LIQ 8	Repos to total liabilities	**LIQ_17**	Liquidity coverage ratio (%)
LIQ 9	Funding via derivatives (% of total items providing stable funding)		

I.1.2. Introduction

Liquidity risk refers to the risk of a firm being unable to fund its increases in assets or to meet its financial obligations, as they fall due, without incurring unacceptable costs or losses through fund raising and asset liquidation. This can be either the result of the financial institution's inability to manage unplanned decreases and changes in funding sources, or their failure to recognise or address changes in market conditions, that may affect the institution's ability to liquidate assets quickly and with minimal loss in value.

A liquidity crisis could potentially have a negative impact on earnings and capital and, in the extreme, could cause the collapse of an otherwise solvent institution. Earnings and growth potential could also be negatively affected if an institution's liquidity position constrains it from undertaking a transaction at normal market price. Conversely, illiquidity may lead to foregone investment opportunities or fire sales of assets, which could ultimately result in insolvency.

The banking sector is particularly susceptible to liquidity risk, as credit institutions fulfil a maturity transformation role in the financial system. The main role of banks (or financial institutions) is to

take short-term deposits and savings and invest these funds in longer-term assets, such as mortgages.

In this sense, liquidity risk is also considered to be a systemic risk. The interconnectedness and general correlation of performance among financial sector institutions means that contagion effects can arise from liquidity crises in individual institutions. This has historically manifested itself in the form of bank runs, when a single failed institution triggers depositor runs for other institutions as well.

Moreover, liquidity risk could have systemic effects through other mechanisms. As seen in recent times, uncertainty about the solvency of institutions can lead to liquidity hoarding and a subsequent 'drying up' of credit in short-term interbank lending markets; liquidity crises can subsequently have spill over effects on the real economy in the form of reduced credit availability.

I.1.3. Description of the relevant risk indicators

The set of LIQs are mainly sourced from COREP liquidity templates (e.g. C 61.00) as well as FINREP templates.

This set of indicators considers the composition of assets and liabilities from the perspective of their impact on the institution's liquidity. Within this category, there are indicators that directly compare institutions' holdings of certain types of assets against certain types of liabilities. A prominent example is the Liquidity Coverage ratio (Regulation (EU) No 61/2015), which can be used to compare unencumbered, liquid assets with short-term cash flows given a severe liquidity stress scenario. In the same vein, there are indicators that focus on the institution's asset composition or liability composition separately, such as the core funding ratio (LIQ 1).

On the assets side, liquidity indicators can be used to assess the relative liquidity of a firm's holdings, i.e. the ease with which banks could sell their assets without impacting prices, or to consider the institution's reliance on certain types of assets that form their liquidity buffers (e.g. LIQ 14). Please note that while liquidity may impact asset quality (see chapter I.3) and vice versa, both concepts (and the respective indicators) differ substantially. Liquidity represents a risk category whereas asset quality may be understood as the compound of different asset characteristics, among which liquidity risk may be one.

Due to the reporting requirements for major currencies, COREP liquidity templates also allow the analysis of liquidity risk for specific currencies. Such indicators are important to consider, as liquidity is not always fungible across different currencies. A key use for such indicators is to identify potential liquidity shortfalls and risk areas for firms within different jurisdictions.

Besides these risk indicators, a DRAT covering liquidity has also been developed. These indicators can be compiled either at the institution level, assessing potential weaknesses in the positions held in a given currency, or at the level of the whole EU banking system in order to assess general patterns in the positions held in foreign currencies.

I.2 Funding risk

I.2.1. List of risk indicators and relevant DRATs

Table 2: List of FNDs and relevant DRATs

Number	Name	Number	Name
FND 1	Asset encumbrance to total assets	**FND 18**	Customer deposits to total liabilities
FND 2	Encumbrance of central bank eligible assets	**FND 19**	Proportion of short-term liabilities with encumbered assets
FND 3	Encumbrance of debt securities issued by general governments	**FND 20**	Proxy of secured funding
FND 4	Encumbrance of collateral received	**FND 21**	Central Bank Elegible Unencumbered Own Assets and collateral available for encumbrance to total liabilities
FND 5	Over collateralisation	**FND 22**	Share of deposits in non-domestic markets
FND 6	Contingent encumbrance	**FND 23**	Share of financial liabilities in non-domestic markets
FND 7	Encumbered assets at central bank	**FND 24**	Share of deposits of households and non-financial corporations
FND 8	% of total deposits covered by a deposit guarantee scheme to total liabilities	**FND 25**	Use of subordinated financial liabilities
FND 9	Debt securities to total liabilities	**FND 26**	Gains and losses of financial liabilities at fair value to their carrying amount
FND 10	Deposits from credit institutions to total liabilities	**FND 27**	Average interest expense of debt securities issued
FND 11	Loans and advances (excl. trading book) to total assets	**FND 28**	Covered bonds to total liabilities
FND 12	Debt-to-equity ratio	**FND 29**	Asset-backed securities to total liabilities
FND 13	Off-balance-sheet items to total assets	**FND 30**	Convertible compound financial instruments to total liabilities
FND 14	Annual growth rate of total assets	**FND 31**	Share of total liabilities in the accounting and regulatory scope of consolidation
FND 15	Annual growth rate of total loans and advances	**FND 32**	Loan-to-deposit ratio for households and non-financial corporations
FND 16	Annual growth rate of total customer deposits	**FND 33**	Asset encumbrance ratio
FND 17	Loan-to-deposit and advances ratio	**FND 34**	Average interest expense of deposits

Number	Name
DRAT 28	Term funding per currency

I.2.2. Introduction

Funding risk refers to the risk undertaken by a firm in accessing sufficient funds to meet its obligations when they fall due. Therefore, as in the case of liquidity risk, a bank's poor financial performance may lead to its reduced creditworthiness and, consequently, to its failure to access sufficient funds over a specific horizon. Implicitly, this will eventually make it unable to settle its obligations during this time.

Besides an institution's creditworthiness, the composition and quality of the funds (the so-called funding profile) are also important factors to identify the firm's funding risk profile. For instance, when a bank is able to finance itself at low costs – using customer deposits or other forms of long-term unsecured funds – it can be considered as an institution with a low funding risk profile.

Moreover, an analysis of asset encumbrance is critical to assess the ability of institutions to handle funding stress, as well their ability to switch from unsecured to secured funding under such stressed conditions. The main sources of asset encumbrance (i.e. the balance sheet liabilities for which collateral was provided by institutions) across the sample are repos, covered bonds issued, and over-the-counter derivatives or central bank funding such as TLTROs, ELA and so on. Banks may use their assets as collateral to facilitate either short-term funding (e.g. using repos) or long-term funding (e.g. using ABS or covered bonds to diversify their funding profile).

In this context, the EBA identifies 34 funding indicators and one DRAT (28).

I.2.3. Description of the relevant risk indicators

In general, FNDs can be divided into **two groups: indicators that are related to encumbrance of assets, and those relating to the composition and quality of funding and liabilities**. The former set of indicators, i.e. those based on asset encumbrance, consists of indicators FNDs 1 to 7 and FND 33, while the latter consists of FNDs 8 to 32 and FND 34 on funding and balance sheet structure.

Considering the specialisation of the above-mentioned indicators, it is clear that the indicators cannot be analysed independently, as they do not provide a sufficient level of information about the bank's funding structure and related risk profile. However, when observed jointly, they show a good and overall picture of the associated funding risks.

As mentioned above, the FNDs 1 to 7 and FND 33 are risk indicators for asset encumbrance. Analysts should consider an asset encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit enhance any transaction from which it cannot be freely withdrawn. This definition covers but is not limited to:

• **Secured financing transactions**, including repurchase contracts and agreements, securities lending and other forms of secured lending;

• **Various collateral agreements** – for instance, collateral placed for the market value of derivatives transactions;

• **Financial guarantees** that are collateralised;

• **Collateral placed at clearing systems**, CCPs and other infrastructure institutions as a condition for access to service;

• **Central bank facilities**;

• **Underlying assets from securitisation structures**, where the financial assets have not been derecognised;

• **Assets in cover pools** used for covered bond issuance.

Therefore, these risk indicators provide a deeper insight into the proportion of encumbered assets, proportionally to the total assets. Knowledge about the volume and composition of the assets and collateral available for encumbrance can provide insights into the degree of leverage an institution has in raising additional secured funding.

The FNDs 8 to 18 are employed to measure funding risk and mainly concern the bank's balance sheet, providing a general overview of its evolution. FND 8 indicates the share of guaranteed deposits in the total items providing stable funding. FND 9 and FND 10 take a closer look at the share of the wholesale funding of the firm. FNDs 11 to 16 observe the balance sheet structure and the evolution of the main balance sheet items. Finally, FND 17 and FND 18 offer an insight into how extensively loans can be financed by deposits, while the share of deposits in total liabilities may also provide a notion of the institution's funding profile.

Indicators FND 19 to 31 and, FND 32 and 34 offer insights into the concentration of funding, its geographical distribution, and the quality of the secured and unsecured funding of an institution.

Complementary to these risk indicators, there is also a DRAT that fall under the area of funding. The DRAT 28 provides a breakdown by currency of term funding, as defined in the domain of the Net Stable Funding Ration (NSFR).

I.2.4. Further methodological issues and potential ways to address them

Despite the rich information available in the context of the ITS on supervisory reporting, additional information may also be deemed necessary in order to properly size a bank's funding profile. This funding profile can be enriched by analysing additional market data on the actual funding costs, the

average saving rates, interbank rates for the major currencies, repo rates and capital market credit spreads.

However, there is still room for further developments. An area that is also not sufficiently covered concerns data regarding capital and the money market instruments of an institution. Furthermore, the CDS spreads of an institution can also provide an indication of how markets evaluate an institution's creditworthiness. Consequently, the higher the likelihood of an institution defaulting, judging by its CDS spreads, the higher the chance this will be reflected in its funding risk profile.

I.3 Asset quality

I.3.1. List of risk indicators and relevant DRATs

Table 3: List of AQTs and relevant DRATs

Number	Name	Number	Name
AQT_1	Non-performing debt instruments (loans and advances & debt securities) net of impairments to prudential own funds	**AQT_42.2.1 to AQT_42.2.6**	Forbearance ratio (gross amount) for loans and advances - (Central banks, General governments, Credit institutions, Other financial corporations, Non-financial corporations and Households)
AQT_2	Non-performing debt instruments (loans and advances & debt securities) net of impairments to Tier one capital	**AQT_42.3**	Forbearance ratio - Debt securities (gross amount) (FBDS)
AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	**AQT_42.3.1 to AQT_42.3.5**	Forbearance ratio (gross amount) for debt securities - (Central banks, General governments, Credit institutions, Other financial corporations and Non-financial corporations)
AQT_3.1.1	Non-performing debt instruments held for sale	**AQT_43**	% growth of defaulted exposures during the period
AQT_3.1.2	Non-performing debt instruments (including held for sale)	**AQT_44**	Variation of allowances
AQT_3.2	Share of non-performing loans and advances (NPL ratio)	**AQT_46**	Net allowances by type of instrument : debt securities
AQT_3.2.1 to AQT_3.2.5	Share of non-performing loans and advances by counterparty sector (Central banks, General governments, Credit institutions, Other financial corporations and Non-financial corporations) (NPL)	**AQT_47.1**	Level of performing forborne loans not under probation (of total loans) (all gross)
AQT_3.2.5.1	Share of non-performing loans and advances at cost or at amortised cost by counterparty sector - Small and Medium-sized Enterprises (SMEs) (NPL)	**AQT_47.2**	Level of performing forborne loans under probation (of total loans) (all gross)
AQT_3.2.5.2	Share of non-performing loans and advances at cost or at amortised cost by counterparty sector - Large corporations (NPL)	**AQT_47.3**	Level of non-performing forborne loans (of total loans) (all gross)

AQT_3.2.6	Share of non-performing loans and advances by counterparty sector – Households (NPL)	**AQT_48.1**	Non-performing debt instruments (loans and advances & debt securities) to total gross debt securities and loans and advances (NPE at cost or at amortised cost)
AQT_3.2.7	Ratio of non-performing loans and advances to NFCs & Households (NPL-core)	**AQT_48.2**	Non-performing loans and advances to total gross loans and advances (NPL at cost or at amortised cost)
AQT_3.3	Non-performing debt securities to total gross debt securities (NPDS ratio)	**AQT_48.2.1**	Ratio of non-performing loans and advances to NFCs and Households (NPL-core at cost or at amortised cost)
AQT_3.3.1 to AQT_3.3.5	Share of non-performing debt securities by counterparty sector (Central banks, General governments, Credit institutions, Other financial corporations and Non-financial corporations) (NPDS)	**AQT_48.3**	Non-performing debt securities to total gross debt securities (NPDS at cost or at amortised cost)
AQT_4.1 to AQT_4.5	Share of non-performing debt instruments by counterparty sector (Central banks, General governments, Credit institutions, Other financial corporations, Non-financial corporations and Households). (NPE)	**AQT_49.1**	Non-performing debt instruments (loans and advances & debt securities) to total gross debt instruments (NPE at fair value through other comprehensive income or through equity subject to impairment)
AQT_5.1 to AQT_5.6	Share of non-performing debt instruments (loans and advances & debt securities) by country (residency counterparty) - (Central banks, General governments, Credit institutions, Other financial corporations, Non-financial corporations and Households)	**AQT_49.2**	Non-performing loans to total gross loans and advances (NPL at fair value through other comprehensive income or through equity subject to impairment)
AQT_6.2 to AQT_6.3	Share of impaired assets that are past due by instrument type (Debt securities and Loans and advances)	**AQT_49.3**	Non-performing debt securities to total gross debt securities (NPDS at fair value through other comprehensive income)
AQT_8.1 to AQT_8.5	Share of impaired debt securities that are past due by sector (Central banks, General governments, Credit institutions, Other financial corporations and Non-financial corporations)	**AQT_49a.1**	Non-performing debt instruments to total gross debt instruments (loans and advances & debt securities) - NPE at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment

AQT_9.1 to AQT_9.6	Share of impaired loans and advances that are past due by sector (Central banks, General governments, Credit institutions, Other financial corporations, Non-financial corporations and Households)	**AQT_49a.2**	Non-performing loans to total gross loans and advances (NPL at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment)
AQT_10.1 to AQT_10.2	Accumulated impairment and accumulated negative change in fair value due to credit risk on non-performing exposure of debt instruments by country (Debt securities and Loans and advances)	**AQT_49a.3**	Non-performing debt securities to total gross debt securities (NPDS at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment)
AQT_11	Proportion of defaulted exposures	**AQT_50.1**	Coverage ratio of non-performing debt instruments (loans and advances & debt securities) at cost or at amortised cost
AQT_12	Value adjustments and provisions compared to original exposure	**AQT_50.2**	Coverage ratio of non-performing loans and advances (at cost or at amortised cost)
AQT_13	Risk Weight ratio (credit risk)	**AQT_50.3**	Coverage ratio of non-performing debt securities (at cost or at amortised cost)
AQT_14	Post-CRM exposure to original exposure	**AQT_51.1**	Coverage ratio of non-performing loans and debt securities (at fair value through other comprehensive income or through equity subject to impairment)
AQT_15	EL amount compared to original exposure	**AQT_51.2**	Coverage ratio of non-performing loans and advances (at fair value through other comprehensive income or through equity subject to impairment)
AQT_16.1	Share of defaulted exposures by sector and country - General governments (Central, Regional and PSE), Central Banks, Multilateral Development Banks and International Organisations	**AQT_51.3**	Coverage ratio of non-performing debt securities (at fair value through other comprehensive income or through equity subject to impairment)
AQT_16.2 to AQT_16.4	Share of defaulted exposures by sector and country (Institutions, Corporates and Retail)	**AQT_51a.1**	Coverage ratio of non-performing debt instruments (loans and advances and debt securities) at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment

AQT_17.1	Share of newly defaulted exposures (or increase of defaults for the period) by sector and country - General governments (Central, Regional and PSE), Central Banks, Multilateral Development Banks and International Organisations	**AQT_51a.2**	Coverage ratio of non-performing loans and advances (at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment)
AQT_17.2 to AQT_17.6	Share of newly defaulted exposures (or increase of defaults for the period) by sector and country (Institutions, Corporates, Retail, Equity and Other non-credit obligation assets	**AQT_51a.3**	Coverage ratio of non-performing debt securities (at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment)
AQT_18	Share of resecuritisations	**AQT_52.1**	Forborne loans and debt securities to total gross debt securities and loans and advances (FBE at cost or at amortised cost)
AQT_19	Share of impaired and past due >90 days collateralised loans	**AQT_52.2**	Forborne loans to total gross loans and advances (FBL at cost or at amortised cost)
AQT_20	Quality of Off-Balance Sheet exposures (share of NP OBS exposures)	**AQT_52.3**	Forborne debt securities to total gross debt securities (FBDS at cost or at amortised cost)
AQT_20a.1	Quality of Off-Balance Sheet exposures (share of Stage1 OBS exposures) (1)	**AQT_53.1**	Forborne loans and debt securities to total gross debt securities and loans and advances (FBE at fair value through other comprehensive income or through equity subject to impairment)
AQT_20a.2	Quality of Off-Balance Sheet exposures (share of Stage 2 OBS exposures) (1)	**AQT_53.2**	Forborne loans to total gross loans and advances (FBL at fair value through other comprehensive income or through equity subject to impairment)
AQT_20a.3	Quality of Off-Balance Sheet exposures (share of Stage 3 OBS exposures) (1)	**AQT_53.3**	Forborne debt securities to total gross debt securities (FBDS at fair value through other comprehensive income or through equity subject to impairment)
AQT_21	Net allowances for credit losses : debt securities and loans and advances	**AQT_53a.1**	Forborne loans and debt securities to total gross debt securities and loans and advances (FBE at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment)

AQT_22.1	Share of fair value level for assets - Level 1	**AQT_53a.2**	Forborne loans to total gross loans and advances (FBL at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment)
AQT_22.2	Share of fair value level for assets - Level 2	**AQT_53a.3**	Forborne debt securities to total gross debt securities (FBDS at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment)
AQT_22.3	Share of fair value level for assets - Level 3	**AQT_54**	Texas ratio
AQT_23	Share of large exposures in default	**AQT_55**	Non-performing loans and advances plus foreclosed assets to total gross loans and advances plus foreclosed assets (NPA ratio)
AQT_24.1 to AQT_24.2	Ratio of forborne assets by country (Debt securities and Loans and advances)	**AQT_56**	Share of stage 1 debt instruments to total gross debt instruments (loans and advances & debt securities) - Financial assets at fair value through other comprehensive income
AQT_25	Past due (>90 days) but not impaired loans and advances to total loans and advances	**AQT_57**	Share of stage 2 debt instruments to total gross debt instruments (loans and advances & debt securities) - Financial assets at fair value through other comprehensive income
AQT_26	Impaired and past due >90 days loans and advance to total loans	**AQT_58**	Share of stage 3 debt instruments to total gross debt instruments (loans and advances & debt securities) - Financial assets at fair value through other comprehensive income
AQT_27	Change in allowances by type of instrument : loans and advances	**AQT_59**	Share of stage 1 loans and advances to total gross loans and advances - Financial assets at fair value through other comprehensive income
AQT_28	Past due (>90 days) but not impaired ldebt instruments (loans and advances & debt securities) to debt instruments	**AQT_60**	Share of stage 2 loans and advances to total gross loans and advances - Financial assets at fair value through other comprehensive income

AQT_31	Impaired financial assets to total assets	**AQT_61**	Share of stage 3 loans and advances to total gross loans and advances - Financial assets at fair value through other comprehensive income
AQT_32	Impaired debt instruments to total debt instruments subject to impairment	**AQT_62**	Share of stage 1 debt instruments to total gross debt instruments (loans and advances & debt securities) - Financial assets at amortised cost
AQT_34	Impairments on financial assets to total operating income	**AQT_63**	Share of stage 2 debt instruments to total gross debt instruments (loans and advances & debt securities) - Financial assets at amortised cost
AQT_35	Annual growth rate of impairments on financial assets	**AQT_64**	Share of stage 3 debt instruments to total gross debt instruments (loans and advances & debt securities) - Financial assets at amortised cost
AQT_36	Annual growth rate of past due (>90 days) loans and debt instruments and total gross impaired loans and debt instruments	**AQT_65**	Share of stage 1 loans and advances to total gross loans and advances - Financial assets at amortised cost
AQT_37	Forborne non-performing exposures to total forborne exposures	**AQT_66**	Share of stage 2 loans and advances to total gross loans and advances - Financial assets at amortised cost
AQT_38.1	Share of non-financial corporations on total forborne exposures	**AQT_67**	Share of stage 3 loans and advances to total gross loans and advances - Financial assets at amortised cost
AQT_38.2	Share of households on total forborne exposures	**AQT_68.1**	Share of financial instruments measured at FV through P&L in total financial instruments
AQT_39	Proportion of performing forborne exposures under probation	**AQT_68.2**	Share of financial instruments measured at FV through other comprehensive income in total financial instruments
AQT_40	Coverage ratio for performing debt instruments (loans and advances & debt securities)	**AQT_68.3**	Share of financial instruments measured at (amortised) cost in total financial instruments
AQT_41.1	Coverage ratio of non-performing debt instruments (loans and advances & debt securities)	**AQT_69.1**	Movements between from stage 1 to 2
AQT_41.3	Coverage ratio of non-performing debt securities	**AQT_69.2**	Movements between from stage 1 to 3

AQT_41.3.1 to AQT_41.3.5	Coverage ratio of non-performing debt securities - (Central banks, General governments, Credit institutions, Other financial corporations and Non-financial corporations)	**AQT_69.3**	Movements between from stage 2 to 3
AQT_42.1	Forbearance ratio (gross amount) (FBE)	**AQT_69.4**	Movements between from stage 2 to 1
AQT_42.1.1 to AQT_42.1.5	Forbearance ratio (gross amount) for debt instruments (FBE) - (Central banks, General governments, Credit institutions, Other financial corporations and Non-financial corporations)	**AQT_69.5**	Movements between from stage 3 to 2
AQT_42.2	Forbearance ratio- Loans and advances (gross amount) (FBL)	**AQT_69.6**	Movements between from stage 3 to 2

I.3.2. Introduction

The asset quality framework reflects the quantity of existing and potential credit risks related with loan and investment portfolios (which are typically the majority of a bank's assets) and other assets, as well as off-balance-sheet transactions, which are granted or owned by an institution against various counterparties, such as corporates, retail customers, other credit institutions, governments and others.

Credit risk is most simply defined as the potential risk that a bank borrower or counterparty will fail to meet its obligations in accordance with the pre-agreed terms. The goal of credit risk management is to maximise a bank's risk-adjusted rate of return by maintaining credit risk exposure within acceptable parameters. Banks need to manage the credit risk inherent in the entire portfolio, as well as the risk in individual credits or transactions.

The effective management of credit risk is a critical component of a comprehensive approach to risk management and essential to the long-term success of any banking institution. This is therefore reflected on assets quality, as they show the existing and potential credit risks associated to loans and investment portfolios (which typically comprise the majority of a bank's assets).

The credit risk is one of the most relevant and supervised areas in a bank's business model. It is important to understand institutions' current state of play, monitor the trends and thus understand vulnerabilities drivers, and be in a position to react taking supervisory measures. Thus, is not surprising that were identified 191 asset quality indicators and 5 DRATs.

I.3.3. Description of the relevant risk indicators

Several AQTs have been identified in the context of the EBA risk indicators. Some of these ratios focus on the level of loan loss provisioning to cover defaulted, impaired or non-performing assets,

while others cover different aspects of the asset quality concept, such as the fair value level according to IFRS and the importance of forbearance or exposures on re-securitised products.

Additionally, some of the indicators refer to more granular asset classes or counterparty sectors, such as corporates, large or foreign exposures towards borrowers in a country or group of countries, in a more detailed manner.

Some indicators can be computed for IFRS or national GAAP compatible IFRS, only. For national GAAP based on BAD, in some cases there is no equivalent indicator by definition, e.g. for indicators based on the fair value hierarchy or on the stages 1 to 3 according to IFRS 9.

In general, AQTs can broadly be divided into seven categories.

In the **first group** we have 17 indicators (namely AQT 1 to 5, 20, 20a, 37, 41 and 48 to 51a, 55, plus AQT 54, which covers the "Texas ratio") **referring to non-performing exposures** (loans, debt securities). These assets are compared to other significant figures (such as Tier 1 capital), or show the level of coverage, encumbrance, or the share by country of such assets. The EBA definition of non-performing exposures builds upon the definitions of impairment and default according to IFRS and Regulation (EU) No 575/2013 (CRR). The NPE definition is broader than these notions, with the setting of common identification and discontinuation criteria (90 days past-due or unlikeliness to pay) to serve as a more harmonised asset quality indicator across Europe to compare the banking institutions one to another.

The **second group includes 14 indicators** (AQT 6, 8 to 10, 19, 25, 26, 28, 31, 32, 34 to 36 and 40,) that specifically **refer to impaired assets**. Under IFRS, impaired assets are considered as stage 3 assets. More particularly, AQT 19 focuses on those impaired assets that have been collateralised, as this category can be considered particularly sensitive, since it may reflect the potential impact of cash flows (due to the costs for obtaining and selling the collateral) on whether or not foreclosure is probable.

AQT 22 analyses the structure of fair value assets based on their measurement methodology. The fair value hierarchy is a concept used in the IFRS accounting framework to reflect the way assets were evaluated in fair value within the books. In particular, there are three levels that reflect the inputs used to measure fair value, ranging from quoted prices in active markets to unobservable inputs. Level 3 demonstrates those assets that were valuated relying on unobservable price inputs and, therefore, have now become a potential source of loss in case of overestimation. Hence, AQT 22 tries to reflect this kind of particular risk. As there is no equivalent concept in national GAAPs based on BAD, the analysis is limited to banks applying IFRS.

The fourth group of eight indicators, namely AQT 24, 38, 39, 42, 47, 52, 53 and 53a, refer to the level of forbearance, i.e. the share of forborne exposures. The use of forbearance is interesting when considered from a risk policy perspective, especially over several periods of time – for example, when steep increases occur – in order to assess whether there has been some change in the bank's behaviour regarding this type of asset. This point of view may also reveal the share of successful forbearance at a given point of time, which can be deduced by looking at the amount of forborne exposures that have been reclassified from the non-performing to the performing

category (described as loans under probation) and/or by measuring the proportionality of reclassified forborne loans.

Four other indicators, AQTs 11, 16 and 17, and 43, refer to 'defaulted exposures', allowing a comparison to a certain extent with non-performing indicators.

A sixth group identifies five indicators, AQTs 12, 21, 27, 44 and 46, that **cover value adjustments and allowances** (reducing the accounting value of an asset) by instrument (e.g. loans, equity etc.). Net value adjustments (flows of credit loss allowances, i.e. closing balance minus opening balance) provide information on the development of allowances for credit losses depending on the type of counterparty.

A seventh group of twelve indicators, AQT 56 to 67, shows the share of assets for impairment measurement under IFRS classified by different stages. The impairment measurement under national GAAP based on BAD differs from this measurement. Therefore, these indicators can only be built for banks applying IFRS.

Finally, the **remaining 5 indicators**, AQTs 13 to 15, 18 and 23 (including their sub indicators, e.g. by counterparty) are built based on COREP templates and provide **detailed information on defaulted exposures**, both outstanding and recorded during the observed period, regarding the EL compared to original risk exposures and risk-weighted measures. Among these, two indicators (AQT 18, AQT 23) cover the share of defaulted exposures within large exposures and re-securitisations.

Furthermore, all country breakdowns are subject to a threshold, and thus reported only by institutions whose foreign exposures are at least 10% of the total. Effectively, that means that all indicators based on them can be computed only for institutions with significant foreign exposures.

To conclude, four DRAT have been defined in the context of analysing asset quality. The first two, DRATs 25 and 26, propose a ranking of countries according to the absolute and relative amounts of non-performing exposures respectively, with data extracted from FINREP template F 20.04. These indicators could provide insights into the geographical areas where EU banks recognise more financial assets as non-performing. DRATs 29 and 31 consist of a matrix (for IRB banks only) for the average Probability of default (PD) and Loss Given Default (LGD) by exposure class. Such information could highlight the riskiest portfolios of the reporting institution.

I.3.4. Further methodological issues and ways to address these

Some of the above-mentioned indicators could be also presented using matrices – for example, with regard to those dealing with countries or country groups, or categories of assets (equity, loans, etc.), or counterparty sectors (households/retail, corporates, sovereign exposures types).

Furthermore, one should bear in mind that the Expected Losses (EL) used in AQT 15 are estimated and thus not effective values. They are very useful tools used for supervisors to assess the solvency of the banking industry. However, they should be compared with care to effective losses and

defaults, as EL are calculated only for IRB exposures, and thus, do not reflect the whole amounts of the exposures.

I.4 Profitability risk

I.4.1. List of risk indicators and relevant DRATs

Table 4: List of PFTs and relevant DRATs

Number	Name	Number	Name
PFT 1	Staff expenses as % of total administrative expenses	**PFT 23**	Cost-income ratio
PFT 2	Staff expenses per total operating income	**PFT 24**	Return on assets
PFT 3	Administrative expenses per total operating income	**PFT 25**	Net interest income to total net operating income
PFT 4	Tax rate on continuing operations	**PFT 26**	Net fee and commission income to total net operating income
PFT 5	Interest income from households	**PFT 27**	Dividend income to total net operating income
PFT 6	Interest income from credit institutions	**PFT 28**	Net realised gains (/losses) on financial assets and liabilities not measured at fair value through profit and loss to total net operating income
PFT 7	% of interest income earned domestically	**PFT 29**	Net gains on financial assets and liabilities held for trading to total net operating income
PFT 8	% of interest expenses spent domestically	**PFT 30**	Net gains on financial assets and liabilities at fair value through profit or loss to total net operating income
PFT 9	% of dividend income earned domestically	**PFT 31**	Net other operating income to total net operating income
PFT 10	% of fee and commission income earned domestically	**PFT 32**	Net income to total net operating income
PFT 11	% of total net operating income earned domestically	**PFT 33**	Annual growth rate of the total net operating income
PFT 12	Structure of fee and commission income net – payment services	**PFT 34**	Average interest income for households
PFT 13	Structure of fee and commission income net – structured finance	**PFT 35**	Asset-deposit spread for central banks
PFT 14	Structure of fee and commission income net – asset management	**PFT 36**	Asset-deposit spread for general governments
PFT 15	% of total profit or loss earned/lost in domestic activities	**PFT 37**	Asset-deposit spread for credit institutions
PFT 16	% of total profit or loss earned/lost in non-domestic activities	**PFT 38**	Asset-deposit spread for other financial corporations
PFT 17	Return on investment (RoE analysis)	**PFT 39**	Asset-deposit spread for non-financial corporations

PFT 18	Leverage (RoE analysis)	**PFT 40**	Asset-deposit spread for households
PFT 19	Non-operating earnings (RoE analysis)	**PFT 41**	Net interest margin
PFT 20	Tax effect (RoE analysis)	**PFT 42**	Provisions for pending legal issues and tax litigation as % of own funds
PFT 21	Return on equity	**PFT_43**	Cost of risk
PFT 22	Return on regulatory capital requirements	**PFT_43.1**	Cost of Risk (IFRS)
		PFT_43.2	Cost of Risk (nGAAP)

I.4.2. Introduction

A bank's profitability can be traced back to cyclical as well as structural aspects. Cyclical sources of profitability refer to, for instance, the level of the interest rates, the gradient of the yield curve, the availability of high-yield assets, the burst or development of asset price bubbles and the economic environment, such as the current phase of the business cycle or the level of competition in the financial sector.

On the other hand, structural reasons that determine a bank's profitability could indicate how well a bank reacts to business developments – such as an increasing banking activity over the internet – and, therefore, if the business model is appropriate and up to date. It can also indicate the structure of the economy as such and whether a bank has an appropriate business model to meet the demands, a bank's cost structure, relics from former management and business decisions. Examples of these points include portfolio decisions with long-term effects, a bank's management and how banks are affected by the regulatory environment.

There are several channels through which the risk of low profitability could materialise. A direct consequence is to encounter problems when seeking refinancing from the markets, i.e. other banks and investors are less willing to invest in the bank or lend it money. Further consequences of materialisation, and the points most worth noting, are that a **bank's equity shrinks** or that the bank may not be able to **generate new equity**. There are several ways in which a bank can answer to low profitability and all of them entail certain risks.

Profitability does not come without risks. In attempt to improve profitability, a bank could cut costs, which could possibly result in insufficient internal control structures or lead to increased legal and reputational risks that could effectively have severe financial consequences. In their attempt to increase profitability, banks may also engage in a search for yield, and thus invest into risky assets that could potentially cause problems if these risks materialise.

Furthermore, the **risk of asset price bubbles** may also increase when many banks invest in the same asset class. Another structural problem for banks' balance sheets arises when banks try to raise profitability by increasingly using maturity transformations. In addition, banks may try to change their business model, which is a complex task that requires experienced management to be involved.

I.4.3. Description of the relevant indicators

The first indicators give an overview perspective of banks' income. Indicators PFT 21 to PFT 33 were initially employed in the context of the KRIs and were intended to measure banks' profitability, which mainly concerns a bank's income and gives a general overview of the development of the overall profitability.

Then, additional indicators allowing a deeper understanding of profitability's roots were included. These additional indicators, PFTs 1 to 20 and PFTs 34 to 40, provide useful insights into the income structure, i.e. banks' business, or the cost structure. Thus, these indicators may help to detect shifts in business models and their potential to increase banks' revenues. They also ease international comparisons or peer-to-peer analysis, allowing for differences in the income structure of banks to be scrutinized, as well as to identify relevant outliers.

These additional profitability indicators can be broadly split into five groups: the **first set** focuses on the cost structure, namely staff and administrative expenses and taxes; the **second group** looks at the geographical structure of income and expenses; the **third** shows the structure of the interest income; and the **fourth** set focus on the structure of fee and commission income. Last but not least, in the so-called 'follow-the-money' approach, profitability indicators are put into perspective with regard to the bank's balance sheet information (see also Part II.6 '"Follow-the-money" approach').

These indicators explain not only the main drivers of revenues, but also how meaningful are the amounts depleted with staff expenses. . More particularly, **the first set contains PFTs 1 to 4, which are based on statement of profit or loss.** These indicators analyse how much of the administrative expenses can be attributed to staff expenses, and how many euros of staff or administrative expenses are required to earn one euro of total operating income. Thereby, it can be analysed how personnel-intensive or staff-dependent a bank's business model is.

Furthermore, these indicators can provide an overview of the cost structure of the bank. In a peer comparison, e.g. among banks with similar business models, these indicators also allow one to learn about the potential deficits of a bank. The risk indicator looking at the tax rate on continuing operations allows one to study how much of the earnings from continuing operations banks have to pay as taxes. This is, in particular, interesting if compared internationally.

In the second group, income and expenses are analysed separately, according to whether they are earned or spent domestically or non-domestically. PFT 15 and PFT 16 demonstrate the percentage of total profits or losses earned/lost in domestic (PFT 15) versus non-domestic activities (PFT 16).

Some indicators show information for the main sources of income by geographic origin. PFTs 7 to 11 provide a more granular view by analysing the main income and expenses according to their geographic origin. In particular, these PFTs demonstrate what percentage of interest income, interest expenses, dividend income, fee and commission income and total net operating income is generated by domestic entities. All such indicators can contribute to our understanding of how dependent a bank's business model is on domestic and non-domestic income respectively.

The third group of indicators, PFTs 5 to 6 and 34 to 40, provides a more detailed insight into the origin of interest income. Specifically, what share of the interest income is generated by the business with households and credit institutions. These two indicators do not necessarily add up to a total of 100%, as there may be also other sources of interest income that are classified as less important in this analysis and thus are not observed separately (for example, the net interest income on interest-bearing assets).

The fourth group of indicators, PFTs 12 to 14, observes the sources of fee and commission income. Such indicators show the share of fees and commissions earned by the main activities of payment services, structured finance and asset management respectively.

Finally, the 'follow-the-money' approach contains PFTs 17 to 21. This approach may assist analysts in understanding the main drivers of revenues and to determine the source of the underlying risks. It starts from a widely used risk indicator – the return on equity (RoE) (PFT 21) – and is broken down into an indicator's tree (PFTs 17 to 20). Basically, the idea is to drill down and split up the return on equity into its different components:

$$RoE = \frac{Net\ operating\ Profit}{Assets} \times \frac{Assets}{Equity} \times \frac{Earnings\ before\ Tax}{Net\ operating\ Profit} \times \frac{Net\ Profit}{Earnings\ before\ Tax}$$

$$\text{Return on investment} \mid 1/\text{Leverage} \mid \text{Non-operating earnings}$$

I.4.4. Further methodological issues and ways to address them

As illustrated in Part II of the Guide, some of the new indicators may involve numerators and denominators with either positive or negative signs. Occasionally, this may raise concerns about the interpretability of their results. Consequently, those profitability indicators with both negative numerator and denominator should be normally artificially transformed into negative (see also Part II.2 'Negative values in numerators and denominators of ratios'). This kind of adjustment is particularly required for this type of risk indicators.

The 'follow-the-money' approach, as explained in detail in Part II of this Guide, could be further studied by splitting the respective indicators into more granular subcomponents. At this stage, only few of the new risk indicators were defined in this context. To fully pursue the 'follow-the-money' approach, it would be necessary to define additional risk indicators.

I.5 Concentration risk

I.5.1. List of risk indicators and relevant DRATs

Table 5: List of CONs and relevant DRATs

Number	Name	Number	Name
CON 1	Total large exposures	**CON 7**	Residential mortgage loans to households
CON 2	Exposures equal to or over 10% of capital[6]	**CON 8**	CRE loans
CON 3	10 largest exposures to institutions	**CON 9**	Interests in SPE
CON 4	10 largest exposures to unregulated financial entities	**CON 10**	Interests in asset managers
CON 5	Non-domestic assets	**CON 11**	Interests in other unconsolidated structured entities
CON 6	Loans collateralised by Immovable Properties (IPs)		

Number	Name	Number	Name
DRAT 1	Distribution matrix of original exposure by sector and country	**DRAT 13**	Distribution of loans and advances to non-financial corporations by NACE codes and country
DRAT 2	Distribution matrix of defaulted exposure by sector and country	**DRAT 14**	Distribution of loans and advances cumulative impairments by NACE codes and country
DRAT 3	Distribution matrix of observed new defaults by sector and country	**DRAT 15**	Distribution of liquid assets among currencies
DRAT 4	Distribution matrix of provision coverage ratio by sector and country	**DRAT 16**	Total inflows minus outflows by currencies (A - B)
DRAT 5	Distribution matrix of write-offs by sector and country	**DRAT 17**	Exposures by sector (all portfolios)
DRAT 6	Distribution matrix of RWA by sector and country of non-defaulted exposures	**DRAT 18**	Exposures by sector (trading book)
DRAT 7	Distribution matrix of own funds requirements for credit risk (as calculated for capital buffers) by country	**DRAT 19**	Top 10 counterparties classified as institutions

[6] According to Article 392 CRR (definition of a large exposure)

DRAT 8	Distribution of overall losses from property by country group	**DRAT 20**	Top 10 counterparties classified as unregulated financial entities
DRAT 9	Distribution of loss rates from property by country	**DRAT 21**	Top 10 counterparties classified as non-financial corporations
DRAT 10	Distribution of FINREP assets and off-balance-sheet items by country	**DRAT 22**	Top 10 counterparties classified as institutions by number of large exposures
DRAT 11	Distribution of FINREP default rates by assets and off-balance-sheet items and by country	**DRAT 23**	Top 10 counterparties classified as unregulated financial entities by number of large exposures
DRAT 12	Distribution of FINREP coverage ratios by assets and off-balance-sheet items and by country	**DRAT 24**	Top 10 counterparties classified as non-financial corporations by number of large exposures

I.5.2. Introduction

This set of indicators aims at analysing concentration risk. Concentration risk (CON) refers to the risk of a financial institution suffering heavy losses, which could eventually lead to insolvency due to the default of a single counterparty or a set of counterparties. Monitoring excessive concentration is a key aspect, as most of the recent banking crises have resulted exactly from this type of risk (although they were amplified by other factors).

Concentration risk is important at micro and macro level. While the focus on single counterparties is more relevant at a micro level, aggregated data can reveal how a financial system concentrates such risks. Monitoring the significance of exposures towards counterparties revealing high PDs could also be of interest.

Nevertheless, for a banking system as a whole, the analysis of concentration on correlated counterparties, such as country, sector or collateral type, is of higher importance, as it can be used both to detect concentration risk as such and to examine possible contagion effects through interconnectedness.

I.5.3. Description of the relevant indicators

The first group of indicators (CON 1 to CON 4) are focused on large exposures. An exposure is classified as 'large' if its value is equal to or exceeds 10% of the Tier 1 capital of the institutions[7]

The remaining exposures reported under large exposures reporting can be grouped into four categories: 1) exposures over EUR 300 million[8]; 2) the top 20 exposures when the reporting institution is using the IRB approach; 3) the top 10 exposures to institutions; and finally 4) the top 10 exposures to unregulated financial entities[9].

[7] For more details, see Article 392 of the CRR.

[8] In accordance with Article 9(g) of the Commission Implemented Regulation EU No 680/2014

[9] In accordance with Article 394 (1) and (2) of the CRR.

CON 1 covers total large exposures (original) as a share of total (original) exposures and, therefore, it is intended to be the main indicator, referring to the concentration towards a single counterparty. CONs 2 to 4 respectively cover the first, the fourth and the fifth category as described above.

While first group of indicators focused on large exposures, the second group of CONs 5 to 11 concern all exposures and are, therefore, intended to measure the concentration on counterparties, which can be correlated.

CON 5 measures the degree of internationalisation for a bank or a banking system. CONs 6 to 8 measure the exposures to residential and commercial real estate loans, which are traditionally one of the main sources of potential risks for banks.

CONs 9 to 11 measure the interests in three categories of entities (which are connected to the reporting institution) that may as well be a source of risk, namely: securitisation vehicles, asset managers and other structured entities. For these indicators, the underlying data is available only on a semi-annual frequency.

I.5.4. Description of the relevant Detailed Risk Analysis Tools

In the context of the DRAT for concentration risk, matrices demonstrate the distribution of assets and exposures or other dimensions by country, sector (according to COREP and NACE breakdowns), currency or asset class. Such indicators could also be used to identify areas of excessive concentration or, more generally, to visualise the interconnectedness between countries or sectors through a map. For that reason, these indicators have been chosen to be included in this section, even though some of them could have also fallen under the categories of asset quality, profitability or liquidity.

The country tables consist of individual EEA Member States, along with additional 16 countries against which EU banks have the highest exposures. The number 16 has been chosen as the gap between the 16th and the 17th country (respectively, South Africa and Chile) is wider than between other positions. In parallel, exposures corresponding to the 17th country onwards start to be less significant in quantitative terms and their inclusion in the tables may add little value to the overall analysis.

Regarding sectoral breakdown, it is necessary to signal that COREP sectors are different for SA and IRB exposure and, therefore, they need to be grouped in order to facilitate comparability (for the relevant methodological issues, please refer to section I.5.3 below). NACE breakdowns are based on the higher-class level of the standard (i.e. 19 sectors, identified by a single letter code). Otherwise, any further aggregation may have resulted in less relevant information.

Furthermore, DRATs 1, 7, 10, and 17 provide breakdowns of total exposures (or own funds requirements in the case of DRAT 7) by sector/instrument and/or country (the first two stem from COREP by exposure class, the other two from FINREP by sector and instrument).

DRATs 13 and 18 focus on two subsets of exposures – more particularly, loans to the non-financial sector and trading book. These indicators aim at monitoring, respectively, the so-called 'sectoral risk', and market risk/interconnectedness.

DRATs 2 to 5, DRATs 11 to 12 and DRAT 14 relate to defaults, losses and coverage ratios and, therefore, provide insight into from where problems may arise for a bank or a banking system. These are indicators related to asset quality and their concentration.

DRAT 6 shows the distribution or RWAs of non-defaulted exposures. Hence, it demonstrates the distribution of capital requirements and, compared with DRAT 1, it may be used to understand how risky each sector or country could be perceived by banks.

The reporting templates on IP losses are the basis for DRATs 8 and 9, which cover only EU countries. DRATs 15 and 16 refer to the currency concentration, thus focusing only on liquid assets for which data is available. Concretely, it should be noted that assets denominated in the bank's reporting currency are excluded. This implies that only the combination of banks with the same reporting currency will be considered significant for more details (see also Part II.5). Moreover, for the aggregates, reported currencies will not necessarily be the most significant ones, as a currency representing 5% only in one bank would be included, while, theoretically, another representing 4.9% in all other banks would be excluded. The final list of currencies to be displayed in that context can only be defined once sufficient back data is available and the currencies demonstrate their predominance.

Finally, DRAT 19 to DRAT 24 are derived from large exposures templates and they intend to rank the counterparty institutions by reporting institutions. These indicators determine those that are the most recurrent counterparties of EU banks, classified as institutions, unregulated financial entities and non-financial corporations.

I.5.5. Further methodological issues and potential ways to address them

For each large exposure, three different values are available: original exposure, exposure value before application of exemptions and Credit Risk Mitigation (CRM) (but after provisions), and exposure value after application of exemptions and CRM. Among them, the most suitable metric needs to be chosen and used for the computation of the relevant risk indicators.

Despite the fact that the second option seems the most suitable, as it is the value that qualifies an exposure to be flagged as 'large', it was decided to use the first option (original exposures). This is due to the fact that original exposures are collected in many templates and, therefore, when it comes to computing concentration ratios, it is easier to find a suitable denominator and comparative term. Indicators on the other two values could be added, provided that the denominator is consistent.

Additionally, all country breakdowns are subject to a threshold and thus reported only by institutions whose foreign exposures are at least 10% of the total. Effectively, that means all indicators based on these figures (CON 5 and DRATs 1 to 7 and 10 to 14) can be computed only for institutions with significant foreign exposures.

Alternatively, assuming that all the figures referring to institutions not reporting the geographical breakdown information are assigned to domestic totals, total exposures for COREP and total assets and off-balance-sheet items for FINREP could also be used. However, this approach has the disadvantage of potentially underestimating foreign exposures for those institutions. A similar approach could also be used to add data on own country when they are not reported for all indicators based on template FINREP 20.00, such as DRATs 9 to 13.

Finally, exposure classes in COREP are different in the SA and in the IRB approach. Therefore, to make them comparable, a mapping is proposed, as illustrated in Annex II of the Guide. This implies some degree of approximation, as definitions are not exactly the same, but the only alternative would be to have separate tables for SA and IRB exposures and such tables, each providing a partial picture, would be of limited use.

I.6 Solvency risk

I.6.1. List of risk indicators and relevant DRATs

Table 6: List of SVCs and relevant DRATs

Number	Name	Number	Name
SVC 1	Tier 1 capital ratio	**SVC 16**	IRB shortfall to total Tier 1 capital
SVC 2	Total capital ratio	**SVC 17**	Net DTA that rely on future profitability to total Tier 1 capital
SVC 3	CET 1 capital ratio	**SVC 18**	Adjustments to CET 1 due to prudential filters to total Tier 1 capital
SVC 4	Credit risk exposure amounts of total risk exposure amounts	**SVC 19**	Deductible goodwill and other intangible assets to total Tier 1 capital
SVC 5	SA risk-weighted exposure amounts of total credit risk exposure amounts	**SVC 20**	Defined benefit plan assets to total Tier 1 capital
SVC 6	Securitisation risk exposure amounts of total credit risk exposure amounts	**SVC 21**	Capital and share premium to total equity
SVC 7	IRB approach risk exposure amounts of total credit risk exposure amounts	**SVC 22**	Accumulated OCI to total equity
SVC 8	Market risk exposure of total risk exposure amounts	**SVC 23**	Retained earnings and reserves to total equity
SVC 9	Operational risk exposure of total risk exposure amounts	**SVC 24**	Treasury shares to total equity
SVC 10	Settlement risk exposure of total risk exposure amounts	**SVC 25**	Minority interests to total equity
SVC 11	Other risk exposure of total risk exposure amounts	**SVC 26**	Equity to total liabilities and equity
SVC 12	Leverage ratio (fully phased-in definition of Tier 1)	**SVC 27**	Tier 1 capital to 'total assets – intangible assets'
SVC 13	Leverage ratio (transitional definition of Tier 1)	**SVC 28**	Annual growth rate of RWAs
SVC 14	Regulatory own funds to accounting own funds	**SVC 29**	CET 1 ratio (fully phased-in definition)
SVC 15	Transitional adjustments due to grandfathered CET 1 Instruments to total Tier 1 capital	**SVC 30**	Total capital ratio (fully phased-in definition)

I.6.2. Introduction

Solvency risk can be understood as the risk of an institution lacking the ability to absorb losses or decrease in earnings. Hence, insolvent firms have persistently and disproportionately large liabilities compared to RWAs. As a result, banks are unable to borrow further funds so as to face unexpected loss events. Specific regulatory capital requirements and compulsory values for SVCs are the most traditional measures that supervisors have used to avert such bank failures.

Noticeably, some of the indicators included in this risk type are so crucial that they have been set as a legal requirement that institutions need to abide with.

I.6.3. Description of the relevant risk indicators

SVCs, such as SVCs 1 to 11 and SVCs 26 to 28 respectively, are employed for measuring solvency risk and are mainly concerned with the composition of an institution's risk profile, the compulsory capital requirements indicators, compliance level and the divergence of regulatory capital from accounting figures. They are all structured in such a way that would facilitate monitoring and assessment of regulatory capital-requirements compliance from period to period.

The rest of the SVCs can be broadly structured into four categories:

- SVCs 12 to 13 and SVCs 29 to 30 observe the mandatorily calculated regulatory leverage and own funds ratios, as prescribed by Regulation (EU) No 575/2013
- SVC 14 compares the published financial statements' own funds against supervisory capital. A large divergence between these ratio components signals low future loss-absorbing ability and an adversely high impact of prudential filters (see Article 32-35, Regulation (EU) No 575/2013);
- The ratios of SVCs 21 to 25 elaborate the composition of the core components of the accounting equity;
- The ratios of SVCs 15 to 20 decompose transitional or phase-in adjustments to regulatory own funds allowed by the competent national authorities, and are intended to measure solvency risk for the institution in the case that national discretions are lifted.
-

I.6.4. Further methodological issues and ways to address them

Ratios which decompose transitional or phase-in adjustments to regulatory own funds (SVCs 12, 13, and 15 to 20) have Tier 1 as a denominator, as a minimum Tier 1 ratio is prescribed by Article 92(1)(b) of Regulation (EU) No 575/2013 and it contains the largest amount of adjustments between the two options for a denominator (CET 1 or Tier 1). In addition, CET 1 and total capital ratio (SVCs 29 and 30) are computed with fully phased-in definitions.

I.7 Operational risk

I.7.1. List of risk indicators and relevant DRATs

Table 7: List of OPRs and relevant DRATs

Number	Name	Number	Name
OPR_1	Total Risk Exposure for Op Risk (% of Total Risk Exposure)	**OPR_6**	Internal Fraud Loss as percentage of Gross OpR Loss
OPR_2	OpR BIA Risk Exposure (% of Total Risk Exposure OpR)	**OPR_7**	External Fraud Loss as percentage of Gross OpR Loss
OPR_3	OpR STA/ASA Risk Exposure (% of Total Risk Exposure OpR)	**OPR_8**	Business Disruption and System Failures Loss as percentage of Gross OpR Loss
OPR_4	OpR AMA Risk Exposure (% of Total Risk Exposure OpR)	**OPR_9**	Total Risk Exposure for OpRisk compared to Total Risk Exposure for Credit Risk
OPR_5	OpR Loss as Percentage of Own Funds Requirements for OpR	**OPR_10**	Total Risk Exposure for Trading Risk compared to Total Risk Exposure for OpR
		OPR_11	Conduct risk as % of own funds requirements for OpR

I.7.2. Introduction

OpR can be described as the risk of loss resulting from inadequate or failed internal processes, systems and people intervention, or from external events.

A representative selection of different OpR types included in this context is:

- People: may include fraud, breaches of employment law, unauthorised activity, key person risk, inadequate training or supervision;
- Processes: failures in payment or settlement, deficient documentation, valuation or pricing errors, project management failures and internal or external reporting problems;
- Systems: typically, this would include system failures, errors in system development and implementation, and inadequate IT resources;
- External events: these would include, amongst others, crime, outsourcing risks, natural disasters, regulatory and political risks, as well as competition.

To that end, OpR usually reflects losses that are identified in a number of event types included in the new reporting framework, as follows:

1. Internal fraud: this category would include misappropriation of assets, tax evasion, and bribery;

2. External fraud: this would cover, for example, theft of information, hacking damage, third-party theft and forgery;

3. Employment practices and workplace safety: this would include, for example, discrimination, employee compensation, and worker health and safety;

4. Clients, products and business practices: this category would include market manipulation, antitrust and account churning;

5. Damage to physical assets: this would occur due to natural disasters, terrorism, vandalism, and so on;

6. Business disruption and system failures: software or hardware failures and disruption of services;

7. Execution, delivery and process management: data entry errors, accounting errors and failed reporting requirements.

Even though legal risk is included as the risk of changing legislation and arbitrary court decisions, it excludes strategic and reputational risks.

OpR, by its nature, is unavoidable and it is neither willingly incurred nor is revenue driven. Moreover, it is not diversifiable and thus it cannot be fully eliminated. However, it can be transferred (e.g. by insurance).

OpR is manageable to some extent by introducing proper controls that would keep relevant losses within the risk appetite levels defined by the board of a bank. Thus, OpR is ultimately all about the failure of controls.

I.7.3. Description of the relevant risk indicators

OpR requires a specific type of management, as well as data collection processes, to cover both the high frequency and low cost events but also the low frequency and high impact events throughout the institution.

The first group of indicators covers OPRs 1 to 4 and 9 and 10 fall in this group and they intend to **measure the relative importance of OpR exposures** and subtypes compared to other risk exposures (either the total, from other risk categories, or within the OpR category).

In general, low values are expected for these indicators compared to other risk classes, as OpR should not be one of the main risk categories in the institution's business model.

However, trends over time and spikes such as low frequency or high impact events, along with peer group analysis, could provide an indication of the overall quality of controls the institution has in place to manage this type of risk. Some of these indicators provide information on the size of the risk exposure for different OpR measurement approaches, such as OPRs 2, 3 and 4.

The second group of risk indicators provide insight into the loss size across different event types as well as overall. Higher proportions of an event type may indicate areas where controls need to improve or where remedial actions need to be put in place. These indicators attempt to provide an indication of the high or low impact of the OpR compared to the number of events that have occurred in the institution for a given period of time. Special attention should also be paid to those cases where a few events have a high impact in the institution, as these could cause a destabilising effect and are more difficult to control and manage.

Despite the increased number of risk indicators that can be computed across each event and business line combination, this study concentrates on the main types that can give a general flavour of what the level of OpR is in a particular institution.

I.7.4. Further methodological issues and ways to address them

A few methodological issues need to be considered, which mainly affect the availability of data for the calculation of the risk indicators.

Regarding the relevant indicator for years -3, -2 and -1, this is generally the net interest income plus the net non-interest income. The methodological issue is due to the accounting standard base on which this will be calculated (GAAP vs IFRS). Therefore, the use of different standards may affect the comparability of the final computed ratios.

Template C 06.00 (group solvency) is filled in by entities providing data on a consolidated basis and, therefore, this may impact OPR 5 and OPR 6;

Reporting obligations for templates C 17.00.a and C 17.00.b depend on the methodology the institution uses.

- BIA: Templates are not required when an entity reports OpR under the basic indicator approach.
- TSA/ASA: Institutions under these approaches are expected to report only rows 910, 920, 930, 940 and column 080 of template C 17.00.a, which are the total of business lines and total of event lines, if the total individual assets (FINREP) <1% total individual assets in the country. If it is higher than 1%, then they would report the full template.

Templates used for the computation of OpR indicators have different frequencies. For example, templates C 17.00.a and C 17.00.b are semi-annual, while the rest are quarterly, meaning that there will be two quarters where there will be no data available to compute risk indicators feeding from these templates.

I.8 Market risk

I.8.1. List of risk indicators and relevant DRATs

Table 8: List of MKRs and relevant DRATs

Number	Name	Number	Name
MKR 1	OTC trading derivatives to total trading derivatives	**MKR 8**	Share of risk exposure amounts of foreign exchange to risk exposure amounts
MKR 2	Commodities trading derivatives to total assets	**MKR 9**	Share of risk exposure amounts of commodities to risk exposure amounts
MKR 3	Commodities derivatives to total assets	**MKR 10**	Stress indicator
MKR 4	Total long positions in non-reporting currencies to total long positions	**MKR 11**	Total unsettled transactions to risk-weighted exposure amounts
MKR 5	Total short positions in non-reporting currencies to total short positions	**MKR 12**	Total unsettled transactions for more than 46 days to total unsettled transactions
MKR 6	Share of risk exposure amounts of traded debt instruments to risk exposure amounts	**MKR 13**	Proportion of derivatives and SFT to total risk-weighted exposure amounts
MKR 7	Share of risk exposure amounts of equity to risk exposure amounts	**MKR 14**	Total long and short positions on commodities to total exposures
		MKR 15	Share of risk exposure amounts of CIUs to risk exposure amounts

I.8.2. Introduction

Market risk can be defined as the risk of losses in on-balance-sheet – and, in rare cases, on off-balance-sheet – positions arising from adverse movements in market prices. From a prudential point of view, market risk stems from all the positions included in banks' trading book, as well as from commodity and foreign exchange risk positions in the banking book.

Furthermore, positions in the AFS portfolio and financial assets and liabilities designated at fair value may also bear some degree of market risk. Traditionally, trading book portfolios consist of liquid positions that are easy to trade or hedge.

However, recent developments in the banks' portfolios have led to an increase in illiquid positions not suited to the original market capital framework. Therefore, as market risk has a wider impact than only on liquid trading book positions, the need to have a more comprehensive view has increased.

I.8.3. Description of the relevant risk indicators

Overall, MKRs provide deeper insights into the role of various market risk portfolios and exposure types.

More particularly, these indicators can be structured into the following categories:

- MKR 6 to MKR 9, MKR 11, and MKR 13, which describe 'risk-weight exposure amount' participation by instrument type. High values on these indicators usually point to the instrument types that aggravate capital-adequacy compliance;
- MKR 4, MKR 5 and MKR 14, which decompose the long or short positions of the institution. Such analysis is especially valuable in cases where market conditions render the liquidation of buyers' positions more difficult than sellers' positions or vice versa;
- MKR 13, which explicate the marketability of trading book positions at the time of reporting;
- MKR 1 to 3, which demonstrate the trading activity of commodities or derivatives as reflected in the trading book or the balance sheet when carried out in a given period;
- MKR 10, which is specially targeted for institutions using internal models that measure how current value-at-risk compares to the stressed value-at-risk. MKR 8 measures FX-risk participation within the total market risk own funds requirements faced by an institution using the SA.

I.8.4. Further methodological issues and potential ways to address them

The application of additional market risk ratios, especially with regard to internal models, is vital to avert sudden and possible failures that could eventually cause losses. Therefore, geographical or currency analysis of certain instrument types can uncover major potential risks for the reporting institution. At the same time, the set of legally binding reporting templates is, by nature, limited and cannot always expose specific inefficiencies in the risk handling that concerns the trading portfolio.

On a more practical basis, after examining the list of risk indicators, supervisors should also try to determine any hidden market risk within the banking book and especially in relation to the movements of balances within the AFS portfolio, prudent valuation adjustments or credit value adjustments (CVA).

The 'arbitrage' of capital requirements, which refers to the exchange of market risk capital requirements for lower credit risk capital requirements, can only be avoided after both the banking book and the trading book have been evaluated simultaneously and over different reporting time points.

I.9 SME risk indicators

I.9.3. List of risk indicators and DRATs

Table 9: List of SME risk indicators and DRATs

Number	Name	Number	Name
SME 1	Share of SME exposures in total exposures	**SME_9**	Probability of default for SME exposures subject to SME Supporting Factor (IRB only)
SME 2	Share of SME exposures in exposures to the real economy (corporates, retail and secured by IP) for SA/IRB approach	**SME 10**	LGD for SME exposures (IRB only)
SME_3	Share of SME exposures subject to SME Supporting Factor in total exposures	**SME_11**	LGD for SME exposures subject to SME Supporting Factor (IRB only)
SME 4	% change (year-on-year) of SME exposures during the period	**SME 12**	Share of SME exposures in default in total SME exposures
SME_5	% (year on year) growth of SME exposures subject to SME Supporting Factor during the period	**SME 13**	% change (year-on-year) of defaulted SME exposures during the period
SME 6	Risk weighted ratio for SME exposures for SA/IRB approach	**SME 14**	Post-CRM SME exposure to original SME exposure
SME 7	Risk weight ratio for SME exposures subject to SME supporting factor for SA/IRB approach	**SME_15**	Post-CRM SME exposure subject to SME Supporting Factor to original exposure
SME 8	PD for SME exposures (IRB only)	**SME_16**	Increase in CET1 capital ratio with the application of SME supporting factor

I.9.4. Introduction

In accordance with Article 8(1)(f) of the Regulation (EU) No 1093/2010 on establishing a European Supervisory Authority, the EBA shall 'monitor and assess market developments in the area of its competence, including, where appropriate, trends in credit; in particular, to households and SMEs'. Therefore, it seems natural for the EBA to develop indicators with a view to monitor the SME lending trends in the EU on an ongoing basis.

I.9.5. Description of the relevant risk indicators

The purpose of SME monitoring is to keep track of lending trends to SMEs and their riskiness in the context of the banking sector.

As such, the following groups of indicators are proposed:

- SMEs 1, 2 and 4 refer to SME lending indicators, which provide information on the lending trends to SMEs and their importance in terms of SME exposures in the overall banking sector;
- SMEs 6 to 13 on SME riskiness indicators provide information about the asset quality and the riskiness of SME related exposures;
- SME 14 refers to the dependency on credit protection and provides information on the extent to which SME exposures are covered by credit protection;

More particularly, SME 1 covers the share of SME exposures in total exposures and thus gives broader information on the weight of SME exposures in total bank exposures. SME lending is based on the non-harmonised SME definitions used by each bank.

SME 2 reflects the share of SME exposures in exposures to the real economy (corporates, retail, and secured by IP) and allows the assessment of the relative importance of SME lending as compared to other lending to the private sector. ..

SME 4 monitors the annual growth of SME exposures during the period. This figure does not represent new business, merely growth in the exposure amount. This indicator offers information on the development (increases or decreases) in the volume of SME exposures, independent from their level.

SME 6 displays the risk weighted ratio for SME exposures. It gives information on the average level of credit risk carried by SME exposures, keeping in mind that the SME supporting factor has also been applied to some of these exposures. This indicator takes into account credit risk mitigation techniques with substitution effects, which means that some SME exposures may be reported as another exposure class for the purpose of risk weighting and computation of overall own funds requirements.

SME 7 reflects the risk weight ratio for SME exposures subject to the SME supporting factor. It gives information on the average level of credit risk carried by SMEs subject to supporting factor assets.

SME 8 monitors the PD for SME exposures. It offers information on the PD associated with SME exposures in the case of IRB banks. It should be noted that part of the information on expected and unexpected loss is captured by LGD.

SME 10 gives information on the LGD associated with SME exposures.

SME 12 monitors the share of SME exposures in default in total SME exposures. It gives information on the relative importance of defaulted SME exposures among SME exposures, overall and by country. This indicator may be compared with the same value for other classes or across banks, as

calculated in indicator AQT 11. It can also be computed for SME corporate, SME retail and SME secured by real estate.

SME 13 monitors the annual growth of defaulted SME exposures during the period. It gives information on the development (increases or decreases) of defaulted SME exposures, independent from their level.

SME 14 refers to the SME dependency on credit protection. It can be compared to the same values of all exposures as calculated in AQT 14. Only totals can be used due to the flow of amounts across exposure classes for reporting purposes, as based on CRM. This figure captures only credit protection that leads to the reduction in exposure value. CRM reduce the credit risk of an exposure or exposures via the substitution of exposures. It covers unfunded credit protection (guarantees, derivatives) and funded credit protection (e.g. financial collateral).

I.9.6. Further methodological issues and potential ways to address them

The CRR uses the term SMEs in two contexts. According to the first one, in order to be eligible for the retail exposure class, one of the conditions is that an exposure has to be an exposure to an SME (or one or more natural persons) in both the SA and the IRB approach, in accordance with Article 123 and Article 147 (CRR). The definition of SMEs is not specified for this purpose. However, the relevant reporting instructions[10] state that for the identification of SMEs for the purposes of the articles of the CRR (other than Article 501), institutions may apply their own definition of SMEs using the Commission Recommendation 2003/361/CE of 6 May 2003 only as guidance.

In the second context, CRD IV/CRR has introduced a deduction in the capital requirements for exposures to SME exposures through the application of an SME supporting factor equal to 0.7619. To be subject to the SME supporting factor, SMEs are identified using the Commission Recommendation 2003/361/EC of 6 May 2003, applying only the turnover criterion (turnover should not exceed EUR 50 million). In addition, the exposures should be included in 'retail', 'corporate' or 'secured by mortgages on IP exposure classes and the amount owed should not exceed EUR 1.5 million, in accordance with Article 501 of the CRR.

[10] The EBA Single Rulebook Q&A 2013_27

I.10 Sovereign risk indicators

I.10.1 List of risk indicators and DRATs

Table 10: List of Sovereign risk indicators and DRATs

Number	Name	Number	Name
SVR 1	'Percentage of exposure to Sovereign in financial assets held for trading book	**SVR_10**	Stage 2 Sovereign financial assets at amortised cost as a percentage of total 1
SVR 2	Percentage of exposure to Sovereign in non-trading financial assets mandatorily at fair value through profit and loss	**SVR_11**	Stage 3 Sovereign financial assets at amortised cost as a percentage of total
SVR_3	Percentage of exposure to Sovereign financial assets designated at fair value through profit or loss	**SVR_12**	Ratio of impairment and accumulated negative changes in fair value due to credit risk to gross carrying amount for sovereign exposures
SVR 4	Percentage of exposure to Sovereign financial assets at fair value through other comprehensive income	**SVR_13**	Share of exposures with a maturity < 1 year in total sovereign exposures
SVR_5	Percentage of exposure to Sovereign financial assets at amortised cost	**SVR_14**	Share of exposures with a maturity of 1 to 2 years in total sovereign exposures
SVR 6	Percentage of exposure to Sovereign non-trading financial assets measured at fair value to equity	**SVR_15**	Share of exposures with a maturity of 2 to 3 years in total sovereign exposures
SVR 7	Percentage of exposure to Sovereign Non-trading financial assets measured at cost-based method	**SVR_16**	Share of exposures with a maturity of 3 to 5 years in total sovereign exposures
SVR 8	'Percentage of exposure to Sovereign other Non-trading financial assets	**SVR_17**	Share of exposures with a maturity of 5 to 10 years in total sovereign exposures
SVT_9	Stage 1 Sovereign financial assets at amortised cost in as a percentage of total	**SVR_18**	Share of exposures with a maturity > 10 years in total sovereign exposures

I.10.2. Introduction

Following the introduction of the COREP 33 template EBA has introduced 18 new indicators that may be used to assess the Sovereign exposures and risks undertaken by the banks.

I.10.3 Description of the relevant risk indicators

The purpose of Sovereign monitoring is to keep track of exposures of banks to sovereign sectore and their riskiness in the context of the banking sector.

The indicators can be separated into three major categories:

1) SVR_01 – SVR_08 analyse the share of exposures to sovereign entities (i.e. Debt Securities and Loans and Advances to General Government) in respect to the total exposure to all counterparties. Each indicator represents a section of the book.

2) SVR_09 – SVR_12 analyse the stages of all Sovereign exposures as a percentage of the total.

3) SVR_13 – SVR_18 provide a breakdown of the maturity profile of sovereign exposures

Part II. Other methodological issues for the compilation of risk indicators

The second part of this Guide is devoted to relevant methodological issues that could affect the intrinsic analysis extracted from the different indicators or should at least be taken into consideration when using these for analytical purposes.

II.1 Scope of the data

When analysing risk indicators, it is important to be aware of three facts that might not be directly observed, but can severely impact computed indicators and the economic meaning from the values they assume: (i) the **valuation methods** according to which the information is collected, (ii) the changes in the **reporting sample** when the indicator refers to an aggregation of reporting institutions, and (iii) the **level of consolidation**.

Despite the fact that, at a first glance, these issues seem to be totally unrelated, they all have an important feature in common: they are usually hidden behind the data and are often not adequately explained.

II.1.1. Accounting standards

FINREP has been developed based on accounting standards in order to achieve reliable data by aligning supervisory reporting of financial information with accounting standards. In general, the financial institutions have to submit financial information in accordance with the accounting standards applied in their annual accounts (IFRS under Regulation (EC) No 1606/2002 or national GAAPs).

For financial information, the ITS on supervisory reporting includes reporting templates both for IFRS and for national GAAP. Specific national GAAP reporting templates harmonise the reporting of financial institutions under these accounting standards, while respecting the differences between national GAAPs and vis-à-vis IFRS.

The reporting in accordance with the applicable accounting standards means that, despite harmonised reporting formats and instructions, differences in the applicable accounting standards prevent full harmonisation of the data collected from financial institutions. These differences between national GAAPs have an ex-ante impact as they require that reporting requirements be designed to suit the specific features of the national GAAPs, and an ex-post effect regarding data availability and comparability between national GAAP data and with IFRS FINREP data. Where a national GAAP is defined as IFRS-related, the national GAAP reporting may provide information that is more comparable to IFRS than to other national GAAPs. Thus, an explicit understanding of the respective national GAAPs is necessary for analytical purposes.

Although the final aim of this manual is to define standard set of risk indicators, both for IFRS and for national GAAP, in some specific cases the risk indicators are only applicable for financial institutions applying IFRS. These risk indicators are highlighted in the respective tables.

In any case, differences in accounting standards shall be borne in mind when comparing risk indicators stemming from countries with different accounting standards or financial institutions of the same country applying different accounting standards.

II.1.2. Valuation methods

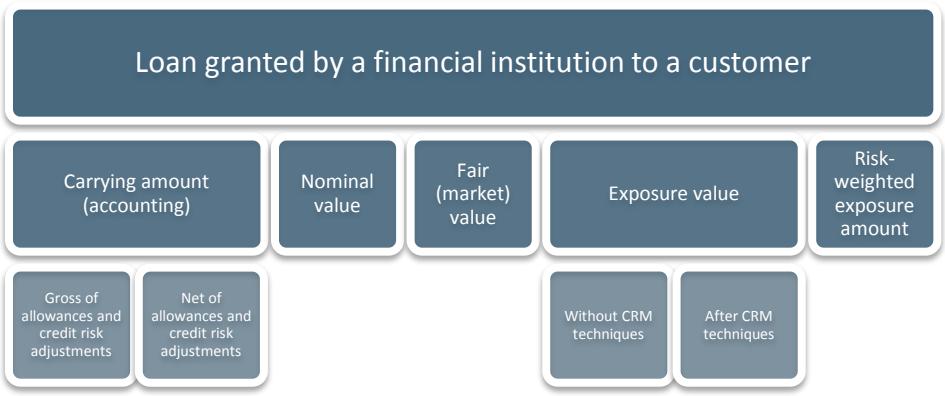
The supervisory data reported by financial institutions, can be calculated according to different methods. These different approaches could have an effect on the reported figures themselves. For example, a loan granted by a credit institution to a customer can be reported under the ITS on supervisory reporting, at a **nominal value**, amortised **cost** or **fair value,** then with or without allowances, provisions and credit risk adjustments, as a risk exposure amounts or as an exposure value for instance (see Table 10). Even with such a stylised approach and without entering further levels of granularity, it becomes apparent that there are **seven different methods of measuring the same loan**.

When the valuation method used for the collection of a given data point is not adequately expressed, there is a risk that the information could be misinterpreted by users, as they will not be able to understand how the reported amount is calculated and what this implies in terms of substance. Further to the above-mentioned loan example, even within the domain of accounting information, it is not the same to report a loan with or without allowances and provisions.

Moreover, in order to ensure an adequate level of quality, it is also required that components of an indicator include only granular data points using consistent valuation[11] methods. The use of more than one valuation method may significantly hamper the relevant indicator's ability to provide meaningful information. In other words, mixing cost-based and fair-value-based amounts in the context of the same building component for an indicator, e.g. numerator or denominator, may severely distort the content of this particular data point.

Table 11: Different methods of measuring the same loan

[11] The same is valid for accounting frameworks in the specific case of financial information, as the aggregation of information prepared under different accounting frameworks generates more noise than added value.



The indicators presented in this Guide will not be affected by limitations laid down in the previous paragraphs, as they always stem from a distinctive EU-wide harmonised reporting framework (FINREP and COREP templates), where valuation methods are clearly defined and used in a distinguished manner. This is certainly one of the benefits the implementation of the EBA ITS on supervisory reporting brings to the field of supervisory reporting.

In any case, such differences in valuation methods shall be borne in mind when comparing indicators stemming from different reporting frameworks – for example, carrying amounts in FINREP against exposure values in COREP, where underlying valuations are usually different.

II.1.3. Composition of the sample

The composition of the sample is particularly important when performing a time series analysis. In particular, as the indicators refer to an aggregation of several reporting institutions, it is especially important to keep track of all the possible changes occurred in the underlying data. This attention ensures that variations throughout different periods accurately reflect the evolution of the indicators and that they are not contaminated by changes such as institutions' mergers or acquisitions in the underlying reporting sample.

In an ideal world, the answer to such a change in data would be to adjust the indicators values to the new sample each time, by adding or removing the occurrence. Nonetheless, this option entails continuous work in changing the time series, which may, ultimately, end up hampering the overall quality of the underlying data. Furthermore, when the time series comprises a significant number of observations, the task becomes certainly burdensome. An intermediate solution is to consider two values for each observation: the first from the current period and one from the previous one. In this case, the volume of the information collected doubles, but, on the other hand, it is ensured that period-to-period variations reflect the actual evolution of this indicator.

A more pragmatic approach is to define strict criterion for the entry and exit of the reporting sample. In this way, every change in it is adequately documented and shared with information's users. In such cases, the quality of the information is not of the maximum possible level, but the

record of additions and removals in the sample serves as a warning tool when looking at the time evolution of a given indicator.

This is the solution implemented by the EBA to disseminate information on EU's largest banks, as established by Decision EBA/DC/130.[12] Article 3 of this Decision describes the entry and exit criteria for the sample, which have the clear objective of providing as much stability as possible to the sample of reporting institutions contributing to the computation of these risk indicators and DRATs. Institutions are required to leave the sample once the criteria set out in **Article 3 over 3 consecutive years** have not been fulfilled. The 3 consecutive year's condition exists to avoid those cases where an institution close to the entry threshold continuously enters and exits the sample. For the purpose of full transparency and accountability, the composition and evolution of the sample of reporting banks is published and periodically updated on the EBA website.[13]

II.1.4. Level of consolidation and reporting requirements

In most cases, the ITS on supervisory reporting requires reporting both on an individual entity level and on a consolidated level. Consequently, there are different levels of consolidation to be applied when it comes to the submission of the information. If not known by the analyst and especially when aggregating reporting institutions, these levels of consolidation may hinder the quality and accuracy of the analysis. The following paragraphs briefly describe these issues.

The scope of consolidation in prudential regulation (CRD IV/CRR) is not the same as in accounting (financial reporting). In broad terms, while the latter includes all entities, regardless of their activities, under the control of the parent entity, the provisions in CRD IV/CRR exclude three groups of entities from the scope of consolidation: (i) **insurance corporations and other financial institutions**; (ii) **non-financial corporations**; and (iii) **entities not material in size for the group as a whole**. While these three groups of institutions are not expected to be core activities of any reporting institution, sometimes they give rise to non-negligible differences between the values reported in the accounting and in the supervisory domain. Thus, the ITS on supervisory reporting requires use of the prudential scope of consolidation for financial information as well.

FINREP templates F 17.01, F 17.02 and F 17.03 provide an overview of the size of these differences. In these templates the amounts are reported according to the accounting scope of consolidation. Although most of these differences are not expected to be significant, there are a number of causes where it can significantly change the final figures.

Furthermore, the current structure of the EU banking system is one where there are numerous large cross-border banks with activities in many EU countries. In each country, these activities are usually organised with a parent and different subsidiaries, so there is a consolidated group in that country. Under the provisions of the ITS on supervisory reporting, with the notable exception of

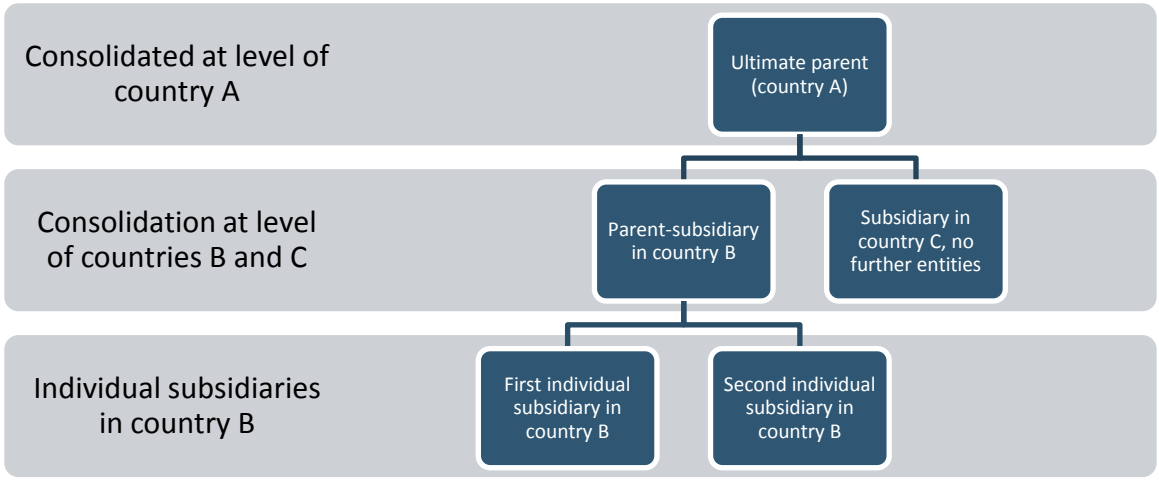
[12] Decision EBA/DC/2015/130

[13] List of reporting institutions to EBA

liquidity reporting,[14] not only the ultimate parent in the EU should submit consolidated information but also the intermediate parent the institution may have in any other EU country.

Therefore, when aggregating this information across countries, it may lead to double counting, as the same group (activities of the consolidated group in a given country) are reported twice: (i) **within the ultimate consolidated group**, and (ii) **within the consolidated group at country level**. The stylised example, in Table 11 below, aims at illustrating this point.

Table 12: Consolidation levels



From the above example, the individual subsidiaries in country B are considered twice at the consolidated level, as they are part of the consolidated group reported in country B (itself a sub-consolidated level) and also of the ultimate consolidated group located in country A.

When the information for countries A and B is aggregated for the EU, the EBA removes the double counting of the individual subsidiaries. In reality, the structure of most EU banks is far more complex than the one shown in Table 2, as there are many other layers and relationships across countries and, in some cases, more than one parent institution for a given country. Nonetheless, the example outlined above should raise awareness among users of supervisory data and the limitations this could bring to their analysis.

II.1.5. Data quality assurance procedures

Computing risk indicators requires a significant amount of good quality and reliable data. In this sense, conducting rigorous consistency and quality checks for all the building components of a risk indicator is of paramount importance. A failure to identify potential problems during the data collection phase may result in transmitting these errors to the individual risk indicators and thus hamper analysis, confusing or misleading potential users.

[14] According to the ITS on supervisory reporting, liquidity information shall only be submitted at the individual level and at the level of the ultimate parent institution in the EU.

In order to ensure the data quality, a well-established framework of rules is desirable. To that end, the EBA, in cooperation with the other competent authorities, has established a well-defined data quality framework in order to ensure that the reported data is of adequate quality in the context of the EBA's ITS on supervisory reporting and when issues are spotted, there is a clear follow-up process.

In brief, the ITS data quality assurance framework relies on a two-step process. In the first place, ITS data submissions have to conform to a set of validation rules. Usually, these are linear checks that ensure the consistency of the reported data. For example, a typical validation rule will check whether reported subtotals add up to the figure reported as the total for a particular economic concept. The failure to meet validation will either block the relevant data submission or trigger a warning message for the reporter. Most of these validation rules are embedded in the XBRL taxonomies, which are not necessarily mandatory for institutions reporting to national competent authorities (NCAs); however, they are mandatory for secondary reporting, i.e. for competent authorities (i.e. the ECB and NCAs not under the SSM) when reporting to the EBA.

In the second stage, a new set of tests are performed by the EBA competent authorities. In fact, the EBA – together with the competent authorities – is in charge of conducting completeness checks to ensure that the expected number of items has been submitted in a timely and complete manner, and other quality and plausibility checks to ensure that the reported items do not contain any outliers or implausible values. In the event that a discrepancy is identified, reporting institutions will be contacted and requested to review the values or justify them.

II.2 Negative values in numerators and denominators of ratios

From a mathematical perspective, the numerators and denominators of certain ratios are constructed in such a way that they can show both positive and negative values. This is particularly common for ratios that include net income items, which obviously are more prone to different business cycles and increased volatility. Therefore, the possible combinations in a ratio where positive or negative signs could get involved are illustrated as follows.

Table 13: Possible sign combinations in a ratio

Numerator	Denominator	Ratio
Positive	Positive	Positive
Positive	Negative	Negative
Negative	Positive	Negative
Negative	Negative	Positive

While the first three combinations do not pose any methodological issues, the fourth combination, i.e. both a negative numerator and denominator, will produce a positive indicator that could be potentially quite misleading (see Box 2 for a stylised, illustrative example).

Indeed, ignoring this issue could lead to seriously misleading results. For example, in those cases where the reporting institution is precisely performing worse (with both variables in the indicator taking negative values), the calculated value of the ratio would place it together with 'normal performers', i.e. those with positive values, potentially even amongst the best performers across the sample of institutions.

With the above in mind, three alternative actions can be considered:

- **Dropping out the reporting institutions for which both numerators and denominators are negative from computing ratios.** While this alternative would ensure that positive values of KRIs actually reflect positive performance of the underlying reporting institutions, this would hamper the analysis, as the sample would not contain all the reporting institutions, excluding, precisely, those that are probably in a weaker position and therefore deserving closer attention by microprudential and macroprudential supervisors. If these ratios are further aggregated by country, the effects of this choice would be amplified. In other words, **following this alternative would provide a partial and probably overly optimistic view**;

- **Compute the ratio by using absolute values**. This option would remove the impact that the signs of the numerator and denominator have on the signed value taken by the computed ratio. However, this is actually its main drawback, as the distinction between positive and negative values of the indicator is of the utmost relevance. The adoption of this alternative **would imply a relevant loss in the analytical value of the ratio itself, given that gains and losses would be treated equally**;

- **Artificially transforming the value of the ratios**. This solution would group those entities with a **negative numerator and denominator** together with those that only have one of them flagged as negative. The advantages of this approach are that the sample would remain the same and the users of the data would be assured that positive values certainly reflect positive performances. The only concern with the proposal is that it obliges one to adjust ex-post the values reported, a task which requires resources and manual intervention and may lead to man-made errors.

In summary, the **third option seems to be the most appropriate**. The first option, which is followed by the EBA, can also be pursued by allocating a -100% to the ratio or by setting the value of the ratio to be the minimum of the sample considered. These two solutions, though, imply that the amended data would not show any direct relationship with what the relevant institution has reported,[15] so they are less preferable in that sense.

[15] The allocation of the -100% or the minimum amount in the sample could seem arbitrary and may impair the analytical power of the indicator. In these cases, even small and minor negative amounts would give rise to classifying the reporting institution among the worst.

Box 2. An illustrative stylised example of the methodological concerns when numerators and denominators of a ratio take positive and negative values.

In order to illustrate the discussion in this section, it may be useful to look at a stylised example to better understand the effect that negative numerators and denominators in a ratio can have when analysing the information.

Let us suppose the following values of the numerators and denominators of a ratio (Figure 1) on a sample of reporting institutions. Green values show positive values for numerator and denominator, which would generate a positive ratio. In the case of red and orange values, the ratio would have a negative sign, as they have either the numerator or the denominator with negative sign. Finally, those items in blue would have a positive ratio from having a negative numerator and denominator. The values of these ratios are sorted in Figure 2.

Figure 1: Plotted values of numerators and denominators

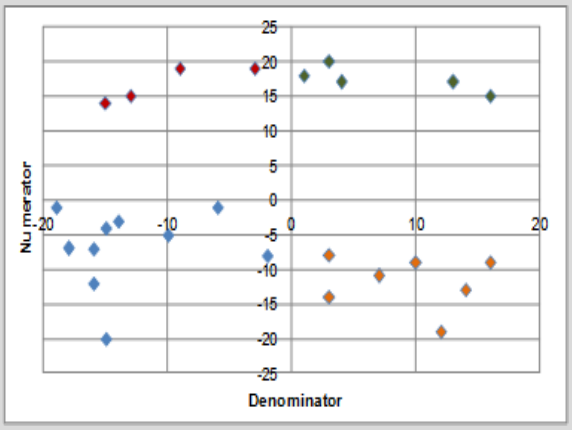
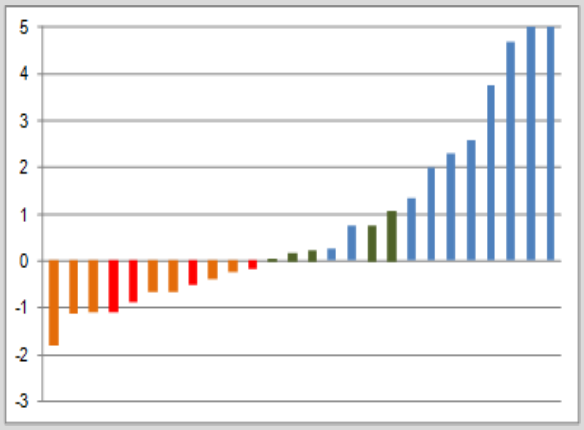


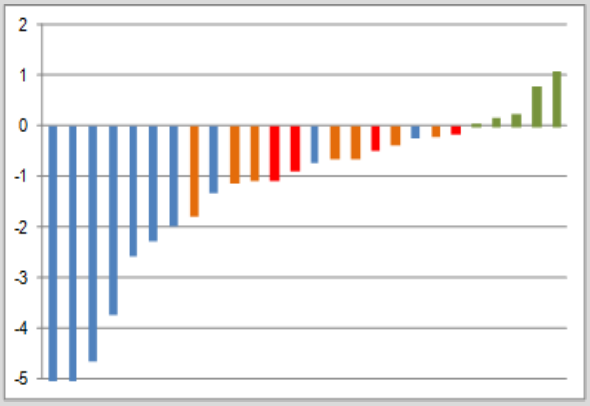
Figure 2: Sorted values of the resulted ratios



In this case, those data points with negative numerators and denominators are the ones placed in the top positions of the ratio. If we translate this situation to a ratio which, for example, has as numerators and denominators net gains or losses, these institutions would be perceived as the 'best performers', while the reality is that they are the 'worst performers'. Therefore, it is necessary to ex-post work on the calculated values of these ratios to avoid this kind of issue, as it may have negative consequences for our analysis.

The most suitable option would be to change the sign of those ratios with the negative numerator and denominator into negative, in order to not have positive ratios that could provide the wrong picture. If that is implemented in our stylised example, the results would be as in Figure 3.

Figure 3: Values of hypothetical ratios with artificial changes in the sign



For illustration purposes, Figures 4 and 5 depict how the different values of the risk indicators would look in this example if the alternatives of allocating the minimum value and -100% to those ratios with a negative numerator and denominator were adopted. As can be observed, such solutions would entail a significant loss of analytical power of the values reported.

Figure 4: Values of hypothetical ratios with allocation to the minimum value

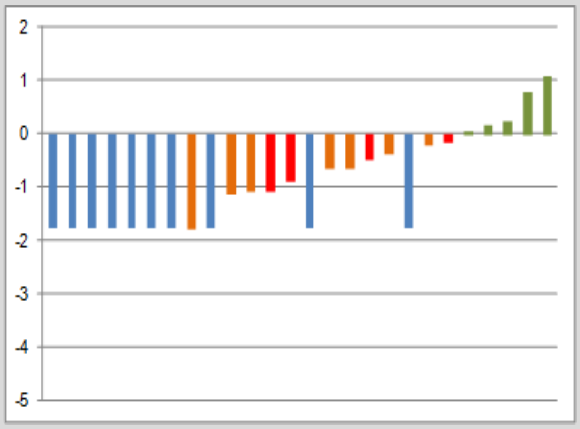
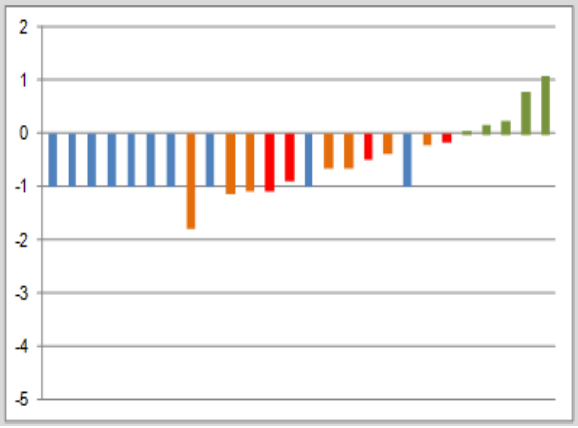


Figure 5: Values of hypothetical ratios with allocation to -100%



II.3 Using statistical measures (averages, percentiles, and standard deviations)

The indicators presented are commonly published and used in an aggregated form. In other words, they do not cover just one institution but several of them – for example, those used in the context of the EBA Risk Dashboard. However, different types of aggregation can be carried out, such as by country, by size or by nature of the underlying reporting institutions, and others. In all these cases, the analytical power of a given indicator is not fully applied if only one observation is used from the relevant sample, whether this is an average, median or a weighted average.

The simply use of averages may hide potential outliers. In particular, from a prudential point of view, the interest is not often on the average of the institutions included in the sample, but on the possible outliers which may exist. In a similar vein, simple averages do not take into account the relative importance of institutions; for instance, in the specific case of a sample composed of banks of different sizes, the smallest bank may have the same weight in the determination of the average than the largest bank in the sample. Thus, it is necessary to complement the value of the indicator with additional statistical measures that may provide additional information. The following paragraphs aim at describing, in brief, some of the most common statistical measures.

A first option is to use weighted averages. The use of weighted averages aims at considering the relative weight of each individual institution in the sample in the calculation of the value of a certain indicator. The relative weight is calculated by referencing an external variable (e.g. total assets), which is expected to provide a solid estimation of the weight of each institution in the sample. Therefore, with the use of weighted averages, larger institutions count more than smaller institutions and the final value of the indicator may have a bias towards this set of institutions, hiding those smaller institutions from view. This is illustrated in the theoretical example below, where larger institutions take the lowest values.

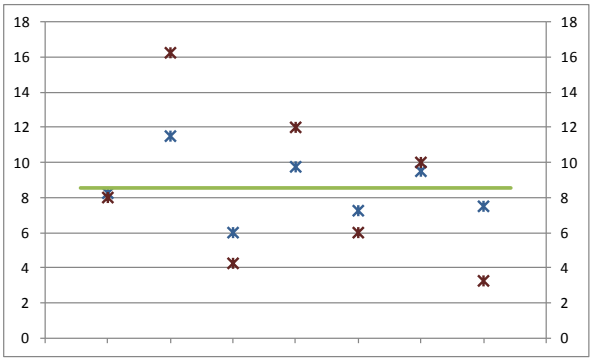
Table 134: Signs in the calculation of growth rates between two different values

Value of indicator	External variable
8.25	90
11.50	70
6	140
9.75	45
7.25	80
9.5	60
7.5	110
Simple average:	8.54
Weighted average:	8.07

Weighted averages are always used in the context of the EBA risk indicators' aggregates.

This analysis can be enriched by using dispersion measures. With regard to the dispersion of values of an indicator, as selected by each reporting institution in the sample, the most basic statistical measure used is the standard deviation - which measures the distance from the observation of a given institution to the average. **Low values** of the standard deviation point to a **concentration around the average**, whereas **high values** of the standard deviation indicate a **wide range** of values (see, for example, Chart 6 below, where the standard deviation of the red dots would be higher than that of the blue dotes, while both have the same average). In that sense, it must be noted that the standard deviation does not provide any further information on how the individual observations are placed in relation to the average, so that values above and below the average are treated the same.

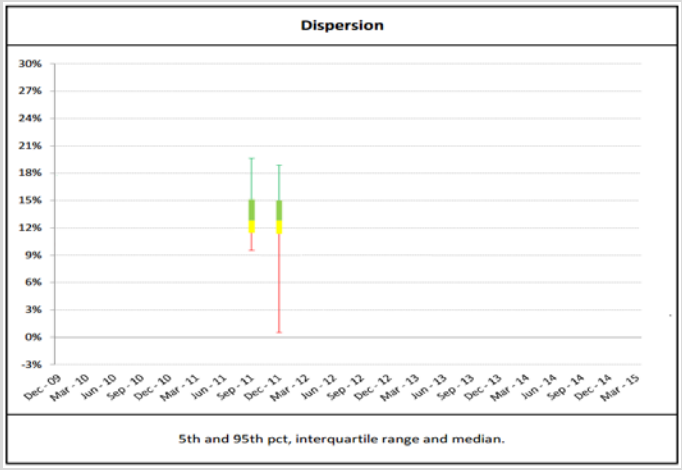
Figure 6: Relative positions of values in relation to the sample's standard deviation



To overcome this limitation, it is possible to use percentiles. This measure allows the users to better understand the range of values taken by the individual reporting institutions. The percentile X represents the value that takes the observation that represent up to X of the total sample. For example, the percentile 10 represents the value of the indicator taken by the individual observation that includes 10% of the sample. The most common percentiles used are the quartiles (25%, 50% and 75%). Maximum and minimum amounts are widely used as well. Applying percentiles helps the user to recognize the concentration of values taken by a given indicator and the potential existence of outliers. For example, if the third quartile is situated very far from the average, it may indicate that most of the values across the distribution for a particular indicator are above the average and that there are a reduced number of observations well below the average that determine the final value of the average.

Chart 7 depicts the quartiles of two series, and it can be observed how the second series has a wider interquartile range than the first.

Figure 7: Comparison of the interquartile ranges from two hypothetical samples



Source: The EBA risk dashboard

The 50% percentile, i.e. the median, represents the value that cuts the sample into two halves, one with values above the median and the second with values below. If we continue with our example in the previous paragraphs, the previous two series have an average of 8.54, whereas they have a median of 8.25 and 8 respectively. That broadly indicates that both series have more observations under the average than above the average, but the latter observations are more distant from the average value than the former.

Finally, in a different domain, a statistical measure that may be used for assessing concentration is the Herfindahl index. This index is primarily used to assess the competition and concentration in a given industry by looking at the relative importance of the firms involved. If 'S' represents the market share of each firm in the industry, expressed as a percentage, the Herfindahl index can be calculated as follows:

$$H = \sum_{i=1}^{N} S_i^2$$

Here, N is the number of firms in the industry. Increases in the Herfindahl index generally indicate a decrease in competition (increase in concentration), whereas decreases indicate a reduction in concentration (i.e. a competitive industry with no dominant players). When 'S' is expressed as a percentage (e.g. 0.1), the Herfindahl index ranges from 1/N to 1.

In order to transform the Herfindahl index to a range between [0,1], the normalised Herfindahl index (H^*) is introduced, which can be calculated as follows:

$$H^* = \frac{(H - 1/N)}{1 - 1/N}$$

Here, H is the Herfindahl index as calculated above. It is rather straightforward to extend the use of the Herfindahl index to other fields, especially to the area of concentration risk. For example, in

the case of exposures in different countries, the Herfindahl index can be used to assess whether the exposures of a certain institution are concentrated to a reduced number of countries or not. It can also provide interesting comparative information for those banks more active on a cross-national basis.

For example, let us assume the following exposures of three reporting institutions towards a small set of countries.

Table 14: Herfindahl indices

	Reporting institution X		**Reporting institution Y**		**Reporting institution Z**	
	Exposure	[0,1]	Exposure	[0,1]	Exposure	[0,1]
Country A	50	0.5	5	0.05	80	0.8
Country B	10	0.1	20	0.2	20	0.2
Country C	5	0.05		0		0
Country D	25	0.25	25	0.25		0
Country E		0	20	0.2		0
Country F	10	0.1	30	0.3		0
Total exposures	100	1	100	1	100	1
Normalised Herfindahl index		**0.202 (20.2%)**		**0.082 (8.2%)**		**0.616 (61.6%)**

The Herfindahl index of the third reporting institution is significantly higher than the other two, as it concentrates its activities in only two countries. Similarly, the second reporting institution has the lowest value of the index, as its exposures appear to be more diversified among the countries.

In addition to the measurement of concentration of exposures in certain countries, the Herfindahl index can be used in other areas within the ITS on supervisory reporting, such as concentration of exposures across exposure classes, sectors of the counterpart and currencies.

II.4 Reporting by currency in the ITS liquidity templates

The framework for the reporting of **liquidity templates** (LCR, NSFR) is defined in Article 415 of the CRR, Articles 15 and 16 of the ITS on supervisory reporting, and Annexes XII and XIII of the latter.

In accordance with Article 415(2) (a and b) of the Regulation (EU) No 575/2013 (CRR), an institution shall separately report items in Article 415(1) to the competent authorities when it has aggregate liabilities in a currency different from the reporting currency (under paragraph 1) amounting to or exceeding 5% of the institution's or the single liquidity subgroup's total liabilities or a significant branch in accordance with Article 51 of Directive 2013/36/EU in a host Member State. In other words, institutions shall report separately for all significant currencies. In practice, this implies that the reporting template must be filled separately for each significant currency.

However, the liquidity report misses some relevant pieces of information. For instance, what is missed in the current reporting requirements for liquidity is the reporting of positions in the reporting currency, which should be part of the requirements not only for the sake of completeness, but also for analytical reasons. Therefore, any analysis by currency of the liquidity risk of a given institution would miss precisely the most relevant currency: **the reporting currency**.

The only data available in the reporting currency already incorporates all other significant currencies. In fact, the reporting currency already incorporates all other significant currencies, which, in the case of large cross-border institutions, is expected to be important in absolute terms. Analogously, any analysis by currency that is based on aggregated data (for example, liquidity risks from USD positions by EU banks) will not be complete, as it would exclude those cases where the currency is a reporting currency of an institution that also reports other significant currencies.

The existence of reporting thresholds also hampers data analysis. Similarly to other parts of the ITS on supervisory reporting, where there are thresholds, the introduction of the **5% threshold in the definition of significant currencies** must be considered when carrying out any analysis of the data. Any analysis by currency shall be aware of the fact that when that currency is not significant for a number of banks, it is not reported. In other words, information on a given currency is only reported when it reaches the minimum threshold for it to be considered as significant.

This approach excludes positions of marginal importance, for the bank's balance sheet, but also has the potential to trigger adverse consequences. These risks are mainly related to the evolution of exchange rates, high risk of assets or liabilities held in that currency. To sum up, the reporting threshold prevents a full coverage of each currency to be reported, a fact that, in some extreme cases, may lead to the omission of some important facts (for example, many institutions with small but risky exposures towards a given currency).

II.5 The use of flow data in risk indicators – what is really meant?

The use of flows, instead of positions, may create challenges when calculating the risk indicators and in the subsequent analysis of the results. For many risk indicators, it is common that the numerator, the denominator or both express a concept that extends over a period of time (flow), rather than the static situation of an item at a point in time (stock). In such cases, and especially when the underlying data is submitted with a higher frequency than annually, the question that may arise is which period of time is this flow intended to cover. In other words, when an indicator is referring to flows over a period, it is not clear when that period starts and how the underlying data should be computed.

Financial indicators are especially affected by this time dimension. For instance, when computing the 'Return on Equity' (RoE), defined as the ratio between the net profit of the period and the equity

of the reporting institution, the net profit covers cumulative net profit during the financial year. This results in different calculation periods for each reference date according to the methodology used for its collection. In fact, this is particularly the case for financial reporting, whereas other prudential reporting often requires non-cumulative flows for each quarter of the calendar year.

For the calculation of such indicators EBA uses the extrapolation approach. This methodology has some drawbacks such as the assumption that the information behaves consistently and that it can be extrapolated for the whole year, and that negative values could potentially increase the forecast error in extrapolating flows based solely on one or two quarters. Nevertheless, this methodology seems to be the most appropriate in the field of supervisory reporting and returns the most coherent results for various analyses.

In order to replicate this approach, the amounts for each quarter are extrapolated on a year-to-date (YTD) basis, over a period covering 12 months. This means that, on an YTD basis, amounts for Q1 would be multiplied by four, the second quarter by two, and the third quarter by four thirds. The main drawback of this option, as mentioned, is that from a methodological standpoint, it assumes the information behaves consistently across all quarters of the year and that it can be extrapolated for the entire year. While this can be the case for the YTD data of the third quarter, which covers 9 of the 12 months of the year, this assumption becomes more dubious for the data in the first quarter, which only covers 3 months, and which may give an estimated value for the whole year that is quite far from the real observed one 9 months later. Furthermore, negative values (i.e. a net loss) could potentially increase the forecast error in extrapolating flows based on one or two quarters.

Box I – Other alternative approaches to calculate indicators using flow data

There are obviously other three alternatives to calculate indicators based on flow information. The next paragraphs describe other acceptable methodologies that can be adopted, when underlying information is reported on a quarterly basis.

1. **Only use the amounts of the quarter.** For this case, the flow information for quarterly reported data would cover 3 months, irrespective of whether it is the first, second, third or fourth quarter of the year. Despite the consistency this solution introduces in the indicators' compilation, as all the quarters would contain amounts purely generated during 3 months. One possible reason for this stems from the fact that some important charges in the profit or loss account (where all the items are reported as accumulated flows) are made in the last quarter of the year; therefore, under this approach, indicators for the fourth quarter would depart from the values reported in the previous quarters, showing a strong seasonality over the years. Calculating flow-based indicators for each quarter would be justified when analysis is focusing on the latest trends or on the activities during a quarter – for example, when analysing an individual bank's trading income or impairments.

2. Consider the last four quarters (moving year). In this case, the natural year is not followed and all the observations cover the period of the last 12 months. That would mean, for example, that for Q1, data from Q2, Q3 and Q4 of the previous year would also be considered. Such a solution ensures consistency across observations, as all of them would cover periods of the same length (12 months), and it would avoid the seasonality of the previous alternative. Nonetheless, although sound from a

methodological point of view, this option implies that the link between the natural and the accounting (which often coincides with the natural) year is broken, so it is not very widely used in the domain of supervisory statistics. This approach would be preferred for sector-wide computations, where it is important to have comparable data.

3. Compute the data on a year-to-date (YTD) basis. This is the solution adopted in the ITS on supervisory financial reporting (see Article 2(2)) and reinforced by Q&A 126 and 619, in which FINREP is concerned. In this case, data of the first quarter would cover 3 months, data of the second quarter 6 months, data of the third quarter 9 months and data of the fourth quarter 12 months. At the end of the natural year, in the period covering 12 months, the counter would start again and the first quarter would cover 3 months and so on. In spite of the inconsistency in the duration of the period covered by the flows, this alternative is widely used in supervisory reporting.

In the following, the example of the RoE demonstrates the key differences of these four alternatives.

Table 6: RoE ratio based on different flow measures

	Q1	Q2	Q3	Q4
Net profit for the period				
1. Extrapolation of YTD	Q1 x 4	(Q1 + Q2) x 2	(Q1 + Q2 + Q3) x 4/3	Q4 + Q3 + Q2 + Q1
2. Amounts generated in the quarter	Q1	Q2	Q3	Q4
3. Last four quarters (moving year)	Q1 + Q4t-1 + Q3t-1 + Q2t-1	Q2 + Q1 + Q4t-1 + Q3t-1	Q3 + Q2 + Q1 + Q4t-1	Q4 + Q3 + Q2 + Q1
4. YTD basis	Q1	Q2 + Q1	Q3 + Q2 + Q1	Q4 + Q3 + Q2 + Q1
Equity	As of 31 March	As of 30 June	As of 30 September	As of 31 December

Assuming a net profit in each quarter of 200, 150, 250 and 50 (and 200, 150 and 50 for the second, third and fourth quarters of the previous year), and a total equity of 1 000 constant during the year, the return of equity according to the four alternatives would take the following values.

Table 15: Numerical representation of table

	Q1	Q2	Q3	Q4
Net profit for the period				
1. Extrapolation of YTD	200 x 4 = 800	(200 + 150) x 2 = 700	(200 + 150 + 250) x 4/3 = 800	50 + 250 + 150 + 200 = 650
2. Amounts generated in the quarter	200	150	250	50
3. Last four quarters (moving year)	200 + 50 + 150 + 200 = 600	150 + 200 + 50 + 150 = 550	250 + 150 + 200 + 50 = 650	50 + 250 + 150 + 200 = 650

4. YTD basis	200	150 + 200 = 350	250 + 150 + 200 = 600	50 + 250 + 150 + 200 = 650
Equity	1 000	1 000	1 000	1 000
RoE				
1. Extrapolation of YTD	0.80	0.70	0.80	0.65
2. Amounts generated in the quarter	0.20	0.15	0.25	0.05
3. Last four quarters (moving year)	0.60	0.55	0.65	0.65
4. YTD basis	0.20	0.35	0.60	0.65

From this basic numerical example, it can be seen how the method considering only amounts generated in the quarter produces indicator values much lower than those generated by the other three methodologies, as the other approaches cover a period of 12 months. It is also worth noting how the moving year, the YTD basis and the extrapolation of YTD converge to the same value at the end of the fourth quarter, but following a different path in the previous quarters. While the calculation of the "last four quarters in a moving year" provides the most stable range of values, the incremental component embedded in the YTD basis is clearly seen, as is the highest volatility in the values taken when extrapolating the YTD data to the full natural year.

Finally, besides the need to annualise the flow data to estimate the numerator, one also needs to normalize the denominator. Due to their volatility, many financial indicators are also adjusted using an average value between two periods. This is the case for the RoE, where the denominator (Equity) should be calculated as an average between the last year-end period and the current quarter. For instance, to estimate the RoE for a second quarter the following formula applies:

$$(1) \qquad RoE_{Q2,Year_t} = \frac{(Profit\ or\ loss_{\ Q1,Year_t} + Profit\ or\ loss_{Q2,Year_t}) \times 2}{(Total\ equity_{Q4,Year_{t-1}} + Total\ equity_{Q2,Year_t})/2}$$

It is understood, that all methodologies have advantages and disadvantages in calculating the indicators. The decision of which methodology should be used therefore depends on the purpose of the analysis, and it should take into account which indicator is being considered. The stylised example used in this section has outlined how the choice between the four calculation methods can have an important impact on the values serving as input to the indicator under analysis; in a way, it shows that the analysis itself may change depending on which alternative is finally taken. The use of YTD data, also when annualised to the full year, is the most suitable in the field of supervisory reporting, and thus the **one used by the EBA when computing relevant risk indicators**.

II.6 The 'follow-the-money' approach

The understanding of firms' business models and the risk embedded is a key challenge for supervisory authorities[16]. A starting point is a detailed analysis of companies' financial statements and reports to obtain a deeper understanding of the drivers of revenues and trends that are developing in the firm. Also, to determine whether these patterns are consistent with the firm's stated risk appetite and are sustainable. This 'follow-the-money' approach enables supervisors to focus on the main businesses whose failure would cause problems for the firm; as compared to other business units whose failure could have no or little impact on the firm performance.

Nowadays, the most common practices focus their analysis in financial risks; however, this analysis can be extended to other possible causes of failure. All supervisory authorities focus on the main financial risks (such as credit, market, etc.) by improving their already existing models, but this in-depth analysis may lead to a lack of vision regarding the whole risk of the firm. On the other hand, supervisory authorities could have a clearer vision about the risk drivers embedded in the risk of the firm and could increase the effectiveness of their activity by directing their efforts towards the specific area whose failure might cause problems for the company. This 'follow-the-money' proposal starts from a very common financial formula – return on equity (RoE) – in order to understand the drivers of revenues and to determine where the relevant risks are.

The starting point to assess the firm's business model and the risk embedded in it is the RoE formula, which makes clear the main sources of capital yield:

$$\text{RoE} = NoP/Asset \times Asset/Equity \times EbT/NoP \times NP/EbT$$

Here

$NoP\ /\ Asset$ = Net operating profit/Total leverage ratio exposures =

= ***Net asset yield contribution***

$Asset/Equity$ = Total leverage ratio exposures/T1 capital =

= ***1/Leverage contribution***

EbT/NoP = Profit or loss before tax/Net operating profit =

= **Non-operating incomes or expenses contribution**

NP/EbT = Net profit/Profit or (-) loss before tax =

= Tax effect on the capital yield =

= **1 – Tax rate**

[16] See also: http://www.financialstabilityboard.org/publications/r_101101.pdf.

According to this formula, one can assume that the results of the bank's business model is based on internal factors that are managed by the firm, such as **asset** and financial structure, or on **external factors not managed** by the firm and which may depend on one-time factors that are unlikely to occur in the future, or contingent on factors such as **fiscal policy**. Obviously, the main part of the capital yield should be the asset yield contribution but, in financial intermediaries, leverage is often a key driver of capital yield.

This approach enables us to analyse the return on investment. More important, these indicators can be broken down in information available in the report and therefore combining different pieces of information to understand the main drivers of the business models risks. Before moving forward, it is worth recapping the abbreviations that will be used later in the discussion on the return on investment. Some of them have already been used for the analysis of RoE and are disclosed in Table 17 below.

Table 168: Building components of the RoE ratio

AdE	Administrative expenses	Loanb	Loan to banks
AdV	Added value = Operating income - Administrative cost (without staff expenses)	Loanp	Loan to private
BankB	Banking book	NetFop	Net financial other operations
Depb	Banking deposits	NetH	Net financial hedging
Depp	Private deposits	NetT	Net trading
EbT	Earnings before tax	NetTrP	Net trading profit
Equity	Own funds	NI	Net interest
FiA	Financial asset	NIF	Net interest and fee
FiAo	Financial other asset	NoP	Net operating profit
FiL	Financial liabilities	OpI	Operating income
InE	Interest expenses	OpP	Operating profit
InEb	Interest expense from bank	RWA	Risk-weighted asset
InEp	Interest expenses from private	RWAcr	Credit risk-weighted asset
InEs	Interest expenses from securities	RWAmr	Market risk-weighted asset
InIb	Interest income from banks	Sec	Securities
InIbb	Interest income from banking book	StaffE	Staff expenses
InIo	Interest income from other	TrB	Trading book
InIp	Interest income from private		

To that end, the firm's core business should be analysed using a step-by-step approach, taking the return on investment as the starting point.

First step:

$$RoI = OpP/Asset \times NoP/OpP$$

Here

$OpP\ /\ Asset$ = Asset performance

$NoP\ /\ OpP$ = Weight of risk

Second step:

$$OpP\ /\ Asset = OpI/Asset \times OpP/OpI$$

Here

$OpI\ /\ Asset$ = Banking activity performance

$OpP\ /\ OpI$ = Bank's efficiency level

Third step:

$$OpI/_{Asset} = \frac{NI}{FiA} \times \frac{FiA}{Asset} \times NIF/NI \times OpI/NIF$$

Here

NI/FiA = Banking activity

$FiA/Asset$ = Share of financial asset of total asset

NIF/NI = Component fee

OpI/NIF = Trading performance

The third step shows the contribution of different banking business activities: banking, services and trading. In this case, the banking activity is proxied by the formula:

$$NI\ /\ FiA = InI/FiA - (InE/FiL \times FiL/FiA)$$

It could be useful to further analyse how this margin is determined. Below there are some examples of how this stream of analysis can be pursued more in depth.

Income analysis: contribution of different portfolios to the interest income.

$$InI\ /\ FiA = (InIb/Loanb \times Loanb/FiA) + (InIp/Loanp \times Loanp/FiA) + (InIo/FiAo \times FiAo/FiA)$$

Funding analysis: the cost of different liabilities that are used for funding.

$$InE\ /\ FiL = (InEb/Depb \times Depb/FiL) + (InEp/Depp \times Depp/FiL) + (InEs/Sec \times Sec/FiL)$$

Trading performance analysis: the main drivers for the trading performance $(OpI|NIF)$ are:

$NetT/OpI$ = Contribution of trading activity

$NetH/OpI$ = Contribution of hedging activity

$NetFop/OpI$ = Contribution of financial operations other than trading and hedging

After analysing the main sources of income, the analysis may continue with the second driver of the asset performance: the efficiency of the bank. The starting formula, taken from step 2 above, is: OpP/OpI

The level of bank efficiency mainly depends on two factors:

Structural efficiency $AdE/Asset$

Staff efficiency $StaffE/AdE$

Usually, the expense for the staff is a key element of the bank's costs, so it could be useful to verify the level of staff efficiency in the different funding bank's activities and performance.

Funding activities:

Deposits $Depp/N° emp$

Securities $Sec/N° emp$

Fund management $FM/N° emp$

Performance:

Income $OpI/N° emp$

Cost $AdE/N° emp$

Value added $AdV/N° emp$

In order to verify the bank's productivity, there are two indicators that can be used:

Staff unit cost $StaffE/N° emp$

Profit per employee $OpP/N° emp$

Furthermore, for the bank's core business, a risk-adjusted return analysis should be performed. At this stage, it is considered that the banking book reflects the bank's core business. The starting point for this analysis would be:

$$InIbb/BanB = InIbb/RWAcr \times RWAcr/BanB$$

Here

$InIbb/RWAcr$ = Risk-adjusted return on asset

$RWAcr/BanB$ = Risk management effect

A similar analysis can be carried out on the trading book:

$$NetTrP/TrB = NetTrP/RWAm\,r \times RWAmr/TrB$$

Here

$NetTrP/RWAmr$ = Risk-adjusted return on asset

$RWAmr/TrB$ = Risk management effect

Last but not least, banking activities typically rely heavily on leverage, which may be risky if used at an extreme level. According to the Basel and European CRR/CRD IV frameworks, the level of a bank's own funds is related to the RWA (or risk exposure amounts as in CRR/CRD IV terminology), so it could be useful to verify how much of the leverage depends on the management effect.

$$Asset/Equity = Asset/RWA \times RWA/Equity$$

Here

$Asset/RWA$ = Risk management effect

$RWA/Equity$ = Leverage risk adjustments

To sum up, the analysis hereby presented is based on the profit and loss account of a given institution, and aims at determining the main drivers therein. Among others, these drivers can derive from the core activities of the institution (banking book) or from its trading activities (trading book). In parallel, this approach pays special attention to the efficiency and productivity of an institution, a domain usually scarcely assessed. Therefore, in order to carry out this analysis, several indicators (as set out in Table 18 below) must be compiled. Out of this set, the main indicators (the first layer) are included under the PFTs section (I.4 of this Guide).

Table 179: Building components of the 'follow-the-money' approach

Number	Formula	Name
PFT 21	*NP/Equity*	Return on equity
PFT 17	*NoP/Asset*	Return on investments
PFT 18	*Asset/Equity*	Leverage
PFT 19	*EbIT/NoP*	Non-operating earnings
PFT 20	*NP/EbIT*	Tax effect
	OpP/Asset	Operating profit to total asset
	NoP/OpP	Net operating profit as % of operating profit
	OpI/Asset	Operating income to total asset
	OpP/OpI	Operating profit as % of operating income
	NI/FiA	Net interest to financial asset

	FiA/Asset	Financial asset as % of total asset
	NIF/NI	Net interest and fee as % of net interest
	OpI/NIF	Operating income to net interest and fee
	InI/FiA	Interest income to financial asset
	InE/FiL	Interest expenses to financial liabilities
	FiL/FiA	Financial liabilities to financial asset
	INIb/Loanb	Interest income from credit institutions to credit institutions loan
	Loanb/FiA	Credit institutions loan as % of total financial asset
	InIp/Loanp	Interest income from corporate to corporate loan
	Loanp/FiA	Corporate loan as % of total financial asset
	InIo/FiAo	Interest income from other to other loan
	FiAo/FiA	Other financial asset as % of total financial asset
	InE/FiL	Interest expenses to financial liabilities
	InEb/Depb	Banking interest expenses to banking deposit
	Depb/FiL	Banking deposit as % of total financial asset
	InEp/Depp	Corporate interest expenses to corporate deposit
	Depp/FiL	Corporate deposit as % of total financial asset
	InEs/Sec	Securities' interest expenses
	Sec/FiL	Securities as % of total financial asset
	NetT/OpI	Net trading as % of operating income
	NetH/OpI	Net hedging as % of operating income
	NetFop/OpI	Net other financial operations as % of operating income
	AdE/Asset	Administrative expenses to total asset
PFT 1	*StaffE/AdE*	Staff expenses as % of total administrative expenses
	Depp/N° emp	Corporate deposit to number of employees
	Sec/N° emp	Securities to number of employees
	FM/N° emp	Fund management to number of employees
	OpI/N° emp	Operating income to number of employees
	AdE/N° emp	Administrative expenses to number of employees
	AdV/N° emp	Added value to number of employees
	StaffE/N° emp	Total staff expenses to number of employees

OpP/N° emp	Operating profit to number of employees
InIbb/BanB	Interest income from banking book to banking book
InIbb/RWAcr	Interest income from banking book to credit risk-weighted asset
RWAcr/BanB	Credit risk-weighted asset to banking book
NetTrP/TrB	Net trading profit to trading book
NetTrP/RWAmr	Net trading profit to market risk-weighted asset
RWAmr/TrB	Market risk-weighted asset
Asset/RWA	Total asset to risk-weighted asset
RWA/Equity	Risk-weighted asset to equity

II.7 Peer group analysis

In line with the discussion in previous sections II.1 and II.2, the risk indicators presented in this Guide may be used over an aggregation of reporting institutions. At this point, how reporting institutions are combined together becomes important and it is where the concept of the 'peer group' arises.

Peer group analysis (PGA) can be defined as the process of comparing an institution to its peers (peer group). A peer group is a set of entities that share **similar characteristics** on the basis of analytically relevant criteria. PGA has been used to compare the performance or positioning of an institution to its competitors, for investment selection, stock valuation, fraud detection, executive compensation, clustering analysis, and so on.

PGA can also be extended to assess how a particular strategy or change in market conditions might affect the position of an institution compared to its peers, which is known as peer group risk (PGR). Ultimately, this means introducing sensitivity analysis to PGA. In either PGA or PGR, the introduction of the temporal dimension adds more power and insight to the analysis.

The definition of 'peer group' depends on the purpose of the study, and will have an important impact on the analysis performed. Once the objective of the study is clear, a target set of dimensions can be chosen to slice and dice the data to select the peers, and the wide variety of risk indicators within each group can be used to compare a specific institution to the group or the group to population averages.

A wide variety of peer groups can be created by combining different data dimensions, and descriptive statistics can be calculated to examine the dispersion and concentration of institutions within the group. The creation of customised peer groups and PGA can be greatly facilitated by data available in a flexible IT infrastructure, one which could allow users to slice and dice data across several dimensions and automatically generate statistics and trend analysis. In this context, the facts (risk indicators) could potentially become dimensions, generally after a bucketing on the risk indicator has been performed. Though the main data source would be risk indicators generated from regulatory returns, the addition of external information, either available internally to Competent Authorities or from market sources, would only enrich the analysis and extracted insights.

There are several methodologies for choosing peers, some of which are:

1. **Data model:** this method compares the mean, median and variance (as well as potentially other statistical measures) of each variable for potential groups. The peer group's mean and median for the different risk indicators would ideally be close to the target institution's values and the variation close to zero;

2. **Cluster analysis:** it is a statistical technique that identifies entities sharing similar features in a multidimensional environment by minimising a measure of distance among the risk indicators evaluated;

3. **Threshold approach:** it uses thresholds on data to narrow the population and find a set of peers. Thresholds are usually selected arbitrarily and can consist of a set of rules rather than a single value point;

4. **User defined:** the user directly decides the peers to whom they will be compared.

The number of peers within a group required to provide a meaningful analysis varies from author to author, some stating that groups should be comprised of 10-12 members while others limiting the size to 10-30. Ultimately, the size of the group would depend on the objective of the PGA and the available dimensions in the dataset to generate groups of similar characteristics.

Once the groups have been defined, we can start comparing the different risk metrics within the group and across groups. It is common to use intragroup (e.g. top 5-10 average or best in class) or population averages to compare the different institutions and to look at the evolution of measures over time. Averages here may mean weighted averages, trimmed averages (where x% of the top and bottom observations have been removed) or a combination of both. By comparing the evolution of these indicators, it may be possible to identify outliers in the group, diverging/converging trends that can indicate changes in the risk profile of the entity within the group, and even transitions to other groups. All these signs are worthy of investigation.

Risk metrics or performance metrics would correspond to the list of risk indicators, calculated at the appropriate aggregation level determined by the dimensions used to generate the peer groups. Thus, for example, it is not the same to aggregate values at a country level as to aggregate the input values and then calculate the indicator, the latter being preferred to the former. When a risk indicator is used as a dimension, it generally loses its relevance as a risk measure.

Some useful dimensions that could be used to create peer groups are:

- **Asset size:** this variable has extensively been used to define the systemic importance of an institution and its impact on the local economy. Though not the only variable used, we could reuse here the readily available classifications of systemically important financial institutions or any other classification elaborated;

- **Business lines:** retail (deposit-taking) banks, commercial banks, and mortgage banks;

- **Type of ownership:** public-government controlled entities, privately owned banks, and bailed-out entities;

- **Country and currency dimensions**;

- **Portfolio:** residential Buy to let (BTL), Credit Risk Exposures, Standardised Approach (SA), Internal ratings-based (IRB), credit cards, car loans, loan and advances, debt securities, securitisations, and so on;

- **External ratings:** in this category, we can also consider the impact and probability risk ratings to be developed by the ECB in combination with traditional ratings from Standard & Poors, Fitch and Moody's;

- **Strategy:** although a more difficult topic to classify, institutions could be classified depending on their business strategy or business model. As this is generally focused on the asset side, attention should also be given to the liability side in terms of their funding strategies.

Clearly, this is not an exhaustive list, but it helps to understand the concept of a dimension.

An issue that one should be aware of is the level of aggregation at which the PGA is conducted. Analysis on an individual institutional level provides more granularities and a better understanding of the evolution and differences with peers, especially if the user has knowledge on the entities from some sort of supervisory engagement. However, this provides information on specific institutions and confidentiality limitations may apply. In these situations, aggregation of the data is required to ensure that individual information cannot be derived from the information available, and the outputs are suitable for external publication.

Although PGA is a useful tool that is widely used in business and finance, it is not free of risks and limitations that the user should be aware of:

1. Compare like with like: the main objective when defining peer groups is to ensure that participants in each group are approximately similar so that we can compare like with like. This may be a difficult task as peer selection may change depending on the dimensions or methodology used, and it is not always clear what is the right set of dimensions (and hierarchy) and some of these can be difficult to identify or measure. Because of the difficulty to identify or measure, strategies, business models or investment objectives are usually not taken into account when selecting groups, leading to poor peer selections;
2. Poor metric definitions: if the metrics are not well defined, there might be inconsistencies in the calculation and uncertainty from the analyst on how to interpret the data. As the new set of risk indicators is well defined based on the XBRL taxonomy, this risk is minimal in our context;
3. Annualising data: this may falsely represent performance, especially when institutions realise a one-time or seasonal source of income that will not reoccur over time;
4. Survivorship bias: this happens when institutions close their business or merge and, therefore, are no longer in the universe of entities. As the surviving institutions may present better performance results or be bigger in size, averages may be upwardly biased. The composition of the universe is also affected by institutions coming in and out of the reporting requirements as they fulfil or fail to fulfil the conditions to be in the sample;
5. Singular benchmark for decision-making: when PGA is used in decision-making, actions based on what peers have done rather than on an institution's own merits may lead to wrong decisions. In addition, this could lead to a bias for the status quo, as the entity may lean towards avoiding changes to stay similar to its peers. It is also important to understand the underlying reasons for the trends or performance changes we see in the PGA, and why they have been better or worse. Similar strategies in different institutions do not necessarily

produce the same outputs and it is important to understand the reasons why they worked or did not work before implementing them for another entity within the group. Furthermore, it is relevant to notice that data aggregation would make it more difficult to gain insights over the underlying reasons of an issue or the problem may pass unnoticed after the aggregation;

6. Materiality: it is difficult to estimate the threshold beyond which divergences from the institution's peers become an issue too big to ignore and below which they are movements from the normal course of business.

ANNEX I. List of Risk Indicators

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
Liquidity																					
LIQ_1	Core funding ratio (% of total liabilities) – 'Turner ratio'	Liabilities providing stable funding (A + B) / Total liabilities and own funds (C)	Quarterly	An alternative measure of stable sources of funding as a proportion of total liabilities and own funds	[0,1]	C 61.00	Total	(040-250)	(010-050)	C 61.00	Total	010-020	050	F 01.03		310	010				
LIQ_2	Short-term wholesale funding Ratio (% of items providing stable funding)	Short-term liabilities from customers that are not financial customers + Short-term liabilities from customers that are financial customers (A) / Total items providing stable funding (B + C)	Quarterly	Indicates institutions' relative reliance on short-term wholesale funding	[0,1]	C 61.00	Total	(070-200)	(010-040)	C 61.00	Total	(040-250)	(010-050)	C 61.00	Total	(010-020)	050				
LIQ_5	Withdrawable funding (% of total liabilities)	Withdrawable retail deposits + Withdrawable liabilities from customers that are not financial customers + Withdrawable liabilities from customers that are financial customers (A) / Total items providing stable funding (B + C)	Quarterly	Gives the proportion of institutions' liabilities that are sight deposits (i.e. of open maturity, that are readily withdrawable) or funding that will mature within 3 months	[0,1]	C 61.00	Total	(040-200)	010	C 61.00	Total	(040-250)	(010-050)	C 61.00	Total	(010-020)	050				
LIQ_6	Term funding (% of total liabilities)	Term retail deposits + Term liabilities from customers that are not financial customers + Term liabilities from customers that are financial customers (A) / Total items providing stable funding (B + C)	Quarterly	Gives the proportion of institutions' liabilities that are considered term funding of fixed maturity > 3 months.	[0,1]	C 61.00	Total	(040-200)	(020-050)	C 61.00	Total	(040-250)	(010-050)	C 61.00	Total	(010-020)	050				
LIQ_8	Repos funding Ratio (% of items providing stable funding)	Repurchase agreements held for trading (A) / Total items providing stable funding (B + C)	Quarterly	Indicates institutions' relative reliance on repos for funding	[0,1]	F 08.01		100, 150, 200, 250, 300, 350	010,034	C 61.00		(040-250)	(010-050)	C 61.00	Total	(010-020)	050				
LIQ_9	Funding via derivatives (% of total items providing stable funding)	Liabilities from derivative payable contracts (A) / Total items providing stable funding (B + C)	Quarterly	Indicates institutions' relative reliance on derivatives as a source of funding	[0,1]	C 61.00		240	(010-050)	C 61.00		(040-250)	(010-050)	C 61.00	Total	(010-020)	050				
LIQ_10	Firm specific currency concentration (% of total items providing stable funding)	Total items providing stable funding for currency X (A + B) / Total items providing stable funding (C + D)	Quarterly	Gives the concentrations of firm's liabilities in a particular currency, as a proportion of total liabilities	[0,1]	C 61.00.x	Currency X	(040-250)	(010-050)	C 61.00.w	Currency X	(010-020)	050	C 61.00		(040-250)	(010-050)	C 61.00	Total	(010-020)	050
LIQ_11	Cash and trading assets to total assets	Cash and financial assets held for trading (A) / Total assets (B)	Quarterly	A broad measure of liquid assets, as a proportion of total assets	[0,1]	F 01.01		010, 050, 091	010	F 01.01		380	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
LIQ_13	Financial assets held for trading to total assets	Financial assets held for trading (A) / Total assets (B)	Quarterly	Indicates the proportion of assets that are financial assets held for trading.	[0,1]	F 01.01		050, 091	010	F 01.01		380	010								
LIQ_14	Financial liabilities held for trading to total liabilities and equity	Financial liabilities held for trading (A) / Total liabilities and equity (B)	Quarterly	Indicates the proportion of liabilities that are financial liabilities held for trading.	[0,1]	F 01.02		010, 061	010	F 01.03		310	010								
LIQ_17	Liquidity coverage ratio (%)	Liquidity buffer (A) / Net liquidity outflow (B)		Indicates whether a bank has an adequate stock of unencumbered HQLA, that can be converted into cash at little or no loss of value in private markets, to meet its liquidity needs for a 30 calendar day liquidity stress scenario.		C 76.00		010	010	C 76.00		020	010								
FUNDING																					
FND_1	Asset encumbrance to total assets	Encumbered assets/total assets (A/B)	Quarterly	Percentage of encumbered assets to total assets	[0,1] (Normally, values over 30% could be considered high, but a reliable measure needs to be calibrated over time)	F 32.01		010	010	F 32.01		010	010, 060								
FND_2	Encumbrance of central bank eligible assets	Encumbered central bank eligible assets (A)/encumbered +unencumbered central bank eligible assets (B)	Quarterly	Encumbrance of central bank eligible assets	[0,1]	F 32.01		010	030	F 32.01		010	030, 080								
FND_3	Encumbrance of debt securities issued by general governments	Encumbered assets issued by general governments/encumbered + unencumbered assets issued by general government (A/A+B)	Quarterly	Encumbrance of government debt (own assets only)	[0,1]	F 32.01		070	010	F 32.01		070	060								
FND_4	Encumbrance of collateral received	Encumbered Collateral (A) /Encumbered + Unencumbered Collateral (B)	Quarterly	Encumbered collateral received as a proportion of the total collateral received and available for encumbrance	[0,1]	F 32.02		130	010	F 32.02		130	010, 040								
FND_5	Overcollateralisation	Encumbered assets/matching liabilities (A/B)	Quarterly	Overcollateralisation ratios. It may be split by source of encumbrance or by asset type	[0,1] Normally, 30% represented the 75th percentile	F 32.04		170	030	F 32.04		170	010								
FND_6	Contingent encumbrance	Additional amount of encumbered assets in the 30% decrease scenario (A)/encumbered assets (B)	Annual	Additional amount needed in case of a 30% decrease in value of encumbered assets	[0,1] Normally, 2% represented the 75th percentile	F 34.00		170	020	F 32.01		010	010								
FND_7	Encumbered assets at central bank	Central bank funding(A)/encumbered assets (B)	Semi-annual	Share of encumbered assets used in central bank funding operations	[0,1]	F 36.01.a		010	180	F 36.01.a		190	180								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
FND_8	% of total deposit covered by a Deposit Guarantee Scheme to total liabilities	Deposits covered by a Deposit Guarantee Scheme (A)/ Total items providing stable funding (B)	Quarterly	The share of guaranteed deposits in the total items providing stable funding	[0,1]	C 61.00		110	010-050	C 61.00	Total	040-250	010-050								
FND_9	Debt securities to total liabilities	Debt securities issued (A) / Total liabilities (B)	Quarterly	The share of debt securities in the funding mix (measured as a share of total liabilities)	[0,1]	F 01.02		050, 065, 090, 130, 143	010	F 01.02		300	010								
FND_10	Deposits from credit institutions to total liabilities	Deposits from credit institutions (A) / Total liabilities (B)	Quarterly	The share of deposits from credit institutions in the funding mix (measured as a share total liabilities)	[0,1]	F 08.01		160	010, 020, 030, 034, 035	F 01.02		300	010								
FND_11	Loans and advances (excl. Trading book) to total assets	Loans and advances excluding trading book (A) / Total assets (B)	Quarterly	The share of loans and advances in the total assets	[0,1]	F 01.01		099,130, 144,174, 178,183, 233,237	010	F 01.01		380	010								
FND_12	Debt-to-equity ratio	Total liabilities (A) / Total equity (B)	Quarterly	The multiple of liabilities to equity as an indication of a bank's leverage	[0,1]	F 01.02		300	010	F 01.03		300	010								
FND_13	Off-balance sheet items to total assets	Loan commitments, financial guarantees given and other commitments less provisions (A + C - B - D) / Total assets (E)	Quarterly	It measures the relevance of off-balance sheet items (as a share of total assets)	[0,1]	F 09.01		010, 090, 170	010	F 09.01		010, 090, 170	020	F 09.01.1		010, 090, 170	010, 020, 030, 100, 120	F 09.01.1		010, 090, 170	040, 050, 060, 110
FND_14	Annual growth rate of total assets	[[[Total assets (A)t / Total assets (A)t-12] -1] * 100]	Quarterly	It measures the annual growth rate of total assets		F 01.01		380	010												
FND_15	Annual growth rate of total loans and advances	[[[Total loans and advances (A)t / Total loans and advances (A)t-12] -1] * 100]	Quarterly	It measures the annual growth rate of total loans and advances		F 01.01		090, 095, 099, 130, 144, 174, 178, 183, 233, 237	010												
FND_16	Annual growth rate of total customer deposits	[[[Total deposits other than from credit institutions (A)t / Total deposits other than from credit institutions (A)t-12] -1] * 100]	Quarterly	It measures the annual growth rate of total customer deposits		F 08.01		110, 210, 260, 310	010, 020, 030, 034, 035												
FND_17	Loans and advances-to-deposits ratio	Total loans and advances (A) / Total deposits (B)	Quarterly	It gives an indication of the share of loans and advances which is funded by deposits	Greater or equal to 0	F 01.01		090, 095, 099, 130, 144, 174, 178, 183, 233, 237	010	F 08.01		110, 160, 210, 260, 310	010, 020, 030, 034, 035								
FND_18	Customer deposits to total liabilities	Total deposits other than from credit institutions (A) / Total liabilities (B)	Quarterly	The relevance of customer deposits in the funding mix (measured as a share total liabilities)	[0,1]	F 08.01		110, 210, 260, 310	010, 020, 030, 034, 035	F 01.02		300	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
FND_19	Proportion of short term liabilities with encumbered assets	Residual maturity of liabilities encumbered assets up to 1 month (A)/ Residual maturity of liabilities encumbered assets (B)	Quarterly	It measures how many of the encumbered assets are covering very short-term liabilities.	[0,1]	F 33.00		010	020-050	F 33.00		010	010-130								
FND_20	Proxy of secured funding	Carrying amount of selected financial liabilities (A)/ Total liabilities (B)	Quarterly	This proxy assumes that all assets encumbered are used for secured funding.	[0,1]	F 32.04		010	010	F 01.02		300	010								
FND_21	Central Bank Elegible Unencumbered Own Assets and collateral available for encumbrance to total liabilities	Fair value of central bank eligible collateral received and available for encumbrance (A + B) / Total liabilities (C)	Quarterly	The indicator discloses the collateral eligible for central banks that the institutions have available in case worsening market conditions impair their ability to get funding in the market	Greater or equal to 0	F 32.01		010	080	F 32.02		130, 240	060	F 01.02		300	010				
FND_22	Share of deposits in non-domestic markets	Deposits in non-domestic activities / Deposits in domestic and non-domestic activities (A/B+A)	Quarterly	The indicator measures how large the non-domestic depositors base of the reporting institution is.	[0,1]	F 20.02		040, 064, 080, 120, 142	020	F 20.02		040, 064, 080, 120, 142	010, 020								
FND_23	Share of financial liabilities in non-domestic markets	Financial liabilities in non-domestic activities / Financial liabilities in domestic and non-domestic activities (A/B+A)	Quarterly	The indicator measures how large the non-domestic liabilities base of the reporting institution is.	[0,1]	F 20.02		010, 061, 070, 110, 141	020	F 20.02		010, 061, 070, 110, 141	010, 020								
FND_24	Share of deposits of households and non-financial corporations	Deposits of households and non-financial corporations not held for trading (A) / Total deposits (B)	Quarterly	It measures the importance of deposits from households and non-financial corporations (understood to be stable customers) on the overall amount of deposits.	[0,1]	F 08.01		260, 310	020, 030, 035	F 08.01		050	010, 020, 030, 034, 035								
FND_25	Use of subordinated financial liabilities	Subordinated financial liabilities (A) / Total liabilities (B)	Quarterly	The indicator measures the importance of subordinated financial liabilities as a component of the total liabilities of the reporting institution.	[0,1]	F 08.02		030	010, 020, 030	F 01.02		300	010								
FND_26	Gains and losses of financial liabilities at fair value to their carrying amount	Gains or losses on financial liabilities held for trading by instrument + gains or losses on financial liabilities designated at fair value through profit or loss / Carrying amount of financial liabilities held for trading and designated at fair value through profit or loss ((A+B)/C)	Quarterly	It measures evolution during the period of fair value of the financial liabilities of the institution. This would indicate the price of funding compared to market expectations due to interest rates or due to own credit risk. Analysis should be combined with the evolution of market interest rates	Any	F 16.03		050, 060, 070, 080, 140, 150, 160, 170	010	F 16.05		040, 050, 060, 110, 120, 130	010	F 01.02		010, 061, 070	010				

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
FND_27	Average interest expense of debt securities issued	Interest expenses of debt securities issued (A - B) / Debt securities issued (C)	Quarterly	This indicator can be provided as a proxy of the cost of funding via debt securities for the reporting institution.		F 16.01		230	020	F 16.01		230	010	F 01.02		130, 143	010				
FND_28	Covered bonds to total liabilities	Covered bonds (A) / Total liabilities (B)	Quarterly	It quantifies the importance of this source of secured funding in relation to the financial liabilities of the institution.	[0,1]	F 08.01		390	010, 020, 030, 034, 035	F 01.02		300	010								
FND_29	Asset-backed securities to total liabilities	Asset-backed securities (A) / Total liabilities (B)	Quarterly	It quantifies the importance of this source of secured funding in relation to the financial liabilities of the institution.	[0,1]	F 08.01		380	010, 020, 030, 034, 035	F 01.02		300	010								
FND_30	Convertible compound financial instruments to total liabilities	Convertible compound financial instruments (A) / Total liabilities (B)	Quarterly	It quantifies the importance of this source of funding in relation to the financial liabilities of the institution.	[0,1]	F 08.01		420	010, 020, 030. 034. 035	F 01.02		300	010								
FND_31	Share of total liabilities in the accounting and regulatory scope of consolidation	Total liabilities under the accounting scope of consolidation (A) / Total liabilities (B)	Quarterly	The indicator compares the amount of total liabilities in both scopes of consolidation in order to provide a rough proxy of the funding from unconsolidated entities (insurers, among others) in the regulatory framework.	[0,1]	F 17.03		250	010	F 01.02		300	010								
FND_32	Loans and advances-to-deposits ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A + B) / Total deposits to non-financial corporations and households (C)	Quarterly	It considers only the loan granting and deposit taking activities of banks with the real economy (that is to say, households and non-financial corporations).	Greater or equal to 0	F 05.01		080	050, 060	F 04.01		170, 180	010	F 08.01		260, 310	010, 020, 030, 034, 035				
FND_33	Asset encumbrance ratio	Total encumbered assets and collateral / Total assets and collateral (A+B/C+D)	Quarterly	This is the ratio of the level of encumbrance (as included in the instructions) to the asset encumbrance reporting templates.	[0,1]	F 32.01		010	010	F 32.02		130	010	F 32.01		010	010, 060	F 32.02		130	010, 040

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
FND_34	Average interest expense of deposits	Interest expenses of deposits (A - B) / Deposits (C)	Quarterly	This indicator can be provided as a proxy of the cost of funding via deposits for the reporting institution.	[0,1]	F 16.01		160	020	F 16.01		160	010	F 01.02		120, 142	010	**FND_34**	Average interest expense of deposits	Interest expenses of deposits (A - B) / Deposits (C)	Quarterly
ASSET QUALITY																					
AQT_1	Non-performing debt instruments (loans and advances & debt securities) net of impairments to prudential own funds	"Non-performing debt instruments (loans and advances & debt securities) net of impairments / total own funds for solvency purposes ((A + B) / C) Please note: Data point B is reported as a negative figure. Therefore, to calculate the exposures net of impairments, it has to be added to Data Point A."	Quarterly	Capacity of own funds to absorb potential losses on NP assets	[0,1]	F 18.00		330	060	F 18.00		330	150	C 01.00		010	010				
AQT_2	Non-performing debt instruments (loans and advances & debt securities) net of impairments to Tier one capital	"Non-performing debt instruments (loans and advances & debt securities) net of impairments / Tier one capital solvency purposes ((A+B))/C)																			
Please note: Data point B is reported as a negative figure. Therefore, to calculate the exposures net of impairments, it has to be added to Data Point A."	Quarterly	Capacity of own funds (tier 1 component) to absorb potential losses on NP assets	[0,1]; should be greater to AQT_1	F 18.00		330	060	F 18.00		330	150	C 01.00		015	010						
AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)	Quarterly	Allows an overview of credit risk (arising from debt securities and loans and advances)	[0,1]	F 18.00		330	060	F 18.00		330	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_3.1.1	Non-performing debt instruments held for sale 1	Non-performing debt instruments held for sale (A) / Total gross debt instruments held for sale (B)	Quarterly	Allows an overview of credit risk (arising from debt instruments held for sale)	[0,1]	F 18.00		335	060	F 18.00		335	010								
AQT_3.1.2	Non-performing debt instruments (including held for sale)	Non-performing debt instruments incl held for sale (A) / Total gross debt instruments (B)	Quarterly	Allows an overview of credit risk (arising from all debt instruments)	[0,1]	F 18.00		330, 335	060	F 18.00		330, 335	010								
AQT_3.2	"Share of non-performing loans and advances																				
(NPL ratio)"	Non-performing loans and advances (A) / Total gross loans and advances (B)	Quarterly	Gives an overall view of the bank's asset quality.	[0,1]	F 18.00		070, 191, 221	060	F 18.00		070, 191, 221	010								
AQT_3.2.1	Share of non-performing loans and advances by counterparty sector - Central banks (NPL)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) : non-performing loans and advances [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		080, 192, 222	060	F 18.00		080, 192, 222	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_3.2.2	Share of non-performing loans and advances by counterparty sector - General governments (NPL)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) : non-performing loans and advances [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		090, 193, 223	060	F 18.00		090, 193, 223	010								
AQT_3.2.3	Share of non-performing loans and advances by counterparty sector - Credit institutions (NPL)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) : non-performing loans and advances [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		100, 194, 224	060	F 18.00		100, 194, 224	010								
AQT_3.2.4	Share of non-performing loans and advances by counterparty sector - Other financial corporations (NPL)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) : non-performing loans and advances [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		110, 195, 225	060	F 18.00		110, 195, 225	010								
AQT_3.2.5	Share of non-performing loans and advances by counterparty sector - Non-financial corporations (NPL)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) : non-performing loans and advances [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		120, 196, 226	060	F 18.00		120, 196, 226	010								
AQT_3.2.5.1	Share of non-performing loans and advances at cost or at amortised cost by counterparty sector - Small and Medium-sized Enterprises (SMEs) (NPL)	Non-performing loans and advances at cost or at amortised cost of which: Small and Medium-sized Enterprises (A) / Total gross loans and advances at cost or at amortised cost of which: Small and Medium-sized Enterprise (B)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		130	060	F 18.00		130	010								
AQT_3.2.5.2	Share of non-performing loans and advances at cost or at amortised cost by counterparty sector - Large corporations (NPL)	Non-performing loans and advances at cost or at amortised cost: Non-financial corporations (A) - Non-performing loans and advances at cost or at amortised cost: Small and Medium-sized Enterprises (B) / Total gross loans and advances at cost or at amortised cost: Non-financial corporations (C) - Total gross loans and advances at cost or at amortised cost: SMEs (D)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		120	060	F 18.00		130	060	F 18.00		120	010	F 18.00		130	010

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_3.2.6	Share of non-performing loans and advances by counterparty sector - Households (NPL)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) : non-performing loans and advances [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		150, 197, 227	060	F 18.00		150, 197, 227	010								
AQT_3.2.7	Ratio of non-performing loans and advances to NFCs & Households	Total gross non-performing loans and advances for NFCs & Households (A) / Total gross loans and advances for NFCs & Households (B)	Quarterly	Allows an overview of credit risk (arising from loans and advances of high risk sectors) for exposures	[0,1]	F 18.00		120, 150, 196, 197, 226, 227	060	F 18.00		120, 150, 196, 197, 226, 227	010								
AQT_3.3	Non-performing debt securities to total gross debt securities (NPDS ratio)	Non-performing debt securities [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration	[0,1]	F 18.00		010, 181, 211	060	F 18.00		010, 181, 211	010								
AQT_3.3.1	Share of non performing debt securities by counterparty sector - Central banks (NPDS)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations) : non-performing debt securities [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors))	[0,1]	F 18.00		020, 182, 212	060	F 18.00		020, 182, 212	010								
AQT_3.3.2	Share of non performing debt securities by counterparty sector - General governments (NPDS)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations) : non-performing debt securities [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		030, 183, 213	060	F 18.00		030, 183, 213	010								
AQT_3.3.3	Share of non performing debt securities by counterparty sector - Credit institutions (NPDS)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations) : non-performing debt securities [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		040, 184, 214	060	F 18.00		040, 184, 214	010								
AQT_3.3.4	Share of non performing debt securities by counterparty sector - Other financial corporations (NPDS)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations) : non-performing debt securities [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		050, 185, 215	060	F 18.00		050, 185, 215	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_3.3.5	Share of non performing debt securities by counterparty sector - Non-financial corporations (NPDS)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations) : non-performing debt securities [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		060, 186, 216	060	F 18.00		060, 186, 216	010								
AQT_4.1	Share of non performing debt instruments by counterparty sector - Central banks (NPE)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) : non-performing debt instruments [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		020, 080, 182, 192, 212, 222	060	F 18.00		020, 080, 182, 192, 212, 222	010								
AQT_4.2	Share of non performing debt instruments by counterparty sector - General governments (NPE)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) : non-performing debt instruments [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		030, 090, 183, 193, 213, 223	060	F 18.00		030, 090, 183, 193, 213, 223	010								
AQT_4.3	Share of non performing debt instruments by counterparty sector - Credit institutions (NPE)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) : non-performing debt instruments [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		040, 100, 184, 194, 214, 224	060	F 18.00		040, 100, 184, 194, 214, 224	010								
AQT_4.4	Share of non performing debt instruments by counterparty sector - Other financial corporations (NPE)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) : non-performing debt instruments [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		050, 110, 185, 195, 215, 225	060	F 18.00		050, 110, 185, 195, 215, 225	010								
AQT_4.5	Share of non performing debt instruments by counterparty sector - Non-financial corporations (NPE)	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) : non-performing debt instruments [A] / total gross carrying amounts [B]	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]	F 18.00		060, 120, 186, 196, 216, 226	060	F 18.00		060, 120, 186, 196, 216, 226	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_5.1	Share of non performing debt instruments (loans and advances & debt securities) by country (residency counterparty) - Central banks	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) and country/group of country : NPL&DS amount (A) / total gross carrying amount (B)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors) and countries (group of countries).	[0,1]	F 20.04		090, 150	025	F 20.04		090, 150	010								
AQT_5.2	Share of non performing debt instruments (loans and advances & debt securities) by country (residency counterparty) - General governments	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) and country/group of country : NPL&DS amount (A) / total gross carrying amount (B)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors) and countries (group of countries).	[0,1]	F 20.04		100, 160	025	F 20.04		100, 160	010								
AQT_5.3	Share of non performing instruments (loans and advances & debt securities) by country (residency counterparty) - Credit institutions	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) and country/group of country : NPL&DS amount (A) / total gross carrying amount (B)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors) and countries (group of countries).	[0,1]	F 20.04		110, 170	025	F 20.04		110, 170	010								
AQT_5.4	Share of non performing debt instruments (loans and advances & debt securities) by country (residency counterparty) - Other financial corporations	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) and country/group of country : NPL&DS amount (A) / total gross carrying amount (B)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors) and countries (group of countries).	[0,1]	F 20.04		120, 180	025	F 20.04		120, 180	010								
AQT_5.5	Share of non performing debt instruments (loans and advances & debt securities) by country (residency counterparty) - Non-financial corporations	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) and country/group of country : NPL&DS amount (A) / total gross carrying amount (B)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors) and countries (group of countries).	[0,1]	F 20.04		130, 190	025	F 20.04		130, 190	010								
AQT_5.6	Share of non performing debt instruments (loans and advances & debt securities) by country (residency counterparty) - Households	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) and country/group of country : NPL&DS amount (A) / total gross carrying amount (B)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors) and countries (group of countries).	[0,1]	F 20.04		220	025	F 20.04		220	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_6.2	Share of impaired assets that are past due by instrument type - Debt securities	For each type (debt securities, loans and advances) : amount of impaired assets that are past due (A + C) / total amount of impaired assets that are past due (B + D)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]; total amount of 2 ratios should be equal to 100%.	F 07.01		060	070, 080, 090	F 07.01		190	070, 080, 090	F 07.02		060	040, 050, 060	F 07.02		190	040, 050, 060
AQT_6.3	Share of impaired assets that are past due by instrument type - Loans and advances	For each type (debt securities, loans and advances) : amount of impaired assets that are past due (A + C) / total amount of impaired assets that are past due (B + D)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]; total amount of 2 ratios should be equal to 100%.	F 07.01		120	070, 080, 090	F 07.01		190	070, 080, 090	F 07.02		120	040, 050, 060	F 07.02		190	040, 050, 060
AQT_8.1	Share of impaired debt securities that are past due by sector - Central banks	For each sector (out of 5) : amount of impaired debt securities that are past due (A + C) / total amount of impaired debt securities that are past due (B + D)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]; total amount of 5 ratios should be equal to 100%.	F 07.01		070	070, 080, 090	F 07.01		060	070, 080, 090	F 07.02		070	040, 050, 060	F 07.02		060	040, 050, 060
AQT_8.2	Share of impaired debt securities that are past due by sector - General governments	For each sector (out of 5) : amount of impaired debt securities that are past due (A + C) / total amount of impaired debt securities that are past due (B + D)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]; total amount of 5 ratios should be equal to 100%.	F 07.01		080	070, 080, 090	F 07.01		060	070, 080, 090	F 07.02		080	040, 050, 060	F 07.02		060	040, 050, 060
AQT_8.3	Share of impaired debt securities that are past due by sector - Credit institutions	For each sector (out of 5) : amount of impaired debt securities that are past due (A + C) / total amount of impaired debt securities that are past due (B + D)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]; total amount of 5 ratios should be equal to 100%.	F 07.01		090	070, 080, 090	F 07.01		060	070, 080, 090	F 07.02		090	040, 050, 060	F 07.02		060	040, 050, 060
AQT_8.4	Share of impaired debt securities that are past due by sector - Other financial corporations	For each sector (out of 5) : amount of impaired debt securities that are past due (A + C) / total amount of impaired debt securities that are past due (B + D)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]; total amount of 5 ratios should be equal to 100%.	F 07.01		100	070, 080, 090	F 07.01		060	070, 080, 090	F 07.02		100	040, 050, 060	F 07.02		060	040, 050, 060
AQT_8.5	Share of impaired debt securities that are past due by sector - Non-financial corporations	For each sector (out of 5) : amount of impaired debt securities that are past due (A + C) / total amount of impaired debt securities that are past due (B + D)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]; total amount of 5 ratios should be equal to 100%.	F 07.01		110	070, 080, 090	F 07.01		060	070, 080, 090	F 07.02		110	040, 050, 060	F 07.02		060	040, 050, 060
AQT_9.1	Share of impaired loans and advances that are past due by sector - Central banks	For each sector (out of 5) : amount of impaired loans and advances that are past due (A + C) / total amount of impaired loans and advances that are past due (B + D)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]; total amount of 6 ratios should be equal to 100%.	F 07.01		130	070, 080, 090	F 07.01		120	070, 080, 090	F 07.02		130	040, 050, 060	F 07.02		120	040, 050, 060

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_9.2	Share of impaired loans and advances that are past due by sector - General governments	For each sector (out of 5) : amount of impaired loans and advances that are past due (A + C) / total amount of impaired loans and advances that are past due (B + D)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]; total amount of 6 ratios should be equal to 100%.	F 07.01		140	070, 080, 090	F 07.01		120	070, 080, 090	F 07.02		140	040, 050, 060	F 07.02		120	040, 050, 060
AQT_9.3	Share of impaired loans and advances that are past due by sector - Credit institutions	For each sector (out of 5) : amount of impaired loans and advances that are past due (A + C) / total amount of impaired loans and advances that are past due (B + D)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]; total amount of 6 ratios should be equal to 100%.	F 07.01		150	070, 080, 090	F 07.01		120	070, 080, 090	F 07.02		150	040, 050, 060	F 07.02		120	040, 050, 060
AQT_9.4	Share of impaired loans and advances that are past due by sector - Other financial corporations	For each sector (out of 5) : amount of impaired loans and advances that are past due (A + C) / total amount of impaired loans and advances that are past due (B + D)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]; total amount of 6 ratios should be equal to 100%.	F 07.01		160	070, 080, 090	F 07.01		120	070, 080, 090	F 07.02		160	040, 050, 060	F 07.02		120	040, 050, 060
AQT_9.5	Share of impaired loans and advances that are past due by sector - Non-financial corporations	For each sector (out of 5) : amount of impaired loans and advances that are past due (A + C) / total amount of impaired loans and advances that are past due (B + D)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]; total amount of 6 ratios should be equal to 100%.	F 07.01		170	070, 080, 090	F 07.01		120	070, 080, 090	F 07.02		170	040, 050, 060	F 07.02		120	040, 050, 060
AQT_9.6	Share of impaired loans and advances that are past due by sector - Households	For each sector (out of 5) : amount of impaired loans and advances that are past due (A + C) / total amount of impaired loans and advances that are past due (B + D)	Quarterly	Can help to detect high (or higher) risk concentration among categories (sectors)	[0,1]; total amount of 6 ratios should be equal to 100%.	F 07.01		180	070, 080, 090	F 07.01		120	070, 080, 090	F 07.02		180	040, 050, 060	F 07.02		120	040, 050, 060
AQT_10.1	Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures of debt instruments by country - Debt securities	For each type of asset (out of 2) and country/group of country : Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures (A) / gross carrying amount (B)	Quarterly	Gives information on the importance of impairment among countries (groups of countries).	[0,1]	F 20.04		080	031,-040	F 20.04		080	010								
AQT_10.2	Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures of debt instruments by country - Loans and advances	For each type of asset (out of 2) and country/group of country : Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures (A) / gross carrying amount (B)	Quarterly	Gives information on the importance of impairment among countries (groups of countries).	[0,1]	F 20.04		140	031,-040	F 20.04		140	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_11	Proportion of defaulted exposures	Formula given here is for total exposures : [Exposures in default SA [A] + exposures in default IRB [B]] / total original exposure value (SA+IRB) [C+D]	Quarterly	Shows the relative importance of defaullted exposures over the total original exposure value	% positive values (expected to stay within 'normal' ranges, for example +/- 5%, difficult to assess, must be evaluated on a class-by-class basis)	C 09.01		170	020	C 09.02		150	30	C 09.01		170	10	C 09.02		150	10
AQT_12	Value adjustments and provisions compared to original exposure	(Value adjustments and provisions (SA+IRB) [A+B]) / (original exposure (SA+IRB) [C+D])	Quarterly	Gives a broader information on the weight of total adjustments (not only provisions) among defaulted exposures	[0,1]	C 07.00	s001 (Total)	010	030	C 08.01	s001 (Total with own estimates of LGD and/or conversion factors), s002 (Total without own estimates of LGD or conversion factors)	010	290	C 07.00	s001 (Total)	010	010	C 08.01	s001 (Total with own estimates of LGD and/or conversion factors), s002 (Total without own estimates of LGD or conversion factors)	010	020
AQT_13	Risk Weight ratio (credit risk)	(RW exposure (SA+IRB) [A+B]) / (exposure value (SA+IRB) [C+D])	Quarterly	Gives information on the average level of credit risk carried by total assets (SA + IRB)	[0,1]. In some rare cases, depending on types of assets, RW ratio could be > to 100%.	C 07.00	s001	010	220	C 08.01	s001, s002	010	260	C 07.00	s001	010	200	C 08.01	s001, s002	010	110
AQT_14	Post-CRM exposure to original exposure	(exposure value (SA+IRB) [A+B]) / (original exposure (SA+IRB) [C+D])	Quarterly	Gives an overview of the share of post-CRM over total exposures (SA+IRB)	[0,1]	C 07.00	s001	010	200	C 08.01	s001, s002	010	110	C 07.00	s001	010	010	C 08.01	s001, s002	010	020
AQT_15	EL amount compared to original exposure	EL amount [A] / original exposure [B]	Quarterly	Gives information on the potential losses on assets; can be compared to actual losses / provisions, but only for IRB exposures	[0,1]	C 08.01	s001, s002	010	280	C 08.01	s001, s002	010	020								
AQT_16.1	Share of defaulted exposures by sector and country - General governments (Central, Regional and PSE), Central Banks, Multilateral Development Banks and International Organisations	For each geographical and counterparty breakdown : exposures in default (SA+IRB) [A+B] / Original exposure (SA+IRB) [C+D]	Quarterly	Allows comparisons between default levels of bank's assets according to economic sectors and countries of exposure	[0,1]	C 09.01		(010 - 050)	020	C 09.02		010	030	C 09.01		(010 - 050)	010	C 09.02		010	010

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_16.2	Share of defaulted exposures by sector and country - Institutions	For each geographical and counterparty breakdown : exposures in default (SA+IRB) [A +B] / Original exposure (SA+IRB) [C+D]	Quarterly	Allows comparisons between default levels of bank's assets according to economic sectors and countries of exposure	[0,1]	C 09.01		060	020	C 09.02		020	030	C 09.01		060	010	C 09.02		020	010
AQT_16.3	Share of defaulted exposures by sector and country - Corporates	For each geographical and counterparty breakdown : exposures in default (SA+IRB) [A +B] / Original exposure (SA+IRB) [C+D]	Quarterly	Allows comparisons between default levels of bank's assets according to economic sectors and countries of exposure	[0,1]	C 09.01		070	020	C 09.02		030	030	C 09.01		070	010	C 09.02		030	010
AQT_16.4	Share of defaulted exposures by sector and country - Retail	For each geographical and counterparty breakdown : exposures in default (SA+IRB) [A +B] / Original exposure (SA+IRB) [C+D]	Quarterly	Allows comparisons between default levels of bank's assets according to economic sectors and countries of exposure	[0,1]	C 09.01		080	020	C 09.02		060	030	C 09.01		080	010	C 09.02		060	010
AQT_17.1	Share of newly defaulted exposures (or increase of defaults for the period) by sector and country - General governments (Central, Regional and PSE), Central Banks, Multilateral Development Banks and International Organisations	[for total exposures] : observed new defaults for the period [SA+IRB] [A + B] / exposures in default at the beginning of period [SA+IRB] [(C + D) - (A + B)]	Quarterly	Gives information on the percentage (%) of observed new defaulted assets in terms of the total defaulted by sector and country; allows comparisons between counterparties and/or countries	[0,1]	C 09.01		(010 - 050)	040	C 09.02		010	040	C 09.01		(010 - 050)	020	C 09.02		010	030
AQT_17.2	Share of newly defaulted exposures (or increase of defaults for the period) by sector and country - Institutions	[for total exposures] : observed new defaults for the period [SA+IRB] [A + B] / exposures in default at the beginning of period [SA+IRB] [(C + D) - (A + B)]	Quarterly	Gives information on the percentage (%) of observed new defaulted assets in terms of the total defaulted by sector and country; allows comparisons between counterparties and/or countries	[0,1]	C 09.01		060	040	C 09.02		020	040	C 09.01		060	020	C 09.02		020	030
AQT_17.3	Share of newly defaulted exposures (or increase of defaults for the period) by sector and country - Corporates	[for total exposures] : observed new defaults for the period [SA+IRB] [A + B] / exposures in default at the beginning of period [SA+IRB] [(C + D) - (A + B)]	Quarterly	Gives information on the percentage (%) of observed new defaulted assets in terms of the total defaulted by sector and country; allows comparisons between counterparties and/or countries	[0,1]	C 09.01		070	040	C 09.02		030	040	C 09.01		070, 130	020	C 09.02		030	030

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_17.4	Share of newly defaulted exposures (or increase of defaults for the period) by sector and country - Retail	[for total exposures] : observed new defaults for the period [SA+IRB] [A + B] / exposures in default at the beginning of period [SA+IRB] [(C + D) - (A + B)]	Quarterly	Gives information on the percentage (%) of observed new defaulted assets in terms of the total defaulted by sector and country; allows comparisons between counterparties and/or countries	[0,1]	C 09.01		080	040	C 09.02		060	040	C 09.01		080	020	C 09.02		060	030
AQT_17.5	Share of newly defaulted exposures (or increase of defaults for the period) by sector and country - Equity	[for total exposures] : observed new defaults for the period [SA+IRB] [A + B] / exposures in default at the beginning of period [SA+IRB] [(C + D) - (A + B)]	Quarterly	Gives information on the percentage (%) of observed new defaulted assets in terms of the total defaulted by sector and country; allows comparisons between counterparties and/or countries	[0,1]	C 09.01		150	040	C 09.02		140	040	C 09.01		150	020	C 09.02		140	030
AQT_17.6	Share of newly defaulted exposures (or increase of defaults for the period) by sector and country - Other non-credit obligation assets	[for total exposures] : observed new defaults for the period [SA+IRB] [A + B] / exposures in default at the beginning of period [SA+IRB] [(C + D) - (A + B)]	Quarterly	Gives information on the percentage (%) of observed new defaulted assets in terms of the total defaulted by sector and country; allows comparisons between counterparties and/or countries	[0,1]	C 09.01		090, 110, 120, 130, 140, 160	040	C 09.02		For IRB	040	C 09.01		090, 110, 120, 130, 140, 160	020	C 09.02		For IRB	030
AQT_18	Share of resecuritisations	Re-securitisation exposures [SA+IRB] [A + B] / total securitised exposure value [SA+IRB] [C + D]	Quarterly	Share of resecuritisation exposures among securitisation exposures : gives an overview of the profile of securitisation exposures	[0,1]	C 12.00		020	190	C 13.00		020	170	C 12.00		010	190	C 13.00		010	170
AQT_19	Share of impaired and past due >90 days collateralised loans	Impaired and past due collateralised loans [A + B] / Collateralised loans [C]	Quarterly	Gives information on the quality of collateralised loans	[0,1]	F 07.01		270, 280	030, 060, 070, 080, 090	F 07.02		270, 280	030, 040, 050, 060	F 05.01		090, 100	010, 020,030, 040,050,060				
AQT_20	Quality of Off-Balance Sheet exposures (share of NP OBS exposures)	OBS NP exposures [A + B] / total OBS exposures [C + D]	Quarterly	Gives information on the quality of OBS exposures; completes data on BS exposures.	[0,1]	F 09.01		021, 101, 181	010	F 09.01.1		021, 101, 181	010, 020, 030, 100, 120	F 09.01		010, 090, 170	010	F 09.01.1		010, 090, 170	010, 020, 030, 100, 120
AQT_21	Net allowances for credit losses : debt securities and loans and advances	Net allowances for credit losses [closing balance - opening balance] [A - B] + [C - D] / Gross Carrying amounts [E + F + G + H + I]	Quarterly	Gives information on the development of allowances for credit losses depending on type of counterparty (closing balance - opening balance)	[0,1] (expected to stay within 'normal' ranges, for example +/- 10%)	F 12.00		330, 470, 500	070	F 12.00		330, 470, 500	010	F 12.01		520	100	F 12.01		520	010

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_22.1	Share of fair value level for assets - Level 1 (1)	[level of FV hierarchy for assets] [A] / [sum of levels 1 to 3 for assets] [B]	Quarterly	Gives information on the quality of own assets evaluation (and potential non-detected defaults/losses).	[0,1]; total amount of 3 ratios should be equal to 100%.	F 14.00		010, 056, 060, 101, 140	010	F 14.00		010, 056, 060, 101, 140	010, 020, 030								
AQT_22.2	Share of fair value level for assets - Level 2 (1)	[level of FV hierarchy for assets] [A] / [sum of levels 1 to 3 for assets] [B]	Quarterly	Gives information on the quality of own assets evaluation (and potential non-detected defaults/losses).	[0,1]; total amount of 3 ratios should be equal to 100%.	F 14.00		010, 056, 060, 101, 140	020	F 14.00		010, 056, 060, 101, 140	010, 020, 030								
AQT_22.3	Share of fair value level for assets - Leve; 3 (1)	[level of FV hierarchy for assets] [A] / [sum of levels 1 to 3 for assets] [B]	Quarterly	Gives information on the quality of own assets evaluation (and potential non-detected defaults/losses).	[0,1]; total amount of 3 ratios should be equal to 100%.	F 14.00		010, 056, 060, 101, 140	030	F 14.00		010, 056, 060, 101, 140	010, 020, 030								
AQT_23	Share of large exposures in default	Defaulted original exposures [A] / total large exposures (original exposures) [B]	Quarterly	Gives information on the quality of large exposures; can be compared to total exposures	% positive values (expected to stay within 'normal' ranges)	C 28.00		Sum of counterp arties (not fixed rows)	050	C 28.00		Sum of counterp arties (not fixed rows)	040								
AQT_24.1	Ratio of forborne assets by country - Debt securities	For each type of asset (out of 2) and country/group of country : Forborne assets [A] / Gross carrying amount [B]	Quarterly	Allows a broader overview on asset quality (forbearance) depending on country.	[0,1]	F 20.04		080	022	F 20.04		080	010								
AQT_24.2	Ratio of forborne assets by country - Loans and advances	For each type of asset (out of 2) and country/group of country : Forborne assets [A] / Gross carrying amount [B]	Quarterly	Allows a broader overview on asset quality (forbearance) depending on country.	[0,1]	F 20.04		140	022	F 20.04		140	010								
AQT_25	Past due (>90 days) but not impaired loans and advances to total loans and advances	Past due loans and advances > 90 days but not impaired (A + C) / Total loans and advances (B)	Quarterly	Ratio of loans and advances subject to impairment which are more than 90 days past due, but not impaired, to total loans and advances	[0,1]	F 07.01		120	030, 060	F 01.01		144, 174, 178, 183, 233, 237	010	F 07.02		120	030				

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_26	Impaired and past due > 90 days loans and advances to total loans and advances	Impaired and past due loans and advances (A+B) / Total loans and advances (C)	Quarterly	Gives a broader view, close to the non-performing concept, on the quality of loans.	[0,1]	F 07.01		120	030, 060, 070, 080, 090	F 07.02		120	030, 040, 050, 060	F 01.01		144, 174, 178, 183, 233, 237	010				
AQT_27	Change in allowances by type of instrument : loans and advances	Allowances on loans and advances for the period (A-B) + (C-D) / Allowances on loans and advances for the last period (Q-4 if calculated from year to year - sliding-)	Quarterly	Gives information on the development of allowances on loans and advances	% positive, null or negative values (expected to stay within 'normal' ranges, for example +/- 10%)	F 12.00		400, 490, 520	070	F 12.00		400, 490, 520	010	F 12.01		080, 250, 430	100	F 12.01		080, 250, 430	010
AQT_28	Past due (>90 days) but not impaired debt instruments (loans and advances & debt securities) to total debt instruments (loans and advances & debt securities)	Past due debt instruments (loans and advances & debt securities) > 90 days but not impaired (A + C) / Total debt instruments (loans and advances debt securities) (B)	Quarterly	Ratio of loans and advances & debt securities subject to impairmant which are more than 90 days past due, but not impaired, to total loans and advances & debt securities	[0,1]	F 07.01		060, 120	030, 060	F 01.01		143, 144, 173, 174, 177, 178, 182, 183, 232, 233, 236, 237	010	F 07.02		060, 120	030				
AQT_31	Impaired financial assets to total assets	Impaired financial assets (A + C) / Total assets (B)	Quarterly	Indicates the weight of impaired financial assets within total assets.	[0,1]	F 07.01		190	070, 080, 090	F 01.01		380	010	F 07.02		190	040, 050, 060				
AQT_32	Impaired debt instruments to total debt instruments subject to impairment (1)	Impaired debt instruments (A + C) / Total debt instruments subject to impairment (B)	Quarterly	Indicates the weight of impaired debt instruments within total debt instruments subject to impairment.	[0,1]	F 07.01		190	070, 080, 090	F 01.01		141, 171, 175, 181, 231, 234	010	F 07.02		190	040, 050, 060				
AQT_34	Impairments on financial assets to total operating income	Impairments or reversals of impairments on financial assets not measured at fair value through profit or loss (A) / Total net operating income (B)	Quarterly	Shows the proportion of operating income that has been 'devoted' to cover net impairments for the current period.	% positive, null or negative values expected (both numerator and denominator could be positive or negative). "Normal values" expected within 0-100% range.	F 02.00		460	010	F 02.00		355	010								
AQT_35	Annual growth rate of impairments on financial assets	[[[Impairments or reversals of impairments on financial assets not measured at fair value through profit or loss (A)q / Impairments or reversals of impairments on financial assets not measured at fair value through profit	Quarterly	Shows the growth rate of impairments on financial assets since the 4 past quarters.	% positive, null or negative values expected (both numerator and denominator could be positive or negative)	F 02.00		460	010												

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
		or loss (A)q-4] -1] * 100]																			
AQT_36	Annual growth rate of past due (>90 days) loans and debt instruments and total gross impaired loans and debt instruments	[[[Past due > 90 days loans and debt instruments and total gross impaired loans and debt instruments (A + B)q / Past due > 90 days loans and debt instruments and total gross impaired loans and debt instruments (A + B)q-4] -1] * 100]	Quarterly	Shows the growth rate of past due and impaired assets since the 4 past quarters.	% positive, null or negative values expected	F 07.01		060, 120	030, 060, 070, 080, 090	F 07.020		060, 120	030, 040, 050, 060								
AQT_37	Forborne non-performing exposures to total forborne exposures	Gross carrying amount of non-performing exposures with forbearance measures (A) / Gross carrying amount of exposures with forbearance measures (B)	Quarterly	Allows disclosure of information on the quality of forborne exposures.	[0,1]	F 19.00		330	060	F 19.00		330	010								
AQT_38.1	Share of non-financial corporations on total forborne exposures	Gross carrying amount of exposures with forbearance measures, non-financial corporations (A) / Gross carrying amount of exposures with forbearance measures (B)	Quarterly	This indicator gives the weight of non-financial corporations in the total forborne loans (Forbearance is expected to happen more often with non-financial corporations and households as counterparties).	[0,1]	F 19.00		060, 120, 186, 196, 216, 226	010	F 19.00		330	010								
AQT_38.2	Share of households on total forborne exposures.	Gross carrying amount of exposures with forbeareance measures, households / Gross carrying amount of exposures with forbearance measures (A/B)	Quarterly	This indicator gives the weight of households in the total forborne loans (Forbearance is expected to happen more often with non-financial corporations and households as counterparties).	[0,1]	F 19.00		150, 197, 227	010	F 19.00		330	010								
AQT_39	Proportion of performing forborne exposures under probation	Gross carrying amount of performing forborne exposures (A) / Gross carrying amount of exposures with forbearance measures (B)	Quarterly	Shows the proportion of exposures which are expected to leave the forborne category in the short-term.	[0,1].	F 19.00		330	050	F 19.00		330	010								
AQT_40	Coverage ratio for performing debt instruments (loans and advances & debt securities)	Accumulated impairment [performing exposures] (A) / Gross carrying amount [performing exposures] (B)	Quarterly	For those unimpaired assets, it shows the amount of impairment available to cover unexpected credit events.	[0,1]	F 18.00		330	140	F 18.00		330	020								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_41.1	Coverage ratio of non-performing debt instruments (loans and advances & debt securities)	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing debt instruments (A) / Total gross non-performing debt instruments (B)	Quarterly	Indicates the level of coverage for non-performing debt instruments by accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		330	150	F 18.00		330	060								
AQT_41.1.1	Coverage ratio of non-performing debt instruments (loans and advances & debt securities) - Central banks	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations) : Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing debt instruments (A) / Total gross non-performing debt instruments (B)	Quarterly	Indicates the level of coverage for non-performing debt instruments by accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		020, 080, 182, 192, 212, 222	150	F 18.00		020, 080, 182, 192, 212, 222	060								
AQT_41.1.2	Coverage ratio of non-performing debt instruments (loans and advances & debt securities) - General governments	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations) : Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing debt instruments (A) / Total gross non-performing debt instruments (B)	Quarterly	Indicates the level of coverage for non-performing debt instruments by accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		030, 090, 183, 193, 213, 223	150	F 18.00		030, 090, 183, 193, 213, 223	060								
AQT_41.1.3	Coverage ratio of non-performing debt instruments (loans and advances & debt securities) - Credit institutions	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations) : Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing debt instruments (A) / Total gross non-performing debt instruments (B)	Quarterly	Indicates the level of coverage for non-performing debt instruments by accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		040, 100, 184, 194, 214, 224	150	F 18.00		040, 100, 184, 194, 214, 224	060								
AQT_41.1.4	Coverage ratio of non-performing debt instruments (loans and advances & debt securities) - Other financial corporations	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations): Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing debt instruments (A) / Total gross non-performing debt instruments (B)	Quarterly	Indicates the level of coverage for non-performing debt instruments by accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		050, 110, 185, 195, 215, 225	150	F 18.00		050, 110, 185, 195, 215, 225	060								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_41.1.5	Coverage ratio of non-performing debt instruments (loans and advances & debt securities) - Non-financial corporations	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations): Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing debt instruments (A) / Total gross non-performing debt instruments (B)	Quarterly	Indicates the level of coverage for non-performing debt instruments by accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		060, 120, 186, 196, 216, 226	150	F 18.00		060, 120, 186, 196, 216, 226	060								
AQT_41.2	Coverage ratio of non-performing loans and advances	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	Quarterly	Indicates the level of coverage for non-performing loans and advances accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		070, 191, 221	150	F 18.00		070, 191, 221	060								
AQT_41.2.1	Coverage ratio of non-performing loans and advances - Central banks	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households): Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	Quarterly	Indicates the level of coverage for non-performing loans and advances accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		080, 192, 222	150	F 18.00		080, 192, 222	060								
AQT_41.2.2	Coverage ratio of non-performing loans and advances - General governments	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households): Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	Quarterly	Indicates the level of coverage for non-performing loans and advances accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		090, 193, 223	150	F 18.00		090, 193, 223	060								
AQT_41.2.3	Coverage ratio of non-performing loans and advances - Credit institutions	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) : Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans	Quarterly	Indicates the level of coverage for non-performing loans and advances accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		100, 194, 224	150	F 18.00		100, 194, 224	060								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
		and advances (A) / Total gross non-performing loans and advances (B)																			
AQT_41.2.4	Coverage ratio of non-performing loans and advances - Other financial corporations	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) : Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	Quarterly	Indicates the level of coverage for non-performing loans and advances accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		110, 195, 225	150	F 18.00		110, 195, 225	060								
AQT_41.2.5	Coverage ratio of non-performing loans and advances - Non-financial corporations	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) : Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	Quarterly	Indicates the level of coverage for non-performing loans and advances accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		120, 196, 226	150	F 18.00		120, 196, 226	060								
AQT_41.2.6	Coverage ratio of non-performing debt instruments - Households	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations, households) : Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	Quarterly	Indicates the level of coverage for non-performing loans and advances accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		150, 197, 227	150	F 18.00		150, 197, 227	060								
AQT_41.2.7	Coverage ratio for non-performing debt instruments held for sale 1	Accumulated impairment, accumulated negative changes in fair value due to credit risk on non-performing debt instruments held for sale (A) / Total gross non-performing debt instruments held for sale (B)	Quarterly	Indicates the level of coverage for non-performing debt instruments held for sale by accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		335	150	F 18.00		335	060								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_41.2.8	Coverage ratio for all non-performing debt instruments including held for sale	Accumulated impairment, accumulated negative changes in fair value due to credit risk on all non-performing debt instruments (A) / Total gross non-performing debt instruments (B)	Quarterly	Indicates the level of coverage for all non-performing debt instruments by accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		330, 335	150	F 18.00		330, 335	060								
AQT_41.3	Coverage ratio of non-performing debt securities	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing debt securities (A) / Total gross non-performing debt securities (B)	Quarterly	Indicates the level of coverage for non-performing debt securities by accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		010, 181, 211	150	F 18.00		010, 181, 211	060								
AQT_41.3.1	Coverage ratio of non-performing debt securities - Central banks	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations): Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing debt securities (A) / Total gross non-performing debt securities (B)	Quarterly	Indicates the level of coverage for non-performing debt securities by accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		020, 182, 212	150	F 18.00		020, 182, 212	060								
AQT_41.3.2	Coverage ratio of non-performing debt securities - General governments	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations): Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing debt securities (A) / Total gross non-performing debt securities (B)	Quarterly	Indicates the level of coverage for non-performing debt securities by accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		030, 183, 213	150	F 18.00		030, 183, 213	060								
AQT_41.3.3	Coverage ratio of non-performing debt securities - Credit institutions	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations): Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing debt securities (A) / Total gross non-performing debt securities (B)	Quarterly	Indicates the level of coverage for non-performing debt securities by accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		040, 184, 214	150	F 18.00		040, 184, 214	060								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_41.3.4	Coverage ratio of non-performing debt securities - Other financial corporations	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations): Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing debt securities (A) / Total gross non-performing debt securities (B)	Quarterly	Indicates the level of coverage for non-performing debt securities by accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		050, 185, 215	150	F 18.00		050, 185, 215	060								
AQT_41.3.5	Coverage ratio of non-performing debt securities - Non-financial corporations	For each sector (Central banks, general government, credit institutions, other financial corporations, non-financial corporations): Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing debt securities (A) / Total gross non-performing debt securities (B)	Quarterly	Indicates the level of coverage for non-performing debt securities by accumulated impairment or accumulated negative changes in fair value due to credit risk	[0,1]	F 18.00		060, 186, 216	150	F 18.00		060, 186, 216	060								
AQT_42.1	Forbearance ratio (gross amount) (FBE)	Exposures with forbearance measures for debt instruments [A] / total instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		010, 070, 181, 191, 211, 221	010	F 18.00		010, 070, 181, 191, 211, 221	010								
AQT_42.1.1	Forbearance ratio (gross amount) for debt instruments (FBE)- Central banks	Exposures with forbearance measures for debt instruments [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		020, 080, 182, 192, 212, 222	010	F 18.00		020, 080, 182, 192, 212, 222	010								
AQT_42.1.2	Forbearance ratio (gross amount) for debt instruments (FBE)- General governments	Exposures with forbearance measures for debt instruments [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		030, 090, 183,193, 213, 223	010	F 18.00		030, 090, 183,193, 213, 223	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_42.1.3	Forbearance ratio (gross amount) for debt instruments (FBE)- Credit institutions	Exposures with forbearance measures for debt instruments [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		040, 100, 184, 194, 214, 224	010	F 18.00		040, 100, 184, 194, 214, 224	010								
AQT_42.1.4	Forbearance ratio (gross amount) for debt instruments (FBE)- Other financial corporations	Exposures with forbearance measures for debt instruments [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		050, 110, 185, 195, 215, 225	010	F 18.00		050, 110, 185, 195, 215, 225	010								
AQT_42.1.5	Forbearance ratio (gross amount) for debt instruments (FBE)- Non-financial corporations	Exposures with forbearance measures for debt instruments [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		060, 120, 186, 196, 216, 226	010	F 18.00		060, 120, 186, 196, 216, 226	010								
AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FBL)	Exposures with forbearance measures for loans and advances [A] / total instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		070, 191, 221	010	F 18.00		070, 191, 221	010								
AQT_42.2.1	Forbearance ratio (gross amount) for loans and advances- Central banks	Exposures with forbearance measures for loans and advances [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		080, 192, 222	010	F 18.00		080, 192, 222	010								
AQT_42.2.2	Forbearance ratio (gross amount) for loans and advances- General governments	Exposures with forbearance measures for loans and advances [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		090, 193, 223	010	F 18.00		090, 193, 223	010								
AQT_42.2.3	Forbearance ratio (gross amount) for loans and advances- Credit institutions	Exposures with forbearance measures for loans and advances [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		100, 194, 224	010	F 18.00		100, 194, 224	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_42.2.4	Forbearance ratio (gross amount) for loans and advances- Other financial corporations	Exposures with forbearance measures for loans and advances [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		110, 195, 225	010	F 18.00		110, 195, 225	010								
AQT_42.2.5	Forbearance ratio (gross amount) for loans and advances- Non-financial corporations	Exposures with forbearance measures for loans and advances [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		120, 196, 226	010	F 18.00		120, 196, 226	010								
AQT_42.2.6	Forbearance ratio (gross amount) for loans and advances- Households	Exposures with forbearance measures for loans and advances [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		150, 197, 227	010	F 18.00		150, 197, 227	010								
AQT_42.3	Forbearance ratio - Debt securities (gross amount) (FBDS)	Exposures with forbearance measures for debt securities [A] / total instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		010, 181, 211	010	F 18.00		010, 181, 211	010								
AQT_42.3.1	Forbearance ratio (gross amount) for debt securities- Central banks	Exposures with forbearance measures for debt securities [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		020, 182, 212	010	F 18.00		020, 182, 212	010								
AQT_42.3.2	Forbearance ratio (gross amount) for debt securities- General governments	Exposures with forbearance measures for debt securities [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		030, 183, 213	010	F 18.00		030, 183, 213	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_42.3.3	Forbearance ratio (gross amount) for debt securities- Credit institutions	Exposures with forbearance measures for debt securities [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		040, 184, 214	010	F 18.00		040, 184, 214	010								
AQT_42.3.4	Forbearance ratio (gross amount) for debt securities- Other financial corporations	Exposures with forbearance measures for debt securities [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		050, 185, 215	010	F 18.00		050, 185, 215	010								
AQT_42.3.5	Forbearance ratio (gross amount) for debt securities- Non-financial corporations	Exposures with forbearance measures for debt securities [A] / total corresponding instruments on BS [B]	Quarterly	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	[0,1]	F 19.00		060, 186, 216	010	F 18.00		060, 186, 216	010								
AQT_43	% growth of defaulted exposures during the period	Formula given here is for total exposures : [Exposures in default SA [A] + exposures in default IRB [B]] (reporting quarter) / [Exposures in default SA [A] + exposures in default IRB [B]] (Q-4 reporting quarter)[A+B]	Quarterly	Gives information on the development (increase/decrease) of defaulted exposures, independently from their level	% positive, null or negative values (expected to stay within 'normal' ranges, for example +/- 10%)	C 09.01		170	020	C 09.02		150	030								
AQT_44	Variation of allowances 1	Total allowances on assets subject to impairment for the closing balance (A + C) / total allowances on assets subject to impairment for opening balance (B + D)	Quarterly	Gives information on the development of adjustments on assets	% positive, null or negative values (expected to stay within 'normal' ranges, for example +/- 10%)	F 12.01		010, 180, 360	100	F 12.01		010, 180, 360	010	F 12.00		330, 470, 500	070	F 12.00		330, 470, 500	010
AQT_46	Net allowances by type of instrument : debt securities	Net allowances on debt securities for the period / Net allowances on debt securities for the last period (Q-4 if calculated from year to year - sliding-) (A-B) + (C-D)	Quarterly	Gives information on the development of allowances on debt securities	% positive, null or negative values (expected to stay within 'normal' ranges, for example +/- 10%)	F 12.00		340, 480, 510	070	F 12.00		340, 480, 510	010	F 12.01		020, 190, 370	100	F 12.01		020, 190, 370	010

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_47.1	Level of performing forborne loans not under probation (of total loans) (all gross)	Performing exposures with forbearance measures [A] - of which: performing forborne exposures under probation reclassified from non-performing [B] / Gross carrying amount of loans and advances [C]	Quarterly	Forborne loans, which are not and have not been non-performing (i.e. which are not under probation), as a share of total loans	[0,1]	F 19.00		070, 191, 221	020	F 19.00		070, 191, 221	050	F 18.00		070, 191, 221	010				
AQT_47.2	Level of performing forborne loans under probation (of total loans) (all gross)	Loans and advances of which: performing forborne exposures under probation reclassified from non-performing [A] / Gross carrying amount of loans and advances [B]	Quarterly	Forborne loans which are under probation (i.e. loans which were non-performing before, but which are back to the performing status now), as a share of total loans	[0,1]	F 19.00		070, 191, 221	050	F 18.00		070, 191, 221	010								
AQT_47.3	Level of non-performing forborne loans (of total loans) (all gross)	Non-performing exposures with forbearance measures [A] / Gross carrying amount of loans and advances [B]	Quarterly	Forborne loans, which are non-performing, as a share of total loans	[0,1]	F 19.00		070, 191, 221	060	F 18.00		070, 191, 221	010								
AQT_48.1	Non-performing debt instruments (loans and advances & debt securities) to total gross debt securities and loans and advances (NPE at cost or at amortised cost)	Total gross non-performing exposures (loans and advances & debt securities) at cost or at amortised cost (A) / Total gross debt securities and loans and advances at cost or at amortised cost (B)	Quarterly	Allows an overview of credit risk (arising from debt securities and loans and advances) for exposures measured at at cost or amortised cost	[0,1]	F 18.00		180	060	F 18.00		180	010								
AQT_48.2	Non-performing loans and advances to total gross loans and advances (NPL at cost or at amortised cost)	Total gross non-performing loans and advances at cost or at amortised cost (A) / Total gross loans and advances at cost or at amortised cost (B)	Quarterly	Allows an overview of credit risk (arising from loans and advances) for exposures measured at cost or at amortised cost	[0,1]	F 18.00		070	060	F 18.00		070	010								
AQT_48.2.1	Ratio of non-performing loans and advances to NFCs & Households (NPL at cost or at amortised cost)	Total gross non-performing loans and advances for NFCs & Households at cost or at amortised cost (A) / Total gross loans and advances for NFCs & Households at cost or at amortised cost (B)	Quarterly	Allows an overview of credit risk (arising from loans and advances of high risk sectors) for exposures measured at cost or at amortised cost	[0,1]	F 18.00		120, 150	060	F 18.00		120, 150	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_48.3	Non-performing debt securities to total gross debt securities (NPDS at cost or at amortised cost)	Total gross non-performing debt securities at cost or at amortised cost (A) / Total gross debt securities at cost or at amortised cost (B)	Quarterly	Allows an overview of credit risk (arising from debt securities) for exposures measured at cost or at amortised cost	[0,1]	F 18.00		010	060	F 18.00		010	010								
AQT_49.1	Non-performing debt instruments (loans and advances & debt securities) to total gross debt instruments (NPE at fair value through other comprehensive income or through equity subject to impairment) 1	Total gross non-performing exposures at fair value through other comprehensive income (A) / Total gross debt securities and loans and advances at fair value through other comprehensive income (B)	Quarterly	Allows an overview of credit risk (arising from debt securities and loans and advances) for exposures measured at FV through other comprehensive income	[0,1]	F 18.00		201	060	F 18.00		201	010								
AQT_49.2	Non-performing loans to total gross loans and advances (NPL at fair value through other comprehensive income or through equity subject to impairment) 1	Total gross non-performing loans and advances at fair value through other comprehensive income (A) / Total gross loans and advances at fair value through other comprehensive income (B)	Quarterly	Allows an overview of credit risk (arising from loans and advances) for exposures measured at FV through other comprehensive income	[0,1]	F 18.00		191	060	F 18.00		191	010								
AQT_49.3	Non-performing debt securities to total gross debt securities (NPDS at fair value through other comprehensive income) 1	Total gross non-performing debt securities at fair value through other comprehensive income (A) / Total gross debt securities at fair value through other comprehensive income (B)	Quarterly	Allows an overview of credit risk (arising from debt securities) for exposures measured at FV through other comprehensive income	[0,1]	F 18.00		181	060	F 18.00		181	010								
AQT_49a.1	Non-performing debt instruments to total gross debt instruments (loans and advances & debt securities) - NPE at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment	Total gross non-performing exposures at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment (A) / Total gross debt securities and loans and advances at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment (B)	Quarterly	Allows an overview of credit risk (arising from debt securities and loans and advances) for exposures measured at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment	[0,1]	F 18.00		231	060	F 18.00		231	010								
AQT_49a.2	Non-performing loans to total gross loans and advances (NPL at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment)	Total gross non-performing loans and advances at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment (A) / Total gross loans and advances at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment (B)	Quarterly	Allows an overview of credit risk (arising from loans and advances) for exposures measured at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment	[0,1]	F 18.00		221	060	F 18.00		221	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_49a.3	Non-performing debt securities to total gross debt securities (NPDS at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment)	Total gross non-performing debt securities at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment (A) / Total gross debt securities at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment (B)	Quarterly	Allows an overview of credit risk (arising from debt securities) for exposures measured at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment	[0,1]	F 18.00		211	060	F 18.00		211	010								
AQT_50.1	Coverage ratio of non-performing debt instruments (loans and advances & debt securities) at cost or at amortised cost	Accumulated impairment on non-performing exposures at cost or at amortised cost (A) / Total gross non-performing exposures at cost or at amortised cost (B)	Quarterly	Indicates the coverage ratio of NPEs measured at cost or at amortised cost	[0,1]	F 18.00		180	150	F 18.00		180	060								
AQT_50.2	Coverage ratio of non-performing loans and advances (at cost or at amortised cost)	Accumulated impairment on non-performing loans and advances at cost or at amortised cost (A) / Total gross non-performing loans and advances at cost or at amortised cost (B)	Quarterly	Indicates the coverage ratio of NPLs measured at cost or at amortised cost	[0,1]	F 18.00		070	150	F 18.00		070	060								
AQT_50.3	Coverage ratio of non-performing debt securities (at cost or at amortised cost)	Accumulated impairment on non-performing debt securities at cost or at amortised cost (A) / Total gross non-performing debt securities at cost or at amortised cost (B)	Quarterly	Indicates the coverage ratio of debt securities measured at cost or at amortised cost	[0,1]	F 18.00		010	150	F 18.00		010	060								
AQT_51.1	Coverage ratio of non-performing loans and debt securities (at fair value through other comprehensive income or through equity subject to impairment) 1	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions on non-performing exposures at fair value through other comprehensive income or through equity subject to impairment (A) / Total gross non-performing exposures at fair value through other comprehensive income or through equity subject to impairment (B)	Quarterly	Indicates the coverage ratio of NPEs measured at FV through other comprehensive income or through equity subject to impairment	[0,1]	F 18.00		201	150	F 18.00		201	060								
AQT_51.2	Coverage ratio of non-performing loans and advances (at fair value through other comprehensive income or through equity subject to impairment) 1	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions on non-performing loans and advances at fair value through other comprehensive income or through	Quarterly	Indicates the coverage ratio of NPLs measured at FV through other comprehensive income or through equity subject to impairment	[0,1]	F 18.00		191	150	F 18.00		191	060								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
		equity subject to impairment (A) / Total gross non-performing loans and advances at fair value through other comprehensive income or through equity subject to impairment (B)																			
AQT_51.3	Coverage ratio of non-performing debt securities (at fair value through other comprehensive income or through equity subject to impairment) 1	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions on non-performing debt securities at fair value through other comprehensive income or through equity subject to impairment (A) / Total gross non-performing debt securities at fair value through other comprehensive income or through equity subject to impairment (B)	Quarterly	Indicates the coverage ratio of debt securities measured at FV through other comprehensive income or through equity subject to impairment	[0,1]	F 18.00		181	150	F 18.00		181	060								
AQT_51a.1	Coverage ratio of non-performing debt instruments (loans and advances and debt securities) at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment	Accumulated impairment, accumulated negative changes in fair value due to credit risk on non-performing exposures at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment (A) / Total gross non-performing exposures at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment (B)	Quarterly	Indicates the coverage ratio of NPEs measured at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment	[0,1]	F 18.00		231	150	F 18.00		231	060								
AQT_51a.2	Coverage ratio of non-performing loans and advances (at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment)	Accumulated impairment, accumulated negative changes in fair value due to credit risk on non-performing loans and advances at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment (A) / Total gross non-performing loans and advances at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment (B)	Quarterly	Indicates the coverage ratio of NPLs measured at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment	[0,1]	F 18.00		221	150	F 18.00		221	060								
AQT_51a.3	Coverage ratio of non-performing debt securities (at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment)	Accumulated impairment, accumulated negative changes in fair value due to credit risk on non-performing debt securities at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment (A) / Total gross non-performing debt	Quarterly	Indicates the coverage ratio of debt securities measured at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment	[0,1]	F 18.00		211	150	F 18.00		211	060								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
		securities at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment (B)																			
AQT_52.1	Forborne loans and debt securities to total gross debt securities and loans and advances (FBE at cost or at amortised cost)	Exposures with forbearance measures for loans and advances and debt securities at cost or at amortised cost [A] / Total gross loans and advances and debt securities at cost or at amortised cost (B)	Quarterly	Indication for asset quality: shows the ratio of forborne loans and advances and debt securities measured at cost or at amortised cost	[0,1]	F 19.00		180	010	F 18.00		180	010								
AQT_52.2	Forborne loans to total gross loans and advances (FBL at cost or at amortised cost)	Exposures with forbearance measures for loans and advances at cost or at amortised cost [A] / Total gross loans and advances at cost or at amortised cost (B)	Quarterly	Indication for asset quality: shows the ratio of forborne loans and advances measured at cost or at amortised cost	[0,1]	F 19.00		070	010	F 18.00		070	010								
AQT_52.3	Forborne debt securities to total gross debt securities (FBDS at cost or at amortised cost)	Exposures with forbearance measures for debt securities at cost or at amortised cost [A] / Total gross debt securities at cost or at amortised cost (B)	Quarterly	Indication for asset quality: shows the ratio of debt securities measured at cost or at amortised cost	[0,1]	F 19.00		010	010	F 18.00		010	010								
AQT_53.1	Forborne loans and debt securities to total gross debt securities and loans and advances (FBE at fair value through other comprehensive income or through equity subject to impairment) [1]	Exposures with forbearance measures for loans and advances and debt securities at fair value through other comprehensive income or through equity subject to impairment [A] / Total gross loans and advances and debt securities at fair value through other comprehensive income or through equity subject to impairment (B)	Quarterly	Indication for asset quality: shows the ratio of forborne loans and advances and debt securities measured at FV through other comprehensive income or through equity subject to impairment	[0,1]	F 19.00		210	010	F 18.00		210	010								
AQT_53.2	Forborne loans to total gross loans and advances (FBL at fair value through other comprehensive income or through equity subject to impairment) [1]	Exposures with forbearance measures for loans and advances at fair value through other comprehensive income or through equity subject to impairment [A] / Total gross loans and advances at fair value through other comprehensive income or through equity subject to impairment (B)	Quarterly	Indication for asset quality: shows the ratio of forborne loans and advances measured at FV through other comprehensive income or through equity subject to impairment	[0,1]	F 19.00		191	010	F 18.00		191	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_53.3	Forborne debt securities to total gross debt securities (FBDS at fair value through other comprehensive income or through equity subject to impairment) [1]	Exposures with forbearance measures for debt securities at fair value through other comprehensive income or through equity subject to impairment [A] / Total gross debt securities at fair value through other comprehensive income or through equity subject to impairment (B)	Quarterly	Indication for asset quality: shows the ratio of debt securities measured at FV through other comprehensive income or through equity subject to impairment	[0,1]	F 19.00		181	010	F 18.00		181	010								
AQT_53a.1	Forborne loans and debt securities to total gross debt securities and loans and advances (FBE at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment)	Exposures with forbearance measures for loans and advances and debt securities at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment [A] / Total gross loans and advances and debt securities at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment (B)	Quarterly	Indication for asset quality: shows the ratio of forborne loans and advances and debt securities measured at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment	[0,1]	F 19.00		231	010	F 18.00		231	010								
AQT_53a.2	Forborne loans to total gross loans and advances (FBL at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment)	Exposures with forbearance measures for loans and advances at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment [A] / Total gross loans and advances at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment (B)	Quarterly	Indication for asset quality: shows the ratio of forborne loans and advances measured at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment	[0,1]	F 19.00		221	010	F 18.00		221	010								
AQT_53a.3	Forborne debt securities to total gross debt securities (FBDS at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment)	Exposures with forbearance measures for debt securities at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment [A] / Total gross debt securities at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment (B)	Quarterly	Indication for asset quality: shows the ratio of debt securities measured at strict LOCOM, or fair value through profit or loss or through equity not subject to impairment	[0,1]	F 19.00		211	010	F 18.00		211	010								
AQT_54	Texas ratio	Non-performing loans and advances (gross) / Equity + Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions on non-performing exposures (A / (B - C)) *Please note: Data point C is reported as a negative figure. Therefore, to add Provisions the sign of Data Point C has to be negative.*	Quarterly	Compares the amount of non-performing loans with bank's capital. A ratio over 100% should be seen as a warning. This ratio should only be calculated at a bank-level.		F 18.00		070, 191, 221	060	F 01.03		300	010	F 18.00		070, 191, 221	150				

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_55	Non-performing loans and advances plus foreclosed assets to total gross loans and advances plus foreclosed assets (NPA ratio)	Non-performing loans and advances (A) + Foreclosed assets (B) / Total gross loans and advances (C) + Foreclosed assets (B)	Quarterly	Allows an overview of credit risk (arising from loans and advances and foreclosed assets)	[0,1]	F 18.00		070, 191, 221	060	F 13.03		010	010	F 18.00		070, 191, 221	010				
AQT_56	Share of stage 1 debt instruments to total gross debt instruments (loans and advances & debt securities) - Financial assets at fair value through other comprehensive income [1]	Stage 1 debt instruments (loans and advances & debt securities) at fair value through other comprehensive income (A) / Sum of stage 1, 2 and 3 debt instruments (loans and advances & debt securities) at fair value through other comprehensive income (B)	Quarterly	Indication for asset quality: shows the share of assets classified by different stages for impairment measurement	[0,1]	F 04.03.1		050, 110	015	F 04.03.1		050, 110	015, 030, 040								
AQT_57	Share of stage 2 debt instruments to total gross debt instruments (loans and advances & debt securities) - Financial assets at fair value through other comprehensive income [1]	Stage 2 debt instruments (loans and advances & debt securities) at fair value through other comprehensive income (A) / Sum of stage 1, 2 and 3 debt instruments (loans and advances & debt securities) at fair value through other comprehensive income (B)	Quarterly	Indication for asset quality: shows the share of assets classified by different stages for impairment measurement	[0,1]	F 04.03.1		050, 110	030	F 04.03.1		050, 110	015, 030, 040								
AQT_58	Share of stage 3 debt instruments to total gross debt instruments (loans and advances & debt securities) - Financial assets at fair value through other comprehensive income [1]	Stage 3 debt instruments (loans and advances & debt securities) at fair value through other comprehensive income (A) / Sum of stage 1, 2 and 3 debt instruments (loans and advances & debt securities) at fair value through other comprehensive income (B)	Quarterly	Indication for asset quality: shows the share of assets classified by different stages for impairment measurement	[0,1]	F 04.03.1		050, 110	040	F 04.03.1		050, 110	015, 030, 040								
AQT_59	Share of stage 1 loans and advances to total gross loans and advances - Financial assets at fair value through other comprehensive income [1]	Stage 1 loans and advances at fair value through other comprehensive income (A) / Sum of stage 1, 2 and 3 loans and advances at fair value through other comprehensive income (B)	Quarterly	Indication for asset quality: shows the share of assets classified by different stages for impairment measurement	[0,1]	F 04.03.1		110	015	F 04.03.1		110	015, 030, 040								
AQT_60	Share of stage 2 loans and advances to total gross loans and advances - Financial assets at fair value through other comprehensive income [1]	Stage 2 loans and advances at fair value through other comprehensive income (A) / Sum of stage 1, 2 and 3 loans and advances at fair value through other comprehensive income (B)	Quarterly	Indication for asset quality: shows the share of assets classified by different stages for impairment measurement	[0,1]	F 04.03.1		110	030	F 04.03.1		110	015, 030, 040								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_61	Share of stage 3 loans and advances to total gross loans and advances - Financial assets at fair value through other comprehensive income [1]	Stage 3 loans and advances at fair value through other comprehensive income (A) / Sum of stage 1, 2 and 3 loans and advances at fair value through other comprehensive income (B)	Quarterly	Indication for asset quality: shows the share of assets classified by different stages for impairment measurement	[0,1]	F 04.03.1		110	040	F 04.03.1		110	015, 030, 040								
AQT_62	Share of stage 1 debt instruments to total gross debt instruments (loans and advances & debt securities) - Financial assets at amortised cost [1]	Stage 1 debt instruments (loans and advances & debt securities) at amortised cost (A) / Sum of stage 1, 2 and 3 debt instruments (loans and advances & debt securities) at amortised cost (B)	Quarterly	Indication for asset quality: shows the share of assets classified by different stages for impairment measurement	[0,1]	F 04.04.1		010, 070	015	F 04.04.1		010, 070	015, 030, 040								
AQT_63	Share of stage 2 debt instruments to total gross debt instruments (loans and advances & debt securities) - Financial assets at amortised cost [1]	Stage 2 debt instruments (loans and advances & debt securities) at amortised cost (A) / Sum of stage 1, 2 and 3 debt instruments (loans and advances & debt securities) at amortised cost (B)	Quarterly	Indication for asset quality: shows the share of assets classified by different stages for impairment measurement	[0,1]	F 04.04.1		010, 070	030	F 04.04.1		010, 070	015, 030, 040								
AQT_64	Share of stage 3 debt instruments to total gross debt instruments (loans and advances & debt securities) - Financial assets at amortised cost [1]	Stage 3 debt instruments (loans and advances & debt securities) at amortised cost (A) / Sum of stage 1, 2 and 3 debt instruments (loans and advances & debt securities) at amortised cost (B)	Quarterly	Indication for asset quality: shows the share of assets classified by different stages for impairment measurement	[0,1]	F 04.04.1		010, 070	040	F 04.04.1		010, 070	015, 030, 040								
AQT_65	Share of stage 1 loans and advances to total gross loans and advances - Financial assets at amortised cost [1]	Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	Quarterly	Indication for asset quality: shows the share of assets classified by different stages for impairment measurement	[0,1]	F 04.04.1		070	015	F 04.04.1		070	015, 030, 040								
AQT_66	Share of stage 2 loans and advances to total gross loans and advances - Financial assets at amortised cost [1]	Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	Quarterly	Indication for asset quality: shows the share of assets classified by different stages for impairment measurement	[0,1]	F 04.04.1		070	030	F 04.04.1		070	015, 030, 040								
AQT_67	Share of stage 3 loans and advances to total gross loans and advances - Financial assets at amortised cost [1]	Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	Quarterly	Indication for asset quality: shows the share of assets classified by different stages for impairment measurement	[0,1]	F 04.04.1		070	040	F 04.04.1		070	015, 030, 040								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_20a.1	Quality of Off-Balance Sheet exposures (share of Stage 1 OBS exposures) [1]	OBS Stage 1 exposures [A] / sum of stages 1 to 3 OBS exposures [B]	Quarterly	Gives information on the quality of OBS exposures; completes data on BS exposures.	[0,1]; total amount of 3 ratios should be equal to 100%.	F 09.01.01		010, 090, 170	010	F 09.01.01		010, 090, 170	010, 020, 030								
AQT_20a.2	Quality of Off-Balance Sheet exposures (share of Stage 2 OBS exposures) [1]	OBS Stage 2 exposures [A] / sum of stages 1 to 3 OBS exposures [B]	Quarterly	Gives information on the quality of OBS exposures; completes data on BS exposures.	[0,1]; total amount of 3 ratios should be equal to 100%.	F 09.01.01		010, 090, 170	020	F 09.01.01		010, 090, 170	010, 020, 030								
AQT_20a.3	Quality of Off-Balance Sheet exposures (share of Stage 3 OBS exposures) [1]	OBS Stage 3 exposures [A] / sum of stages 1 to 3 OBS exposures [B]	Quarterly	Gives information on the quality of OBS exposures; completes data on BS exposures.	[0,1]; total amount of 3 ratios should be equal to 100%.	F 09.01.01		010, 090, 170	030	F 09.01.01		010, 090, 170	010, 020, 030								
AQT_68.1	Share of financial instruments measured at FV through P&L in total financial instruments	Financial instruments measured at FV through P&L [A] / Total financial instruments on the asset side [B]	Quarterly	Gives information of what is the share of fair valued financial instruments (through P&L), and as such would also form the basis for further analysis of e.g. the fair value hierarchy (fair value input levels, AQT_22)	[0,1]	F01.01		050, 096, 100, 240	010	F01.01		010, 050, 096, 100, 141, 181, 240	010								
AQT_68.2	Share of financial instruments measured at FV through other comprehensive income in total financial instruments	Financial instruments measured at FV through other comprehensive income [A] / Total financial instruments on the asset side [B]	Quarterly	Gives information of what is the share of fair valued financial instruments (through other comprehensive income), and as such would also form the basis for further analysis of e.g. the fair value hierarchy (fair value input levels, AQT_22)	[0,1]	F01.01		141	010	F01.01		010, 050, 096, 100, 141, 171, 181, 240	010								
AQT_68.3	Share of financial instruments measured at (amortised) cost in total financial instruments	Financial instruments measured at (amortised) cost [A] / Total financial instruments on the asset side [B]	Quarterly	Gives information of what is the share of financial instruments valued at (amortised) cost, and as such complements the risk indicators covering financial instruments measuerd at fair value	[0,1]	F01.01		010, 181	010	F01.01		010, 050, 096, 100, 141, 181, 240	010								
AQT_69.1	Movements between from stage 1 to 2[1]	Volume of movements between from stage 1 to 2 [A] / Total financial instruments subject ti impairment [B]	Quarterly	The indicator shows the development in asset quality. E.g. in case of increasing moves from stage 1 to 2 and / or 3 an asset quality issue might be building up. In case of moves from stage 3 to 2 or 1, asset quality is presumably improving.	[0,1]	F12.02	140	010		F12.02		140	010, 020, 030, 040, 050, 060								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
AQT_69.2	Movements between from stage 1 to 3[1]	Volume of movements between from stage 1 to 3 [A] / Total financial instruments subject ti impairment [B]	Quarterly	The indicator shows the development in asset quality. E.g. in case of increasing moves from stage 1 to 2 and / or 3 an asset quality issue might be building up. In case of moves from stage 3 to 2 or 1, asset quality is presumably improving.	[0,1]	F12.02	140	050		F12.02		140	010, 020, 030, 040, 050, 060									
AQT_69.3	Movements between from stage 2 to 3[1]	Volume of movements between from stage 2 to 3 [A] / Total financial instruments subject ti impairment [B]	Quarterly	The indicator shows the development in asset quality. E.g. in case of increasing moves from stage 1 to 2 and / or 3 an asset quality issue might be building up. In case of moves from stage 3 to 2 or 1, asset quality is presumably improving.	[0,1]	F12.02	140	030		F12.02		140	010, 020, 030, 040, 050, 060									
AQT_69.4	Movements between from stage 2 to 1[1]	Volume of movements between from stage 2 to 1 [A] / Total financial instruments subject ti impairment [B]	Quarterly	The indicator shows the development in asset quality. E.g. in case of increasing moves from stage 1 to 2 and / or 3 an asset quality issue might be building up. In case of moves from stage 3 to 2 or 1, asset quality is presumably improving.	[0,1]	F12.02	140	020		F12.02		140	010, 020, 030, 040, 050, 060									
AQT_69.5	Movements between from stage 3 to 2[1]	Volume of movements between from stage 3 to 2 [A] / Total financial instruments subject ti impairment [B]	Quarterly	The indicator shows the development in asset quality. E.g. in case of increasing moves from stage 1 to 2 and / or 3 an asset quality issue might be building up. In case of moves from stage 3 to 2 or 1, asset quality is presumably improving.	[0,1]	F12.02	140	040		F12.02		140	010, 020, 030, 040, 050, 060									
AQT_69.6	Movements between from stage 3 to 2[1]	Volume of movements between from stage 3 to 1 [A] / Total financial instruments subject ti impairment [B]	Quarterly	The indicator shows the development in asset quality. E.g. in case of increasing moves from stage 1 to 2 and / or 3 an asset quality issue might be building up. In case of moves from stage 3 to 2 or 1, asset quality is presumably improving.	[0,1]	F12.02	140	060		F12.02		140	010, 020, 030, 040, 050, 060									

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
PROFITABILITY																					
PFT_1	Staff expenses as % of total administrative expenses	Staff Expenses (A)/Administrative Expenses (B)	Quarterly	Indicates what share of administrative expenses can be attributed to staff expenses	[0,1]	F 02.00		370	010	F 02.00		360	010								
PFT_2	Staff expenses per total operating income	Staff Expenses (A) / Total operating income net (B)	Quarterly	Indicates how many euros of staff expenses are needed to earn one euro of total operating income	Greater than 0	F 02.00		370	010	F 02.00		355	010								
PFT_3	Administrative expenses per total operating income	Administrative expenses (A) / Total operating income net (B)	Quarterly	Indicates how many euros of administrative expenses are needed to earn one euro of total operating income	Greater than 0	F 02.00		360	010	F 02.00		355	010								
PFT_4	Tax rate on continuing operations	Tax expenses or (-) income related to profit or loss from continuing operations (A)/ Profit or loss before tax from continuing operations (B)	Quarterly	Tax expenses or income from continuing operations		F 02.00		620	010	F 02.00		610	010								
PFT_5	Interest income from households	Interest income from loans and advances to households (A - B)/Interest Income (C)	Quarterly	Interest income earned by giving loans and advances to households as % of total interest income	[0,1]	F 16.01		140	010	F 16.01		140	020	F 02.00		010	010				
PFT_6	Interest income from credit institutions	Interest income from debt securities and loans and advances to credit institutions (A - B)/Interest Income (C)	Quarterly	Interest income earned by debt securities and loans and advances to credit institutions as % of total interest income	[0,1]	F 16.01		050, 110	010	F 16.01		050,110	020	F 02.00		010	010				
PFT_7	% of interest income earned domestically	Interest income earned in domestic activities (A)/Interest Income earned in domestic and non-domestic activities (A+B)	Quarterly	Indicates the domestic versus non-domestic interest income structure of banks	[0,1]	F 20.03		010	010	F 20.03		010	020								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
PFT_8	% of interest expenses spent domestically	Interest expenses spent in domestic activities (A)/Interest expenses spent in domestic and non-domestic activities (A+ B)	Quarterly	Indicates the domestic versus non-domestic interest expenses structure of banks	[0,1]	F 20.03		020	010	F 20.03		020	020								
PFT_9	% of dividend income earned domestically	Dividend income earned in domestic activities (A)/Dividend income earned in domestic and non-domestic activities (A + B)	Quarterly	Indicates the domestic versus non-domestic dividend income structure of banks	[0,1]	F 20.03		040	010	F 20.03		040	020								
PFT_10	% of fee and commission income earned domestically	Fee and commission income earned in domestic activities (A)/Fee and commission income earned in domestic and non-domestic activities (A+ B)	Quarterly	Indicates the domestic versus non-domestic fee and commission income structure of banks	[0,1]	F 20.03		050	010	F 20.03		050	020								
PFT_11	% of total net operating income earned domestically	Total net operating income earned in domestic activities (A)/Total net operating income earned in domestic and non-domestic activities (A+B)	Quarterly	Indicates the domestic versus non-domestic income structure of banks	[0,1]	F 20.03		155	010	F 20.03		155	020								
PFT_12	Structure of fee and commission income – payment services	Income from payment services (A)/Fee and commission income (B)	Quarterly	Indicates the % of fees and commission earned by payment services	[0,1]	F 22.01		130	010	F 22.01		010	010								
PFT_13	Structure of fee and commission income – structured finance	Income from structured finance (A) fee and commission income (B)	Quarterly	Indicates the % of fees and commission earned by structured finance	[0,1]	F 22.01		180	010	F 22.01		010	010								
PFT_14	Structure of fee and commission income – asset management	Income from asset management (A)/Fee and commission income (B)	Quarterly	Indicates the % of fees and commission earned by asset management	[0,1]	F 22.01		070	010	F 22.01		010	010								
PFT_15	% of total profit or loss earned/lost in domestic activities	Profit or (-) loss for the year earned or lost in domestic activities (A)/Profit or (-) loss earned or lost in domestic and non-domestic activities (A+B)	Quarterly	Indicates the domestic versus non-domestic income structure of banks (to be treated with care if one of the data points is negative)	[0,1]	F 20.03		290	010	F 20.03		290	020								
PFT_16	% of total profit or loss earned/lost in non-domestic activities	Profit or (-) loss for the year earned or lost in non-domestic activities (B)/Profit or (-) loss earned or lost in domestic and non-domestic activities (A+ B)	Quarterly	Indicates the domestic versus non-domestic income structure of banks (to be treated with care if one of the data points is negative)	[0,1]	F 20.03		290	010	F 20.03		290	020								
PFT_17	Return on investment (RoE analysis)	Total net operating income (A)/Total assets (B)	Quarterly	It is the “return on investment” component (asset yield contribution) in the RoE analysis (follow the money approach)		F 02.00		355	010	F 01.01		380	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
PFT_18	Leverage (RoE analysis)	Total assets (A)/Total equity (B)	Quarterly	It is the leverage contribution (gearing) in the RoE analysis (follow the money approach)		F 01.01		380	010	F 01.03		300	010								
PFT_19	Non-operating earnings (RoE analysis)	[Earnings before income tax = Profit or (-) loss before tax from continuing operations (A)]/[Net operating profit =Total operating income net (B)]	Quarterly	It is the non-operating earnings component in the RoE analysis (follow the money approach):		F 02.00		610	010	F 02.00		355	010								
PFT_20	Tax effect (RoE analysis)	[Net Profit = Profit or loss for the year (B)]/[Earnings before Income Tax = Profit or (-) loss before tax from continuing operations (A)]	Quarterly	It is the tax effect in the RoE analysis (follow the money approach):		F 02.00		670	010	F 02.00		610	010								
PFT_21	Return on equity	"Profit or loss for the year (A) / Total equity (B) (numerator annualised, denominator as average)"	Quarterly	It shows the profitability of the invested equity (accounting view of the equity)	[-1,1]	F 02.00		670	010	F 01.03		300	010								
PFT_22	Return on regulatory capital requirements	Profit or loss for the year (A) / Total risk exposure amount (B) * 0,08	Quarterly	It shows the profitability of the invested equity (supervisory view of the capital)	[-1,1]	F 02.00		670	010	C 02.00		010	010								
PFT_23	Cost-income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	Quarterly	It is the ratio of administrative and other costs to the total operating income	[-1,1]	F 02.00		360, 390	010	F 02.00		355	010								
PFT_24	Return on assets	"Profit or loss for the year (A) / Total assets (B) (numerator annualised, denominator as average)"	Quarterly	It shows the profitability of total assets	[-1,1]	F 02.00		670	010	F 01.01		380	010								
PFT_25	Net interest income to total net operating income	Net interest income (Interest income (A) - Interest expenses (B)) / Total net operating income (C)	Quarterly	Share of net interest income in total net operating income	[-1,1]	F 02.00		010	010	F 02.00		090	010	F 02.00		355	010				
PFT_26	Net fee and commission income to total net operating income	Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C)	Quarterly	Share of net fee and commission income in total net operating income	[0,1]	F 02.00		200	010	F 02.00		210	010	F 02.00		355	010				
PFT_27	Dividend income to total net operating income	Dividend income (A) / Total net operating income (B)	Quarterly	Share of dividend income in total net operating income	[0,1]	F 02.00		160	010	F 02.00		355	010								
PFT_28	Net realised gains (losses) on financial assets and liabilities not measured at fair value through profit and loss to total net operating income	Net gains or losses on financial assets and liabilities not measured at fair value through profit or loss (A) / Total net operating income (B)	Quarterly	Share of net income from realised gains and / or losses on financial assets and liabilities not measured at fair value through profit or loss in total net operating income	[-1,1]	F 02.00		220	010	F 02.00		355	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
PFT_29	Net gains on financial assets and liabilities held for trading to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	Quarterly	Share of net income from assets and liabilities held for trading in total net operating income	[-1,1]	F 02.00		280, 285	010	F 02.00		355	010								
PFT_30	Net gains on financial assets and liabilities at fair value through profit or loss to total net operating income	Net gains or loses on financial assets and liabilities designated and mandatorily at fair value through profit or loss (A) / Total net operating income (B)	Quarterly	Share of net income from financial assets and liabilities designated at fair value through profit or loss in total net operating income	[-1,1]	F 02.00		290, 295, 287	010	F 02.00		355	010								
PFT_31	Net other operating income to total net operating income	Net other operating income (A) / Total net operating income (B)	Quarterly	Share of net other operating income in total net operating income	[-1,1]	F 02.00		340, 350	010	F 02.00		355	010								
PFT_32	Net income to total net operating income	Profit or loss for the year (A) / Total net operating incom(B)	Quarterly	Ratio of net income to total net operating income	[-1,1]	F 02.00		670	010	F 02.00		355	010								
PFT_33	Annual growth rate of the total net operating income	[[[Total net operating income (A)t / Total net operating income (A)t-12] -1] * 100]	Quarterly	It measures the annual growth rate of total net operating income		F 02.00		355	010												
PFT_34	Average interest income for households	Interest income from loans and advances to households (A - B) / Loans and advances to households (C)	Quarterly	Interest income earned by giving loans and advances to households as % of total interest income	[0,1]	F 16.01		140	010	F 16.01		140	020	F 05.01		080	060				
PFT_35	Asset-deposit spread for central banks	"(Interest income from loans and advances and debt securities to central banks - Interest expense from deposits with central banks) / Total equity ((A-B)- (C-D))/E"	Quarterly	It compares the interest income generated from loans and debt instruments to central banks with the interest expense accrued in deposits at central banks	[-1,1]	F 16.01		030, 090	010	F 16.01		030,090	020	F 16.01		170	020	F 16.01		170	010
PFT_36	Asset-deposit spread for general governments	"Interest income from loans and advances and debt securities to general governments - Interest expense from deposits with general governments / Total equity ((A-B)- (C-D))/E"	Quarterly	It compares the interest income generated from loans and debt instruments to general governments with the interest expense accrued in deposits with general governments	[-1,1]	F 16.01		040, 100	010	F 16.01		040,100	020	F 16.01		180	020	F 16.01		180	010
PFT_37	Asset-deposit spread for credit institutions	"Interest income from loans and advances and debt securities to credit institutions - Interest expense from deposits with credit institutions / Total equity ((A-B)- (C-D))/E"	Quarterly	It compares the interest income generated from loans and debt instruments to credit institutions with the interest expense accrued in deposits at credit institutions	[-1,1]	F 16.01		050, 110	010	F 16.01		050,110									
PFT_38	Asset-deposit spread for other financial corporations	Interest income from loans and advances and debt securities to other financial corporations - Interest expense from deposits with other financial corporations / Total equity ((A-B)- (C-D))/E	Quarterly	It compares the interest income generated from loans and debt instruments to other financial corporations with the interest expense accrued in deposits with other financial corporations	[-1,1]	F 16.01		060, 120	010	F 16.01		060,120	020	F 16.01		200	020	F 16.01		200	010

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
PFT_39	Asset-deposit spread for non-financial corporations	Interest income from loans and advances and debt securities to non-financial corporations - Interest expense from deposits with non-financial corporations / Total equity ((A-B)- (C-D))/E	Quarterly	It compares the interest income generated from loans and debt instruments to non-financial corporations with the interest expense accrued in deposits with non-financial corporations	[-1,1]	F 16.01		070, 130	010	F 16.01		070,130	020	F 16.01		210	020	F 16.01		210	010
PFT_40	Asset-deposit spread for households	Interest income from loans and advances to households - Interest expense from deposits with households / Total equity ((A-B)- (C-D))/E	Quarterly	It compares the interest income generated from loans to households with the interest expense accrued in deposits with households	[-1,1]	F 16.01		140	010	F 16.01		140	020	F 16.01		220	020	F 16.01		220	010
PFT_41	Net interest margin	Interest income and expenses (A) / Interest earning assets (B) (numerator annualised, denominator as average)	Quarterly	It measures the difference between the interest income generated by banks and the amount of interest paid out to their lenders, relative to the amount of their (interest-earning) assets.	[-1,1]	F 02.00		010, 090	010	F 01.01		010, 080, 090, 094, 095, 120, 130, 173, 174, 177, 178, 232, 233, 236, 237, 098, 099, 143, 144, 181	010								
PFT_42	Provisions for pending legal issues and tax litigation as % of own funds	Pending legal issues and tax litigation (A) / Own funds (B)	Quarterly	Indication for the (potential) costs for litigation and tax issues as a share of own funds	[-1,1]	F 01.02		210	010	C 01.00		010	010								
PFT_43.1	Cost of risk (IFRS)	[(Increases due to origination and acquisition +Changes due to change in credit risk (net)+Changes due to modifications without derecognition (net)+ Changes due to update in the institution's methodology for estimation (net) +Other adjustments)-Decreases due to derecognition] (annualised)/ Total gross loans and advances subject to impairment (A - B) / (C + D)	Quarterly	It measures the overall cost of risk for the loans subject to impairment granted by a IFRS bank	[-1,1]	F 12.01		080, 250, 430	020, 040, 050, 070, 090	F 12.01		080, 250, 430	030	F04.03.01		110	015, 030, 040	F04.04.01		070	015, 030, 040
PFT_43.2	Cost of risk (nGAAP)	(Increases and other adjustments in allowances due to amounts set aside for estimated loan losses during the period - Decreases due to amounts reversed for estimated loan losses during the period) / Total gross loans and advances subject to impairment ((A - B) / (C + D + E)	Quarterly	It measures the overall cost of risk for the loans subject to impairment granted by a NGAAP bank	[-1,1]	F 12.00		400, 490, 520	020, 060	F12.00		400, 490, 520	030	F04.08		120	040, 050	F04.09		070	010, 020
PFT_43	Cost of risk	PFT_43 IFRS + PTF_43 nGAAP	Quarterly	It measures the overall cost of risk for the loans subject to impairment granted by a bank	[-1,1]																

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
CONCENTRATION RISK																					
CON_1	Total large exposures	Total large exposures (A) / Total exposures (B)	Quarterly	Share of large exposures on total original exposures. Alternative numerators and denominators could be considered	[0,1]	C 28.00		sum(999)	040	C 04.00		860	010								
CON_2	Exposures equal to or over 10% of capital	Large exposures equal to or over 10% capital / Total exposures (A/B where C = >10%)	Quarterly	Share of exposures equal to or over 10% of capital on total original exposures	[0,1] and <= CON 1	C 28.00		sum(999)	040	C 04.00		860	010	C 28.00		999	230				
CON_3	10 largest exposures to institutions	Large exposures to institutions / Total exposures (A (where C = I) /(B))	Quarterly	Share of the 10 largest exposures to institutions on total original exposures	[0,1] and <= CON 1	C 28.00		sum(999)	040	C 04.00		860	010	C 27.00		999	070				
CON_4	10 largest exposures to unregulated financial entities	10 largest Large exposures to unregulated financial entities / Total exposures (A (where C=U) /(B))	Quarterly	Share of the 10 largest exposures to unregulated financial entities on total original exposures	[0,1] and <= CON 1	C 28.00		sum(999)	040	C 04.00		860	010	C 27.00		999	070				
CON_5	Non-domestic assets	Assets from non-domestic activities / Total assets (A/(A + B))	Quarterly	Share of non-domestic assets in total assets	[0,1]	F 20.01		320	020	F 20.01		320	010								
CON_6	Loans collateralised by Immovable Properties (IPs)	Loans collateralised by IP (A) / Total loans and advances (B)	Quarterly	Share of loans collateralised by IP (residential and commercial) to total loans and advances	[0,1]	F 05.01		090	020, 030, 040, 050, 060	F 05.01		080	010, 020, 030, 040, 050, 060								
CON_7	Residential mortgage loans to households	Residential mortgage loans to households (A) / Total loans and advances (B)	Quarterly	Share of residential mortgage loans to households to total loans and advances	[0,1]	F 05.01		090	060	F 05.01		080	010, 020, 030, 040, 050, 060								
CON_8	CRE loans	CRE mortgage loans (to non-financial corporations) (A) / Total loans and advances (B)	Quarterly	Share of CRE mortgage loans to total loans and advances	[0,1]	F 05.01		090	050	F 05.01		080	010, 020, 030, 040, 050, 060								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
CON_9	Interests in SPEs	Assets and off-balance-sheet items in securitisation SPEs / Total assets and OBSI (A/(B + C + D))	Half-annually	Assets and off-balance-sheet items in securitisation vehicles, as a share of total	[0,1], usually close to 0	F 30.02		010, 120	010	F 01.01		380	010	F 09.01		010, 090, 170	010	F 09.1.1		010, 090, 170	010,020,030, 100, 120
CON_10	Interests in asset managers	Assets and off-balance-sheet items in asset managers / Total assets and OBSI (A/(B + C + D))	Half-annually	Assets and off-balance-sheet items in asset managers, as a share of total	[0,1], usually close to 0	F 30.02		010, 120	020	F 01.01		380	010	F 09.01		010, 090, 170	010	F 09.1.1		010, 090, 170	010,020,030, 100, 120
CON_11	Interests in other unconsolidated structured entities	Assets and off-balance-sheet items in other unconsolidated structured entities / Total assets and OBSI (A/(B + C + D))	Half-annually	Assets and off-balance-sheet items in other unconsolidated structured entities, as a share of total	[0,1], usually close to 0	F 30.02		010, 120	030	F 01.01		380	010	F 09.01		010, 090, 170	010	F 09.1.1		010, 090, 170	010,020,030, 100, 120
SOLVENCY																					
SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	Quarterly	It is a measure of the extent to which a financial institution can absorb losses using core components of equity. At the same time, it is a (more stringent than SVC_2) measure of compliance to regulatory capital requirements	[0,1]	C 01.00		015	010	C 02.00		010	010								
SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	Quarterly	It is a measure of the extent to which a financial institution can absorb losses using specific equity components. At the same time, it is the most traditional and recognisable measure of compliance to regulatory capital requirements	[0,1]	C 01.00		010	010	C 02.00		010	010								
SVC_3	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	Quarterly	It is a measure of the extent to which a financial institution can absorb losses using core components of Tier 1 capital after any convertible components of debt has been eliminated. It is a more prudent measure of loss absorption capacity than the previous two SVCs indicators (SVC 1 and SVC_2)	[0,1]	C 01.00		020	010	C 02.00		010	010								
SVC_4	Credit risk exposure amounts of total risk exposure amounts	Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (A) / Total risk exposure amount (B)	Quarterly	Indicates the participation of credit risk within the total risk-mix calculated for regulatory purposes	[0,1]	C 02.00		040	010	C 02.00		010	010								
SVC_5	SA risk-weighted exposure amounts of total credit risk exposure amounts	SA (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	Quarterly	Indicates the participation of the SA portfolio credit risk within the total investment portfolio risk calculated for regulatory purposes	[0,1]	C 02.00		050	010	C 02.00		040	010								
SVC_6	Securitisation risk exposure amounts of total credit risk exposure amounts	Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	Quarterly	Indicates the participation of the credit risk caused by securitisation (SA or IRB) activity within the total investment portfolio risk calculated for regulatory purposes.	[0,1]	C 02.00		220, 430	010	C 02.00		040	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
SVC_7	IRB approach risk exposure amounts of total credit risk exposure amounts	IRB approach (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	Quarterly	Indicates the participation of the IRB portfolio credit risk within the total investment portfolio risk calculated for regulatory purposes	[0,1]	C 02.00		240	010	C 02.00		040	010								
SVC_8	Market risk exposure of total risk exposure amounts	Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	Quarterly	Indicates the participation of 'market risk' within the 'total risk-mix' calculated for regulatory purposes.	[0,1]	C 02.00		520	010	C 02.00		010	010								
SVC_9	Operational risk exposure of total risk exposure amounts	Total risk exposure amount for OpR (A) / Total risk exposure amount (B)	Quarterly	Indicates the participation of 'operational risk' within the 'total risk-mix' calculated for regulatory purposes.	[0,1]	C 02.00		590	010	C 02.00		010	010								
SVC_10	Settlement risk exposure of total risk exposure amounts	Settlement and delivery risk exposure amount (A) / Total risk exposure amount (B)	Quarterly	Indicates the participation of 'settlement risk' within the 'total risk-mix' calculated for regulatory purposes	[0,1]	C 02.00		490	010	C 02.00		010	010								
SVC_11	Other risk exposure of total risk exposure amounts	Other risk exposure amounts (A - B) / Total risk exposure amount (C)	Quarterly	Indicates the participation of risk from 'other categories' within the 'total risk-mix' calculated for regulatory purposes.	[0,1]	C 02.00		010	010	C 02.00		040, 490, 520, 590	010	C 02.00		010	010				
SVC_12	Leverage ratio (fully phased-in definition of Tier 1)	Tier 1 capital - fully phased-in definition (A) / Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital (B)	Quarterly	Indicates the level of dependence on either shareholder or external financing for usual financing activities as defined by the institution's business model. It has to be calculated at the reporting reference day (as stated in Article 429, CRR 575/2013, amended by Reg. (EU) 2015/62), assuming that the capital measure has been calculated using the most prudent methodology. It is a compulsory calculated ratio (see Article 429, CRR 575/2013)	[0,1]	C 47.00		310	010	C 47.00		290	010								
SVC_13	Leverage ratio (transitional definition of Tier 1)	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure - using a transitional definition of Tier 1 capital (B)	Quarterly	Indicates the level of dependence on either shareholder or external financing for usual financing activities as defined by the institution's business model. It has to be calculated at the reporting reference day (as stated in Article 429, CRR 575/2013, amended by Reg. (EU) 2015/62), assuming that the capital measure has been calculated using by a transitional and less prudent way. It is a compulsory calculated and publicly disclosed ratio (see Article 429, CRR 575/2013)	[0,1]	C 47.00		320	010	C 47.00		300	010								
SVC_14	Regulatory own funds to accounting own funds	Own funds (A) / Total equity (B)	Quarterly	It measures the extent to which regulatory own funds correspond to the total equity of published financial reports. A low price of this ratio could signal low capacity to absorb losses in case of adverse changes in market conditions	Greater than 0	C 01.00		010	010	F 01.03		300	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
SVC_15	Transitional adjustments due to grandfathered CET 1 Instruments to total Tier 1 capital	Transitional adjustments due to grandfathered CET 1 capital instruments (A) / Tier 1 capital (B)	Quarterly	It measures the extent to which regulatory Tier 1 equity is 'bolstered' by transitional adjustments allowed by the national regulatory authority. Such adjustments are expected to be lifted after 2018.	Greater than 0	C 01.00		220	010	C 01.00		015	010								
SVC_16	IRB shortfall to total Tier 1 capital	[IRB shortfall of credit risk adjustments to EL (A) / Tier 1 capital (B)] x (-1)	Quarterly	The IRB 'shortfall' vis-à-vis accounting provisions' deficit compared to EL is one of the major components that reduce regulatory own funds for IRB institutions. Consistent high prices of the ratio signal that IRB models' extracted results are not materialised into 'accounting provisions or credit adjustments' within the published financial statements	Greater than 0	C 01.00		380	010	C 01.00		015	010								
SVC_17	Net DTA that rely on future profitability to total Tier 1 capital	[Defe+G20:G22rred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities (A) / Tier 1 capital (B)] x (-1)	Quarterly	It is a measure of the 'dependence' of the institution's primary solvency on deferred taxation adjustments. High values indicate that capital adequacy might be adversely affected by tax payment increases	Greater than 0	C 01.00		370	010	C 01.00		015	010								
SVC_18	Adjustments to CET 1 due to prudential filters to total Tier 1 capital	Adjustments to CET 1 due to prudential filters (A) / Tier 1 capital (B)	Quarterly	It is a measure of the effect that CET 1 prudential filters have on the capital adequacy benchmark	Any	C 01.00		250	010	C 01.00		015	010								
SVC_19	Deductible goodwill and other intangible assets to total Tier 1 capital	Goodwill and other intangible assets / Tier 1 capital (A/B * (-1))	Quarterly	It is a further measure of the dependence of the institution's solvency on goodwill and intangible assets. Using transitional adjustments	Greater than 0	C 01.00		300, 340	010	C 01.00		015	010								
SVC_20	Defined benefit plan assets to total Tier 1 capital	Defined benefit pension fund assets (A) / Tier 1 capital (B)	Quarterly	It is a further measure of the dependence of the institution's solvency on transitional adjustments allowed by the national regulatory authority.	Greater than 0	C 05.01		190	010	C 01.00		015	010								
SVC_21	Capital and share premium to total equity	Capital and share premium (A) / Total equity (B)	Quarterly	Indicates the participation of core components of 'accounting own funds to total accounting own funds'. It serves as a CET 1 proxy in case a prudential report of regulatory own funds is not available (e.g. at the end of an interim month of the year)	[0,1]	F 01.03		010, 040	010	F 01.03		300	010								
SVC_22	Accumulated OCI to total equity	Accumulated other comprehensive income (A) / Total equity (B)	Quarterly	It is a measure of the extent to which total equity is affected by (primarily illiquid) 'accrual' components	[0,1]	F 01.03		090	010	F 01.03		300	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
SVC_23	Retained earnings and reserves to total equity	Retained earnings, revaluation and other reserves (A) / Total equity (B)	Quarterly	It is a measure of the extent to which past profitability and capital increases can reinforce the loss absorption 'pillows'. High values signal high loss absorption capacity	[0,1]	F 01.03		190, 200, 210	010	F 01.03		300	010								
SVC_24	Treasury shares to total equity	[Treasury shares (A) / Total equity (B)] x (-1)	Quarterly	It is a measure of the extent to which the institution indulges in trading of their own equity instruments (e.g. to boost share prices)	[0,1]	F 01.03		240	010	F 01.03		300	010								
SVC_25	Minority interests to total equity	Minority interest (A) / Total equity (B)	Quarterly	Indicates the participation of minority interests within total equity. It is a measure of the dependence on minority-shareholder funding. High values signal a projected difficulty in increasing capital and/or deferring dividend payments due to minority shareholders' objections	[0,1]	F 01.03		270	010	F 01.03		300	010								
SVC_26	Equity to total liabilities and equity	Total equity (A) / Total equity and liabilities (B)	Quarterly	Indicates the extent to which the institution relies mainly on shareholder or external investor funding to conduct its operations	[0,1]	F 01.03		300	010	F 01.03		310	010								
SVC_27	Tier 1 capital to 'total assets – intangible assets'	Tier 1 capital (A) / Total assets excluding intangible assets (B - C)	Quarterly	It is a further measure of loss absorption capacity. Ratio values are normally expected to be between SCV 13 (minimum) and SVC 1 (maximum). It serves as an indicator of whether capital adequacy and leverage are adversely affected by risky off-balance-sheet and leverage components (values close to SVC 1 show that the risk-mix is not materially affected by off-balance-sheet and derivative activity)	[0,1]	C 01.00		015	010	F 01.01		380	010	F 01.01		300	010				
SVC_28	Annual growth rate of RWAs	[[[Total risk exposure amount (A)t / Total risk exposure amount (A)t-12] -1] * 100]	Quarterly	It is a measure of the annual expansion of the institution's risk exposures. Together with the study of regulatory capital balances' expansion, it helps to assess whether the 'risk appetite' of the business model remains the same	Any	C 02.00		010	010												
SVC_29	CET 1 ratio (fully phased-in definition)	CET1 / Total risk exposure amount with both, numerator and denominator, being adjusted for transitional effects	Quarterly	The capital ratios in COREP are calculated taking into account the transitional period. For the analysis and the build-up of time series, the use of a stable definition (fully phased-in) is also of interest	Greater than 0	{C 01.00(r020, c10) - C 05.01(r010, c010) - C 01.00(r440, c010) + MIN ([C 01.00(r530, c10) - C 01.00(r740, c10) - C 05.01(r010, c020) - C 01.00(r720, c10) + MIN ([C 01.00(r750, c10) - C 01.00(r970, c10) - C 05.01(r010, c030)], 0)], 0)} / ({C 02.00;r010;c010} - {C 05.01;r010;c040})														

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
SVC_30	Total capital ratio (fully phased-in definition)	(Own funds [A] - Transitional adjustments on capital [B]) / (Total risk exposure amount [C] – transitional adjustments on risk exposure amount [D])	Quarterly	The capital ratios in COREP are calculated taking into account the transitional period. For the analysis and the build-up of time series, the use of a stable definition (fully phased-in) is also of interest	Greater than 0	C 01.00		010	010	C 01.00		220, 240, 520, 660, 680, 730, 880, 900,960	010	C 02.00		010	010	C 05.01		010	040
OPERATIONAL RISK																					
OPR_1	Total risk exposure for OpR (% of total risk exposure)	Total risk exposure for OpR / Total risk exposure amount	Quarterly	Indicates the % of OpR exposures over the entire risk exposure of the institution	[0,1]	C 02.00		590	010	C 02.00		010	010								
OPR_2	OpR BIA risk exposure (% of total risk exposure OpR)	OpR BIA - BIA / Total risk exposure for OpR	Quarterly	Indicates the % of OpR exposure calculated using the BIA over the total OpR exposure	[0,1]	C 02.00		600	010	C 02.00		590	010								
OPR_3	OpR STA/ASA risk exposure (% of total risk exposure OpR)	OpR STA/ASA / Total risk exposure for OpR	Quarterly	Indicates the % of OpR exposure calculated using the STA or ASA over the total OpR exposure	[0,1]	C 02.00		610	010	C 02.00		590	010								
OPR_4	OpR AMA risk exposure (% of total risk exposure for OpR)	OpR AMA / Total risk exposure for OpR	Quarterly	Indicates the % of OpR exposure calculated using the AMA over the total OpR exposure	[0,1]	C 02.00		620	010	C 02.00		590	010								
OPR_5	OpR loss as % of own funds requirements for OpR	Gross loss amount (new events) / (Total risk exposure amount for OpR * 0.08)	Semi-annually	Indicates if the capital held for OpR is sufficient to cover OpR losses incurred	Greater or equal to 0	C 17.01		920	080	C 02.00		590	010								
OPR_6	Internal fraud loss as % of gross OpR loss	Gross loss amount for internal fraud / Gross OpR loss amount	Semi-annually	Indicates the proportion of OpR losses caused by internal fraud	[0,1]	C 17.01		920	010	C 17.01		920	080								
OPR_7	External fraud loss as % of gross OpR loss	Gross loss amount for external fraud / Gross OpR loss amount	Semi-annually	Indicates the proportion of OpR losses caused by external fraud	[0,1]	C 17.01		920	020	C 17.01		920	080								
OPR_8	Business disruptions and system failures loss as % of gross OpR loss	Gross loss amount for business and system failures / Gross OpR loss amount	Semi-annually	Indicates the proportion of OpR losses caused by business disruptions and system failures	[0,1]	C 17.01		920	060	C 17.01		920	080								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
OPR_9	Total risk exposure for OpR compared to total risk exposure for credit risk	Total risk exposure for OpR / Total risk exposure for credit risk	Semi-annually	Importance of OpR compared to credit risk	Greater or equal to 0	C 02.00		590	010	C 02.00		040	010								
OPR_10	Total risk exposure for market risk compared to total risk exposure for OpR	Total risk exposure for trading risk / Total risk exposure for OpR	Semi-annually	Importance of OpR compared to trading risk	Greater or equal to 0	C 02.00		520	010	C 02.00		590	010								
OPR_11	Conduct risk as % of own funds requirements for OpR	Gross loss amount (Clients, Products & Business practices) (A) / Total risk exposure amount for OpR (B)	Semi-annually	Indicates if the capital held for OpR is sufficient to cover conduct losses incurred		C 17.01		920	040	C 02.00		590	010								
MARKET RISK																					
MKR_1	OTC trading derivatives to total trading derivatives	OTC derivatives assets and liabilities for trading (A)/ Total assets and derivatives for trading (B)	Quarterly	It calculates (adding together assets and liabilities) how much of the trading activities with derivatives are carried out in OTC markets	[0,1]	F 10.00		300, 310, 320	010, 020	F 10.00		290	010, 020								
MKR_2	Commodities trading derivatives to total assets	Commodities trading derivatives that are not economic hedges / Total assets (A-B/C)	Quarterly	It assesses the importance of commodity trading activity against the size of the balance sheet of the reporting institution	[0,1]	F 10.00		250	010, 020	F 10.00		260	010, 020	F 01.01		380	010				
MKR_3	Commodities derivatives to total assets	Commodities derivatives (hedging and non-hedging) / Total assets (A + B + C / D)	Quarterly	It assesses the importance of commodity derivatives against the size of the balance sheet of the reporting institution	[0,1]	F 10.00		250	010, 020	F 11.00		210, 440	010	F 11.02		210	005	F 01.01		380	010
MKR_4	Total long positions in non-reporting currencies to total long positions	Total long positions in non-reporting currencies (A) / Total long positions including reporting currency (B)	Quarterly	For SA banks, it discloses the importance of items denominated in a foreign currency, relating to assets (long positions)	[0,1]	C 22.00		010	020	C 22.00		100, 110, 120	020								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
MKR_5	Total short positions in non-reporting currencies to total short positions	Total short positions in non-reporting currencies (A) / Total short positions including reporting currency (B)	Quarterly	For SA banks, it discloses the importance of items denominated in a foreign currency, relating to liabilities (short positions).	[0,1]	C 22.00		010	030	C 22.00		100, 110, 120	030								
MKR_6	Share of risk exposure amounts of traded debt instruments to risk exposure amounts	Risk exposure amounts for exchange traded debt instruments (TDI) (A) / Total risk-weighted exposure amounts (B)	Quarterly	For SA banks, it discloses the proportion of traded debt instruments in the total risk exposure amount of the reporting institution	[0,1]	C 02.00		540	010	C 02.00		010	010								
MKR_7	Share of risk exposure amounts of equity to risk exposure amounts	Risk exposure amounts for equity (A) / Total risk-weighted exposure amounts (B)	Quarterly	For SA banks, it discloses the proportion of equity in the total risk exposure amount of the reporting institution	[0,1]	C 02.00		550	010	C 02.00		010	010								
MKR_8	Share of risk exposure amounts of foreign exchange to risk exposure amounts	Risk exposure amounts for foreign exchange (A) / Total risk-weighted exposure amounts (B)	Quarterly	For SA banks, it discloses the proportion of foreign exchange in the total risk exposure amount of the reporting institution	[0,1]	C 02.00		560	010	C 02.00		010	010								
MKR_9	Share of risk exposure amounts of commodities to risk exposure amounts	Risk exposure amounts for commodities (A) / Total risk-weighted exposure amounts (B)	Quarterly	For SA banks, it discloses the proportion of commodities in the total risk exposure amount of the reporting institution	[0,1]	C 02.00		570	010	C 02.00		010	010								
MKR_10	Stress indicator	Maximum (stressed value at risk average and latest available) (A) / Maximum (value at risk average and last day) (B)	Quarterly	For IM banks, it measures how close the current value at risk of the bank stands from the stressed one	Any	C 24.00		010	050, 060	C 24.00		010	030, 040								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
MKR_11	Total unsettled transactions to risk-weighted exposure amounts	Total unsettled transactions at settlement price (trading and non-trading) (A) / Risk-weighted exposure amounts (B)	Quarterly	It provides a first indication of the amount of unsettled transactions of the reporting institution	Greater than 0	C 11.00		010, 070	010	C 02.00		010	010								
MKR_12	Total unsettled transactions more than 46 days to total unsettled transactions	Total unsettled transactions at settlement price more than 46 days (trading and non-trading) (A) / Total unsettled transactions at settlement price (trading and non-trading) (B)	Quarterly	It highlights whether most of the unsettled transactions have a long period of unsettlement or whether they are more short-termed	[0,1]	C 11.00		060, 120	010	C 11.00		010, 070	010								
MKR_13	Proportion of derivatives and SFT to total risk-weighted exposure amounts	Risk-weighted exposure amounts of derivatives and SFT with and without contractual netting agreements (A) / Total risk-weighted exposure amounts (B)	Quarterly	It provides a view of the weight of derivative and SFT transactions in comparison to the total risk-weighted exposure amounts of the reporting institutions	[0,1]	C 43.00		040, 050, 060	020	C 43.00		010, 040, 050, 060, 070	020								
MKR_14	Total long and short positions on commodities to total exposures	Short and long positions on commodities (A) / Total original exposures (B)	Quarterly	For SA banks, it provides a first rough view of the size of commodity positions compared to the total exposures of the reporting institutions	[0,1]	C 23.00		010	010, 020	C 04.00		860	010								
MKR_15	Share of risk exposure amounts of CIUs to risk exposure amounts	Risk exposure amounts for CIUs (A) / Total risk-weighted exposure amounts (B)	Quarterly	For SA banks, it discloses the proportion of CIUs in the total risk exposure amount of the reporting institution	[0,1]	C 02.01		555	10	C 02.00		010	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D				Data Point E				Data Point F			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
SME RISK INDICATORS																													
SME_1	Share of SME exposures in total exposures	[SME original exposures (SA) [A] + SME original exposures (IRB) [B]] / [Total original exposures (SA) [C] + Total original exposures (IRB) [D]]	Quarterly	Gives broader information on the weight of SME exposures in total bank exposures. The SME lending is based on the unharmonized SME definitions used by each bank.	[0,1]	C 07.00	001	020	010	C 08.01	007, 008, 013, 016	010	020	C 07.00	001	10	010	C 08.01	001, 002	010	020								
SME_2.1	Share of SME exposures in exposures to the real economy (corporates, retail and secured by immovable property) for SA	SME original exposures (SA) [A] / Original exposure to corporates and retail (SA) [B]	Quarterly	To be able to judge the relative importance of SME lending compared to other lending to the private sector. SA excludes exposures in default.	[0,1]	C 07.00	001	020	010	C 07.00	008, 009, 010	010	010																
SME_2.2	Share of SME exposures in exposures to the real economy (corporates and retail) for IRB Approach	SME original exposure (IRB) [A] / Original exposure to corporates and retail (IRB) [B]	Quarterly	To be able to judge the relative importance of SME lending compared to other lending to the private sector. IRB includes exposures in default.	[0,1]	C 08.01	007, 008, 013, 016	010	020	C 08.01	007, 008, 009, 010, 011, 012, 013, 014, 015, 016, 017	010	020																

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D				Data Point E				Data Point F			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
SME_3	Share of SME exposures subject to SME Supporting Factor in total exposures	[Original exposures s.t. SF (SA) [A] + original exposure s.t. SF (IRB) [B]] / Total original exposure (SA+IRB) [C+D]	Quarterly	Gives broader information on the weight of SME exposures subject to SME Supporting Factor in total bank exposures. The SME lending is based on the harmonized SME definitions subject to Supporting Factor as defined by Article 501 CRR At bank level, comparison of indicators 1 and 2 would show how the 2 SME definitions relate to each other, and at country level, it will show the impact of these differences.	[0,1]	C 07.00	001	030	010	C 08.01	001, 002	015	020	C 07.00	001	010	010	C 08.01	001, 002	010	020								
SME_4	% change (year on year) of SME exposures during the period	[SME original exposures (SA) [A] + SME original exposure (IRB) [B]] Q(t) - [SME original exposures (SA) [A] + SME original exposure (IRB) [B]] Q(t-4) / [SME original exposures (SA) [A] + SME original exposure (IRB) [B]] Q(t-4)	Quarterly	Gives broader information on the weight of SME exposures in total bank exposures. The SME lending is based on the unharmonized SME definitions used by each bank. Note: this figure does not represent new business, but merely growth in the exposure amount	% positive, null or negative values (expected to stay within 'normal' ranges, for example +/- 10%)	C 07.00	001	020	010	C 08.01	007, 008, 013, 016	010	020															

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D				Data Point E				Data Point F			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
SME_5	% (year on year) growth of SME exposures subject to SME Supporting Factor during the period	[Original exposures s.t. SF (SA) [A] + original exposure s.t. SF (IRB) [B]] Q(t) - [Original exposures s.t. SF (SA) [A] + original exposure s.t. SF (IRB) [B]] Q(t-4) / [Original exposures s.t. SF (SA) [A] + original exposure s.t. SF (IRB) [B]] Q(t-4)	Quarterly	Gives informations on the development (increase/decrease) of the volume of SME exposures subject to the SME Supporting Factor, independently from their level Note: this figure does not represent new business, but merely growth in the exposure amount	% positive, null or negative values (expected to stay within 'normal' ranges, for example +/- 10%)	C 07.00	001	030	010	C 08.01	001, 002	015	020														
SME_6.1	Risk weighted ratio for SME exposures for SA	Risk weighted SME exposure after SF (SA) [A] / SME exposure value (SA) [B]	Quarterly	Gives information on the average level of credit risk carried by SME assets (SA), keeping in mind that the SME/SF has also been applied to some assets. Note: This figures will incorporate the CRM with substitution effects, which means that some SME exposures may be reported as another exposure class for the purpose of risk weighting	% positive values (0-100%). In some rare cases, depending on types of assets, RW ratio could be > to 100%.	C 07.00	001	020	220	C 07.00	001	020	200														

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D				Data Point E				Data Point F			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
SME_6.2	Risk weighted ratio for SME exposures for IRB Approach	Risk weighted SME exposures after SF (IRB) [A] / SME exposure value (IRB) [B]	Quarterly	Gives information on the average level of credit risk carried by SME assets (IRB), keeping in mind that the SME/SF has also been applied to some assets. Note: This figures will incorporate the CRM with substitution effects, which means that some SME exposures may be reported as another exposure class for the purpose of risk weighting	% positive values (0-100%). In some rare cases, depending on types of assets, RW ratio could be > to 100%.	C 08.01	007, 008, 013, 016	010	260	C 08.01	007, 008, 013, 016	010	110														
SME_7.1	Risk weighted ratio for SME exposures subject to SME Supporting Factor for SA	Risk weighted exposures s.t. SF after SF (SA) [A] / Exposure value of exposures s.t. SF (SA) [B]	Quarterly	Gives information on the average level of credit risk carried by SME/SF assets (SA)	% positive values (0-100%). In some rare cases, depending on types of assets, RW ratio could be > to 100%.	C 07.00	001	030	220	C 07.00	001	030	200														
SME_7.2	Risk weighted ratio for SME exposures subject to SME Supporting Factor for IRB Approach	Risk weighted exposures s.t. SF after SF [A] / SME/SF exposure value (IRB) [B]	Quarterly	Gives information on the average level of credit risk carried by SME/SF assets (IRB)	% positive values (0-100%). In some rare cases, depending on types of assets, RW ratio could be > to 100%.	C 08.01	001, 002	015	260	C 08.01	001, 002	015	110														
SME_8	Probability of default for SME exposures (IRB only)	Σ (Internal rating system - PD assigned to the obligor grade or pool [A] * Exposure value [B]) / weighted by exposure value [C]	Quarterly	Gives information on the probability of default associated to SME exposures in case of IRB banks Note: Part of the information on the expected and unexpected loss is captured by LGD, which is not available.	[0,1]	C 08.01	007, 008, 013, 016	010	010	C 08.01	007, 008, 013, 016	010	110	C 08.01	007, 008, 013, 016	010	110												

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D				Data Point E				Data Point F			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
SME_9	Probability of default for SME exposures subject to SME Supporting Factor (IRB only)	Internal rating system - PD assigned to the obligor grade or pool [A] / weighted by exposure value [B]	Quarterly	Gives information on the probability of default associated to SME exposures subject to SME supporting factor in case of IRB banks Note: Part of the information on the expected and unexpected loss is captured by LGD, which is not available.	[0,1]	C 08.01	001, 002	015	010	C 08.01	001, 002	015	110																		
SME_10	LGD for SME exposures (IRB only)	Σ (Exposure weighted average LGD [A] * Exposure value [B])/ weighted by exposure value [C]	Quarterly	Gives information on the loss given default associated to SME exposures in case of IRB banks Note: Data quality to be verified	[0,1]	C 08.01	007, 008, 013, 016	010	230	C 08.01	007, 008, 013, 016	010	110	C 08.01	007, 008, 013, 016	010	110														
SME_11	LGD for SME exposures subject to SME Supporting Factor (IRB only)	Exposure weighted average LGD [A] weighted by exposure value [B]	Quarterly	Gives information on the loss given default associated to SME exposures in case of IRB banks Note: Data quality to be verified	[0,1]	C 08.01	001, 002	015	230	C 08.01	001, 002	015	110																		

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D				Data Point E				Data Point F			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
SME_12	Share of SME exposures in default in total SME exposures	[SME Exposures in default SA [A] + SME exposures in default IRB [B]] / SME original exposure (SA+IRB) [C+D] for all countries	Quarterly	Gives information on the relative importance of defaulted SME exposures among SME exposures overall and by country. May be compared with the same value for other classes or across banks, as calculated in indicator AQT 11. Can also be computed for SME Corporate, SME Retail and SME Secured by Real Estate.	% positive values (expected to stay within 'normal' ranges, for example +/- 5%, difficult to assess, must be evaluated on a class-by-class basis)	C 09.01	NA	075, 085, 095	020	C 09.02	NA	050, 080, 120	030	C 09.01	NA	075, 085, 095	010	C 09.02	NA	050, 080, 120	010								
SME_13	% change (year-on-year) of defaulted SME exposures during the period	[SME Exposures in default SA [A] + SME exposures in default IRB [B]] Q(t) - [SME Exposures in default SA [A] + SME exposures in default IRB [B]] Q(t-4) / [SME Exposures in default SA [A] + SME exposures in default IRB [B]] Q(t-4) for all countries	Quarterly	Gives informations on the development (increase/decrease) of defaulted SME exposures, independently from their level	% positive, null or negative values (expected to stay within 'normal' ranges, for example +/- 10%)	C 09.01	NA	075, 085, 095	020	C 09.02	NA	050, 080, 120	030																

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D				Data Point E				Data Point F			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
SME_14	Post-CRM SME exposure to original SME exposure	SME exposure value (SA+IRB) [A+B]) / SME Original exposure (SA+IRB) [C+D]	Quarterly	Gives information on the SME dependency on credit protection (SA+IRB). Can be compared to the same values of all exposures as calculated in AQT 14. Note: Only Totals can be used due to the flow of amounts across exposure classes for reporting purposes following CRM. This figure captures only credit protection that leads to the reduction in exposure value.	[0,1]	C 07.00	001	020	200	C 08.01a	007, 008, 013, 016	010	110	C 07.00	001	020	010	C 08.01	007, 008, 013, 016	010	020								
SME_15	Post-CRM SME exposure subject to SME Supporting Factor to original exposure	Exposure value on exposures s.t. SF (SA+IRB) [A+B] / SME Original exposure (SA+IRB) [C+D])	Quarterly	Gives information on the dependency of SME exposures to the SME Supporting Factor on credit protection (SA+IRB). Can be compared to the same values of all exposures as calculated in AQT 14. Note: Only Totals can be used due to the flow of amounts across exposure classes for reporting purposes following CRM. This figure captures only credit protection that leads to the reduction in exposure value.	[0,1]	C 07.00	001	030	200	C 08.01	001, 002	015	110	C 07.00	001	030	010	C 08.01	001, 002	015	020								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D				Data Point E				Data Point F			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
SME_16	Increase in CET1 capital ratio with the application of SME supporting factor	[CET1 (A) / Total Risk Exposure Amount [B]] - [CET1 (A) / [Total Risk Exposure Amount [B] + Risk weighted exposure amount before SF (SA+IRB) [C + D] - Risk weighted exposure amount after SF (SA+IRB) [E + F]]	Quarterly	Increase in the Common Equity Tier 1 Capital associated to the application of the SME Supporting Factor	p.p. positive values	C 01.00	NA	020	010	C 02.00	NA	010	010	C 07.00.a	001	030	215	C 08.01	001, 002	015	255	C 07.00	001	030	220	C 08.01	s001, s002	015	260

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
SOVEREIGN RISK INDICATORS																					
SVR_01	Percentage of exposure to Sovereign in financial assets held for trading book	Debt Securities and Loans and advances to General Governments (A + B) / Debt Securities and Loans and Advances to all counterparties for financial assets held for trading (C + D)	Quarterly		[0,1]	F 04.01	001	080,140	010	F 04.06	001	080,140	010	F 04.01	001	060, 120	010	F 04.06	001	060,120	010
SVR_02	Percentage of exposure to Sovereign in non-trading financial assets mandatorily at fair value through profit and loss	Debt Securities and Loans and advances to General Governments (A+B) / Debt Securities and Loans and Advances to all counterparties for non-trading financial assets mandatorily at fair value through profit and loss (C+D)	Quarterly		[0,1]	F 04.02	001	070,130	010	F 04.07	0.01	080,140	010	F 04.02	001	050, 110	010	F 04.07	001	060, 120	10
SVR_03	Percentage of exposure to Sovereign financial assets designated at fair value through profit or loss	Debt Securities and Loans and advances to General Governments (A) / Debt Securities and Loans and Advances to all counterparties for financial assets designated at fair value through profit or loss (B)	Quarterly	IFRS	[0,1]	F 04.02	002	080,140	010	F 04.02	002	060, 120	010								
SVR_04	Percentage of exposure to Sovereign financial assets at fair value through other comprehensive income	Debt Securities and Loans and advances to General Governments (A) / Debt Securities and Loans and Advances to all counterparties for financial assets at fair value through other comprehensive income (B)	Quarterly	IFRS	[0,1]	F 04.03	001	070, 130	010	F 04.03	001	050,110	010								
SVR_05	Percentage of exposure to Sovereign financial assets at amortised cost	Debt Securities and Loans and advances to General Governments (A) / Debt Securities and Loans and Advances to all counterparties for financial assets at amortised cost (B)	Quarterly	IFRS	[0,1]	F 04.04	001	030, 090	010	F 04.04	001	010, 070	010								
SVR_06	Percentage of exposure to Sovereign non-trading financial assets measured at fair value to equity	Debt Securities and Loans and advances to General Governments (A) / Debt Securities and Loans and Advances to all counterparties for financial assets designated at fair value to equity	Quarterly	GAAP	[0,1]	F 04.08	001	080, 140	010	F 04.08	001	60120	10								
SVR_07	Percentage of exposure to Sovereign Non-trading financial assets measured at cost-based method	Debt Securities and Loans and advances to General Governments (A) / Debt Securities and Loans and Advances to all counterparties for non trading financial assets measured at cost-based method	Quarterly	GAAP	[0,1]	F 04.09	001	030, 090	010	F 04.09	001	10070	10								
SVR_08	Percentage of exposure to Sovereign other Non-trading financial assets	Debt Securities and Loans and advances to General Governments (A) / Debt Securities and Loans and Advances to all counterparties for other non trading financial assets	Quarterly	GAAP	[0,1]	F 04.10	001	080, 140	010	F 04.10	001	060, 120	10								
SVR_09	Stage 1 Sovereign financial assets at amortised cost in as a percentage of total [1]	Stage 1 Debt Securities and Loans and advances to General Governments (A) / Debt Securities and Loans and Advances to all counterparties for financial assets at amortised cost (B)	Quarterly	IFRS only	[0,1]	F 04.04	001	030, 090	015	F 04.04	001	010, 070	015								
SVR_10	Stage 2 Sovereign financial assets at amortised cost as a percentage of total [1]	Stage 2 Debt Securities and Loans and advances to General Governments (A) / Debt Securities and Loans and Advances to all counterparties for financial assets at amortised cost (B)	Quarterly	IFRS only	[0,1]	F 04.04	001	030, 090	030	F 04.04	001	010, 070	030								
SVR_11	Stage 3 Sovereign financial assets at amortised cost as a percentage of total [1]	Stage 3 Debt Securities and Loans and advances to General Governments (A) / Debt Securities and Loans and Advances to all counterparties for financial assets at amortised cost (B)	Quarterly	IFRS only	[0,1]	F 04.04	001	030, 090	040	F 04.04	001	010, 070	040								
SVR_12	Ratio of impairment and accumulated negative changes in fair value due to credit risk to gross carrying amount for sovereign exposures	Impairment [A] + Accumulated negative changes in fair value due to credit risk [B] / gross carrying amount [C]	Quarterly		[0,1]	C33	001	010	150	C33	001	010	170	C33	001	010	010				
SVR_13	Share of exposures with a maturity < 1 year in total sovereign exposures	Exposures with a maturity of 0 to 3 months [A] + esposures with a maturity of 3 months to 1 year [B] / total sovereign exposure [C]	Quarterly		[0,1]	C33	001	170	010	C33	001	180	010	C33	001	010	010				
SVR_14	Share of exposures with a maturity of 1 to 2 years in total sovereign exposures	Exposures with a maturity of 1 year to 2 years [A] / total sovereign exposure [B]	Quarterly		[0,1]	C33	001	190	010	C33	001	010	010								
SVR_15	Share of exposures with a maturity of 2 to 3 years in total sovereign exposures	Exposures with a maturity of 2 to 3 years [A] / total sovereign exposure [B]	Quarterly		[0,1]	C33	001	200	010	C33	001	010	010								
SVR_16	Share of exposures with a maturity of 3 to 5 years in total sovereign exposures	Exposures with a maturity of 3 to 5 years [A] / total sovereign exposure [B]	Quarterly		[0,1]	C33	001	210	010	C33	001	010	010								
SVR_17	Share of exposures with a maturity of 5 to 10 years in total sovereign exposures	Exposures with a maturity of 5 to 10 years [A] / total sovereign exposure [B]	Quarterly		[0,1]	C33	001	220	010	C33	001	010	010								
SVR_18	Share of exposures with a maturity > 10 years in total sovereign exposures	Exposures with a maturity > 10 years [A] / total sovereign exposure [B]	Quarterly		[0,1]	C33	001	230	010	C33	001	010	010								

Number	Name	Formula	Frequency	Description	Range of values	Data Point A				Data Point B				Data Point C				Data Point D			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
RDB RISK INDICATORS																					
RDB_1	Cash balances on Total Assets	Cash positions (A) / Total Assets (B)	Quarterly			F 01.01		020, 030, 040	010	F 01.01		380	010								
RDB_2	Equity instruments on Total Assets	Equity instruments (A) / Total Assets (B)	Quarterly			F 01.01		070, 093, 097, 110, 142, 172, 176, 235, 390	010	F 01.01		380	010								
RDB_3	Debt securities on Total Assets	Debt securities (A) / Total Assets (B)	Quarterly			F 01.01		080, 094, 098, 120,-173, 143 ,177, 182, 232, 236	010	F 01.01		380	010								
RDB_4	Loans and advances on Total Assets	Loans and advances (A) / Total Assets (B)	Quarterly			F 01.01		090, 095, 099, 130,-174, 178, 183, 233, 237	010	F 01.01		380	010								
RDB_5	Derivatives on Total Assets	Derivatives (A) / Total Assets (B)	Quarterly			F 01.01		060, 092, 240	010	F 01.01		380	010								
RDB_6	Other assets on Total Assets	Other assets (A) / Total Assets (B)	Quarterly			F 01.01		250, 260, 270, 300, 330, 360, 370	010	F 01.01		380	010								

ANNEX II. List of DRATs

Number	Name	Formula	Frequency	Description	Expected values	Data Point A				Data Point B				Data Point C			
						Template	Sheet	Row	Column	Template	Sheet	Row	Column	Template	Sheet	Row	Column
I. MATRICES OF CONCENTRATION																	
DRAT1	Distribution matrix of Original Exposure by Sector and Country	See 'Matrix1'	Quarterly	Double entry matrix with row axis being countries and column axis being Sector Groups. Sector grouping could be defined as a mapping between SA and IRB sectors so that it could allow aggregation of exposures.	[0,1]	C 09.01a	All	All except 100	010	C 09.01b	All	All	020	C 09.02	All	All	010
DRAT2	Distribution matrix of Defaulted Exposure by Sector and Country	See 'Matrix1'	Quarterly	Double entry matrix with row axis being countries and column axis being Sector Groups.	[0,1]	C 09.01b	All	All	020	C 09.02	All	All	030				
DRAT3	Distribution matrix of Observed New Defaults by Sector and Country	See 'Matrix1'	Quarterly	Double entry matrix with row axis being countries groups and column axis being Sector Groups.	[0,1]	C 09.01b	All	All	040	C 09.02	All	All	040				
DRAT4	Distribution matrix of provision coverage ratio by Sector and Country	See 'Matrix1'. Coverage Ratio = (General credit risk adjustments + specific credit risk adjustments - of which write-offs) / Exposure in default	Quarterly	Double entry matrix with row axis being countries and column axis being Sector Groups. Ratio is a proxy.		C 09.01a	All	All	{050,055,060}	C 09.01b	All	All	020	C 09.02	All	All	{030,050,055,060}
DRAT5	Distribution matrix of Write-Offs by Sector and Country	See 'Matrix1'	Quarterly	Double entry matrix with row axis being countries and column axis being Sector Groups.		C 09.01a	All	All	060	C 09.02	All	All	060				
DRAT6	Distribution matrix of RWA by Sector and Country of non defaulted exposures	See 'Matrix1'. Min[RWA Pre SME Supporting Factor, RWA After SME Supporting Factor]_SA + Min[RWA Pre SME Supporting Factor, RWA After SME Supporting Factor]_IRB - RWA Of Which: defaulted_IRB	Quarterly	Double entry matrix with row axis being countries and column axis being Sector Groups. As there is no geographical breakdown of RWA of defaulted exposures by asset class for the SA approach, we substract that figure from the IRB approach (C 09.02 - Row 120).		C 09.01a	All	All except 100	{080,090}	C 09.02	All	All	{110,125,130}				
DRAT7	Distribution matrix of Own Funds Requirements for Credit Risk (as calculated for capital buffers) by country	See 'Matrix1'	Quarterly	Double entry matrix with countries in rows and the own funds requirements for credit risk as only column of the template.		C 09.03	All	010	010								
DRAT8	Distribution of Overall Losses from Property by Country Group	Matrix2	Half-annually	Indicates the proportion of losses from property collateralized exposures for RRE and CRE individually across region groups. A total column would indicate total losses across regions.		C 15.00	All	All	030								
DRAT9	Distribution of Loss Rates from Property by Country	Matrix2 // A/B	Half-annually	Indicates a loss rate over collateralized exposure for RRE, CRE and combined by country.		C 15.00	All	All	030	C 15.00	All	All	050				
DRAT10	Distribution of Finrep Assets and Off-balance sheet Items by Country	Matrixes 3 and 4	Quarterly	Indicates the proportion of assets across different sectors over countries.		F 20.04	All	All	010	F 20.05.a	All	All	010				
DRAT11	Distribution of Finrep Default Rates by Assets and Off-balance sheet items and by Country	See 'Matrix3' . Default rate = Of which: non-performing / Carrying Amount (A/B)	Quarterly	Indicates default rates across different sectors over countries.		F 20.04, F20.05	All	All	025	F 20.04, F20.05	All	All	010				
DRAT12	Distribution of Finrep Coverage Ratios by Assets and Off-bze Items and by Country	See 'Matrix3'. Coverage Ratio = Accumulated impairment and changes in fair value due to credit risk / Of which: non-performing (A/B)	Quarterly	Indicates coverage ratios across different sectors over countries. Ratio may be grater than 1 when there are impairment provisions on exposures that are impaired but not defaulted. Ratio is a proxy as the template does not provide impaired exposures.		F 20.04, F20.05	All	080-240, All	[031+040], 030	F 20.04, F20.05	All	080-240, All	025				
DRAT13	Distribution of loans and advances to non-financial corporations by NACE codes and Country	Gross carrying amount per Nace code / Loans and advances ('Matrix5')	Quarterly	Indicates the percentage of loan and advances per Nace code by country.		F 20.07	All	All	010								
DRAT14	Distribution of Loans and Advances Cumulative Impairments by NACE codes and Country	Accumulated impairment or changes in fair value due to credit risk per Nace code / Total impairment in Loans and advances (matrix 5)	Quarterly	Indicates the percentage of cumulative impairment per Nace code and country over total impairments in loan and advances.		F 20.07	All	All	(021, 022)								
DRAT15	Distribution of liquid assets among currencies	Matrix 6	Quarterly Monthly also possible	This matrix, covering all banks, will show how many of the liquid assets are held in the euro and in the other currencies		C 51.00	All	(010-390)	020 (if not available 030, if not available 040)								
DRAT16	Total inflows minus outflows by currencies (A - B)	Matrix 6	Quarterly Monthly also possible	This matrix, covering all banks, will show the net flows in all the currencies. It would need to aggregate all the items reported in templates C 52.00 and C 53.00.		C 53.00	All	(010-980)	010 (if any also 030 and 050)	C 52.00	All	(020-1370)	010 for rows 020-950, 1060-1130 and 1220-1370; 010 and 030 for rows 960-1040; 050 for row 1050; 030 for 1140-1210				

DRAT17	Exposures by sector (all portfolios)	Matrix of exposure to each sector (all portfolios)/total exposures (A/B) [Matrix 7]	Quarterly	Share of exposure to each sector (sum F04.01-F04.04) to total exposures		F 04.01-04		(030-50, 070-110, 130-180) for F 04.01, F 04.02 and F 04.03 / (020-060), (080-130), (160-200), (220-270) for F 04.04	010 for F 04.01, F 04.02.1, F for 04.03.01 and for F 04.04.01									
DRAT18	Exposures by sector (trading book)	Matrix of exposure to each sector (all portfolios)/total exposures (A/B) [Matrix 7]	Quarterly	Share of exposure to each sector in the trading book to total trading book exposures		F 04.01		(030-50, 070-110, 130-180)	010									
II. RANKINGS OF COUNTERPARTIES FROM LARGE EXPOSURES																		
DRAT19	Top 10 counterparties classified as institutions	Top 10 institutions to which EU banks are exposed (top 10 as per Article 394.2 CRR and those larger than 300 million €)	Quarterly	All the exposures to institutions (C 27.00 c070 = "I") reported in C 28 (both the top 10 or those larger than 300 million €) are aggregated and a ranking is made with those with larger amounts.		C 27.00		All	070	C 28.00		All	040					
DRAT20	Top 10 counterparties classified as unregulated financial entities	Top 10 unregulated financial entities to which EU banks are exposed (top 10 as per Article 394.2 CRR and those larger than 300 million €)	Quarterly	All the exposures to unregulated financial entities (C 27.00 c070 = "U") reported in C 28 (both the top 10 or those larger than 300 million €) are aggregated and a ranking is made with those with larger amounts.		C 27.00		All	070	C 28.00		All	040					
DRAT21	Top 10 counterparties classified as non-financial corporations	Top 10 non-financial corporations to which EU banks are exposed (top 10 as per Article 394.2 CRR and those larger than 300 million €)	Quarterly	All the exposures to non-financial corporations (C 27.00 c050 = "non-financial corporations") reported in C 28 (both the top 10 or those larger than 300 million €) are aggregated and a ranking is made with those with larger amounts.		C 27.00		All	050	C 28.00		All	040					
DRAT22	Top 10 counterparties classified as institutions by number of large exposures	Top 10 institutions to which EU banks are exposed (top 10 as per Article 394.2 CRR and those larger than 300 million €), in terms of number (not amounts) of large exposures	Quarterly	All the exposures to institutions (C 27.00 c070 = "I") reported in C 28 (both the top 10 or those larger than 300 million €) are counted and a ranking is made with those which appear more often.		C 27.00		All	070	C 28.00		999						
DRAT23	Top 10 counterparties classified as unregulated financial entities by number of large exposures	Top 10 unregulated financial entities to which EU banks are exposed (top 10 as per Article 394.2 CRR and those larger than 300 million €), in terms of number (not amounts) of large exposures	Quarterly	All the exposures to unregulated financial entities (C 27.00 c070 = "U") reported in C 28 (both the top 10 or those larger than 300 million €) are counted and a ranking is made with those which appear more often.		C 27.00		All	070	C 28.00		999						
DRAT24	Top 10 counterparties classified as non-financial corporations by number of large exposures	Top 10 non-financial corporations to which EU banks are exposed (top 10 as per Article 394.2 CRR and those larger than 300 million €), in terms of number (not amounts) of large exposures	Quarterly	All the exposures to non-financial corporations (C 27.00 c050 = "non-financial corporations") reported in C 28 (both the top 10 or those larger than 300 million €) are counted and a ranking is made with those which appear more often.		C 27.00		All	050	C 28.00		999						
III. RANKINGS OF DEFAULTED AND NON-PERFORMING EXPOSURES																		
DRAT25	Ranking of countries according to non-performing exposures (million €)	Top 10 countries ranked according to the total amount of non-performing exposures	Quarterly	Starting from template F 20.04, non-performing exposures are aggregated for all institutions and countries are ranked starting by those with larger non-performing exposures in absolute amounts.		F 20.04		010, 040, 080, 140	025									
DRAT26	Ranking of countries according to non-performing exposures to total financial assets	Top 10 countries ranked according to the total amount of non-performing exposures as a percentage of financial assets	Quarterly	Starting from template F 20.04, non-performing exposures are aggregated for all institutions and countries are ranked starting by those with larger non-performing exposures in relative terms (A / B).		F 20.04		010, 040, 080, 140	025	F 20.04		010, 040, 080, 140	010					
IV. LIQUIDITY AND FUNDING INFORMATION																		
DRAT27	Liquid assets to items requiring stable funding ratio by currency	Liquid assets to items requiring stable funding ratio by currency (A / B)	Quarterly, Monthly also possible	Templates C 51.00 and C 60.00 would be aggregated by currency (sheet) and then the indicator LIQ7 would be calculated over that total amount.		C 51.00	All	(010-390)	020 (if not available 030, if not available 040)	C 60.00	All	(010-1310)	(010-150)					

DRAT28	Term funding per currency	Term retail deposits + Term liabilities from customers that are not financial customers + Term liabilities from customers that are financial customers (A) / Total items providing stable funding (B), by currency	Quarterly, Monthly also possible	Template C 61.00 would be aggregated by currency (sheet) and then the indicator LIQ9 would be calculated over that total amount.		C 61.00	All	(040-200)	(020-050)	C 61.00	All	(010-250)	(010-050)				
V. ASSET QUALITY MATRICES																	
DRAT29	Average LGD per exposure class	Exposure weighted average loss given default in percentage, per exposure class, as per Matrix 8	Quarterly	Gives information on the loss given default for those defaulted exposures under IRB.		C 08.01		010	230-240								
DRAT31	Average PD of IRB exposures by exposure class	PD assigned to total exposures [A]. See Matrix 8	Quarterly	Gives information on the average PD on total IRB exposures, defaulted or not	% positive values (0-100%); expected to stay within 'normal' ranges and not to vary too much from one period to another.	C 08.01		010	010								
DRAT30	Average PD of non-defaulted IRB exposures by exposure class	(Calculated PD for non-defaulted exposures only) --> sum of (assigned PD * exposure value of non-defaulted class) [A*B] / sum of (exposure value of non-defaulted classes) [C]. See Matrix 8	Quarterly	Gives information on the average PD on total IRB exposures, without taking defaulted exposures into account	% positive values (0-100%); expected to stay within 'normal' ranges and not to vary too much from one period to another.	C 08.02		(for each class) PD<100% (no fixed rows number)	010	C 08.02		(for each class) PD<100% (no fixed rows number)	110	C 08.02		(for each class) PD<100% (not fixed rows)	110

MATRIX 1

%	Rating of country (min)		Corporates				Retail								
							Secured by real estate			Other retail					
		Central government	Institutions	Specialised lending	SME	Other	RRE – SME	RRE – Non-SME	QR	Other SME	Other non-SME	Equity	SA partial use	Total regions
Austria		Sector in region / Total sector Sector in region / Total region												Region / Total
Belgium														
Bulgaria														
Cyprus														
Czech Republic														
Denmark														
Estonia														
Finland														
France														
Germany														
Greece														
Hungary														

Ireland														
Italy														
Latvia														
Lithuania														
Luxembourg														
Malta														
Netherlands														
Poland														
Portugal														
Romania														
Slovakia														
Slovenia														
Spain														
Sweden														
United Kingdom														
Croatia														
Russia														
Turkey														
Hong Kong														
Canada														
USA														
Mexico														
Brazil														
Switzerland														
Cayman Islands														
China														
Japan														

South Korea														
India														
Singapore														
South Africa														
Australia														
Norway														
Iceland														
	Total sectors	Sector / Total												Total

MATRIX 2

%	**Residential real estate (row 010)**	**Commercial real estate (row 020)**	**Total (rows 010 + 020)**	**Total regions**
Austria	Loss in region / Total loss Loss in region / Total exposure (column 050) in region			Region / Total
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany				
Greece				
Hungary				
Ireland				
Italy				
Latvia				
Lithuania				

Luxembourg								
Malta								
Netherlands								
Poland								
Portugal								
Romania								
Slovakia								
Slovenia								
Spain								
Sweden								
United Kingdom								
Croatia								
Other non-EU markets								
Total losses	Loss / Total							Total

MATRIX 3

%	**Gross carrying amounts**				**Nominal amounts**			
Austria	**Derivatives**	**Equity instruments (F20.04: 040)**	**Debt securities (F20.04: 080)**	**Loans and advances (F20.04: 140)**	**Loan commitments given (F20.05.a: 010)**	**Financial guarantees given (F20.05.a: 020)**	**Other commitments given (F20.05.a: 030)**	**Total regions**
	Product in region / Total product							Region / Total
Belgium	Product in region / Total region							
Bulgaria								
Cyprus								
Czech Republic								
Denmark								
Estonia								
Finland								
France								
Germany								

Greece								
Hungary								
Ireland								
Italy								
Latvia								
Lithuania								
Luxembourg								
Malta								
Netherlands								
Poland								
Portugal								
Romania								
Slovakia								
Slovenia								
Spain								
Sweden								
United Kingdom								
Croatia								
Russia								
Turkey								
Hong Kong								
Canada								
USA								
Mexico								
Brazil								
Switzerland								
Cayman Islands								

China								
Japan								
South Korea								
India								
Singapore								
South Africa								
Australia								
Norway								
Iceland								
Total products								
	Product / Total							Total

MATRIX 4

% (F 20.04, column 010)

					Non-financial corporations			Households			
Austria	Central banks (090 + 150)	General governments (100 + 160)	Credit institutions (020 + 050 + 110 + 170)	Other financial corporations (030 + 060 + 120 + 180)	Other (010-020-030) + (040-050-060-070) + 130 + (190-200-210)	Corp SME (200)	CRE (210)	RRE (230)	Consumer loans (240)	Other (220-230-240)	Total regions
	Sector in region / Total sector										Region / Total
Belgium	Sector in region / Total region										
Bulgaria											
Cyprus											
Czech Republic											
Denmark											
Estonia											
Finland											
France											
Germany											
Greece											
Hungary											
Ireland											

Italy											
Latvia											
Lithuania											
Luxembourg											
Malta											
Netherlands											
Poland											
Portugal											
Romania											
Slovakia											
Slovenia											
Spain											
Sweden											
United Kingdom											
Croatia											
Russia											
Turkey											
Hong Kong											
Canada											
USA											
Mexico											
Brazil											
Switzerland											
Cayman Islands											
China											
Japan											
South Korea											

India											
Singapore											
South Africa											
Australia											
Norway											
Iceland											
Total sectors											
	Sector / Total										Total

MATRIX 5

% (F 20.07, column 010)	A Agriculture, forestry and fishing (010)	B Mining and quarrying (020)	C Manufacturing (030)	D Electricity, gas, steam and air conditioning supply (040)	E Water supply (050)	F Construction (060)	G Wholesale and retail trade (070)	H Transport and storage (080)	I Accommodation and food service activities (090)	J Information and communication (100)	L Real estate activities (110)	M Professional, scientific and technical activities (120)	N Administrative and support service activities (130)	O Public administration and defence, compulsory social security (140)	P Education (150)	Q Human health services and social work activities (160)	R Arts, entertainment and recreation (170)	S Other services (180)	Financial corporations	Total regions
Austria	Loans in region / Total loans																			Region / Total
	Loans in region / Total region																			
Belgium																				
Bulgaria																				
Cyprus																				
Czech Republic																				
Denmark																				
Estonia																				
Finland																				
France																				
Germany																				
Greece																				
Hungary																				
Ireland																				
Italy																				

Latvia																			
Lithuania																			
Luxembourg																			
Malta																			
Netherlands																			
Poland																			
Portugal																			
Romania																			
Slovakia																			
Slovenia																			
Spain																			
Sweden																			
United Kingdom																			
Croatia																			
Russia																			
Turkey																			
Hong Kong																			
Canada																			
USA																			
Mexico																			
Brazil																			
Switzerland																			
Cayman Islands																			
China																			
Japan																			
South Korea																			
India																			

Singapore																				
South Africa																				
Australia																				
Norway																				
Iceland																				
Total loans	Loans / Total																			Total

MATRIX 6

	Template C 51.00	Template C 53.00	Template C 52.00	Inflows-outflows
	Liquid assets	**Inflows**	**Outflows**	**Net**
EUR	Sheet euro / Total	Sheet euro / Total	Sheet euro / Total	Euro / Total
GBP	Sheet GBP / Total	Sheet GBP / Total	Sheet GBP / Total	GBP / Total
BGN				
CZK				
DKK				
HUF				
PLZ				
RON				
SKK				
HRK				
NKK				
ISK				
USD				
CHF				
JPY				
RUB				
CNY				
AUD				
CAD				
INR				
ZAR				
HKD				
SGD				
KYD				
TRY				
BRL				
MXN				
KRW				

MATRIX 7

%	Held for trading (F 04.01)	Designated at fair value through profit or loss (F 04.02)	Loans and advances and held to maturity (F 04.04)	Available-for-sale (F 04.03)	Total
Central banks	Sector / Total				
General governments					
Credit institutions					
Other financial corporations					
Non-financial corporations					
Households					
Total	100%	100%	100%	100%	100%

MATRIX 8

	Exposure-weighted average LGD (%)	Exposure-weighted average LGD (%) for large financial sector entities and unregulated financial entities	PD assigned to the obligor grade or pool (%)	Exposure value of non-defaulted obligor grades or pools (from C 08.02)
Central banks and central governments				
Institutions				
Corporate – SME				
Corporate – specialised lending				
Corporate – other				
Retail – secured by IP SME				
Retail – secured by IP non-SME				
Retail – qualifying revolving				
Retail – other SME				
Retail – other non-SME				
Total				

IRB – SA SECTOR MAPPING[17]

IRB (C 09.02)		***SA (C 09.01a + C 09.01.b)***
Central governments or central banks (010)	+	Central governments or central banks (010) Regional governments or local authorities (020) Public sector entities (030) Multilateral development banks (040) International organisations (050)
Institutions (020)	+	Institutions (060) Covered bonds (120)
Corporates (030)	+	Corporates (070)
Of which: specialised lending (corporate) (040)	+	
Of which: SME (corporate) (050)	+	Of which: SME (Corporate) (075)
Corporates other (= Total corporate_030-SME-spec lending_050)	+	Corporates other (= Total corporate_070 - SME_075)
Retail (060)	+	Retail (080) Secured by mortgages on IP (Retail RRE) (090)
Retail – secured by real estate property (070)	+	Secured by mortgages on IP (Retail RRE) (090)
SME (retail secured by RE) (080)	+	Of which: SME (retail RRE) (095)
Non-SME (retail secured by RE) (090)	+	Retail RRE (Other = Secured by mortgages_090 - SME_095)
Qualifying revolving (retail) (100)	+	
Other retail (retail) (110)	+	Retail (080)
SME (other retail) (120)	+	Of which: SME (retail) (085)
Non-SME (other retail) (130)	+	Retail (Other = Retail_080 - Retail SME_085)
Equity (140)	+	Equity exposures (150)
		SA partial use: - Items associated with particularly high risk (110) - Claims on institutions and corporates with a short-term credit assessment (130) - Claims in the form of CIU (140) - Other exposures (160)

[17] Fields are marked in red due to rebalancing.

EUROPEAN BANKING AUTHORITY

Floor 46, One Canada Square, London E14 5AA

Tel.: +44 (0)207 382 1776
Fax: +44 (0)207 382 1771
E-mail: info@eba.europa.eu

http://www.eba.europa.eu