

Definitions of the ITS data points. Balance sheet composition. Assets, liabilities and equity EBA Reporting framework 3.0 (Applicable from Q2 2021 onwards)

Implementing Regulation (EU) 2021/451		
Variable	Formula	Template
1. Cash, cash balances at central banks, other demand deposits	F0101_r010_c010	F 01.01
2. Loans and advances	sum(F0101_r090_c010, F0101_r099_c010, F0101_r130_c010, F0101_r144_c010, F0101_r183_c010)	F 01.01
Central banks	sum(F0401_r130_c010, F04021_r120_c010, F04022_r130_c010, F04031_r120_c010, F04041_r080_c010)	F 04.01, F 04.02.1, F 04.02.2, F 04.03.1, F 04.04.1
General governments	sum(F0401_r140_c010, F04021_r130_c010, F04022_r140_c010, F04031_r130_c010, F04041_r090_c010)	F 04.01, F 04.02.1, F 04.02.2, F 04.03.1, F 04.04.1
Credit institutions	sum(F0401_r150_c010, F04021_r140_c010, F04022_r150_c010, F04031_r140_c010, F04041_r100_c010)	F 04.01, F 04.02.1, F 04.02.2, F 04.03.1, F 04.04.1
Other financial corporations	sum(F0401_r160_c010, F04021_r150_c010, F04022_r160_c010, F04031_r150_c010, F04041_r110_c010)	F 04.01, F 04.02.1, F 04.02.2, F 04.03.1, F 04.04.1
Non-financial corporations	sum(F0401_r170_c010, F04021_r160_c010, F04022_r170_c010, F04031_r160_c010, F04041_r120_c010)	F 04.01, F 04.02.1, F 04.02.2, F 04.03.1, F 04.04.1
Households	sum(F0401_r180_c010, F04021_r170_c010, F04022_r180_c010, F04031_r170_c010, F04041_r130_c010)	F 04.01, F 04.02.1, F 04.02.2, F 04.03.1, F 04.04.1
3. Debt securities	sum(F0101_r080_c010, F0101_r098_c010, F0101_r120_c010, F0101_r143_c010, F0101_r182_c010)	F 01.01
Central banks	sum(F04041_r0020_c0010, F04021_r0060_c0010, F04022_r0070_c0010, F04031_r0060_c0010, F0401_r0070_c0010) / 1000000000	F 04.04.1, F 04.02.1, F 04.02.2, F 04.03.1, F 04.01
General governments	sum(F0401_r0080_c0010, F04021_r0070_c0010, F04022_r0080_c0010, F04031_r0070_c0010, F04041_r0030_c0010) / 1000000000	F 04.04.1, F 04.02.1, F 04.02.2, F 04.03.1, F 04.01
of which at amortised cost: general government	sum(F04041_r0030_c0010) / 1000000000	F 04.04.1
Credit institutions	sum(F0401_r0090_c0010, F04021_r0080_c0010, F04022_r0090_c0010, F04031_r0080_c0010, F04041_r0040_c0010) / 1000000000	F 04.04.1, F 04.02.1, F 04.02.2, F 04.03.1, F 04.01
of which at amortised cost: credit institutions	sum(F04041_r0040_c0010) / 1000000000	F 04.04.1
Other financial corporations	sum(F0401_r0100_c0010, F04021_r0090_c0010, F04022_r0100_c0010, F04031_r0090_c0010, F04041_r0050_c0010) / 1000000000	F 04.04.1, F 04.02.1, F 04.02.2, F 04.03.1, F 04.01
of which at amortised cost: other financial corporations	sum(F04041_r0050_c0010) / 1000000000	F 04.04.1
Non-financial corporations	sum(F0401_r0110_c0010, F04021_r0100_c0010, F04031_r0100_c0010, F04041_r0060_c0010) / 1000000000	F 04.04.1, F 04.02.1, F 04.02.2, F 04.03.1, F 04.01
of which at amortised cost: non financial corporations	sum(F04041_r0060_c0010) / 1000000000	F 04.04.1
4. Equity instruments	sum(F0101_r070_c010, F0101_r097_c010, F0101_r142_c010)	F 01.01
5. Derivatives	sum(F0101_r060_c010, F0101_r240_c010)	F 01.01
Trading	sum(F0101_r060_c010)	F 01.01
Derivatives – hedge accounting	F0101_r240_c010	F 01.01
6. Investments in subsidiaries, joint-ventures and associates	F0101_r260_c010	F 01.01
7. Intangible assets and goodwill	F0101_r300_c010	F 01.01
8. Other assets	sum(F0101_r380_c010, -F0101_r010_c010, -F0101_r090_c010, -F0101_r099_c010, -F0101_r130_c010, -F0101_r144_c010, -F0101_r183_c010, -F0101_r080_c010, -F0101_r098_c010, -F0101_r120_c010, -F0101_r143_c010, -F0101_r182_c010, -F0101_r070_c010, -F0101_r097_c010, -F0101_r142_c010, -F0101_r060_c010, -F0101_r240_c010, -F0101_r260_c010, -F0101_r300_c010)	F 01.01
TOTAL ASSETS	F0101_r380_c010	F 01.01
1. Deposits	sum(F0801a_r050_c010, F0801a_r050_c020, F0801a_r050_c030)	F 08.01.a
Central banks	sum(F0801a_r060_c010, F0801a_r060_c020, F0801a_r060_c030)	F 08.01.a
General governments	sum(F0801a_r110_c010, F0801a_r110_c020, F0801a_r110_c030)	F 08.01.a
Credit institutions	sum(F0801a_r160_c010, F0801a_r160_c020, F0801a_r160_c030)	F 08.01.a
Other financial corporations	sum(F0801a_r210_c010, F0801a_r210_c020, F0801a_r210_c030)	F 08.01.a
Non-financial corporations	sum(F0801a_r260_c010, F0801a_r260_c020, F0801a_r260_c030)	F 08.01.a
Households	sum(F0801a_r310_c010, F0801a_r310_c020, F0801a_r310_c030)	F 08.01.a
2. Debt securities issued	sum(F0801a_r360_c010, F0801a_r360_c020, F0801a_r360_c030)	F 08.01.a
3. Derivatives	sum(F0102_r020_c010, F0102_r150_c010)	F 01.02
of which: trading	sum(F0102_r020_c010)	F 01.02
4. Provisions	F0102_r170_c010	F 01.02
5. Other liabilities	sum(F0102_r300_c010, -F0801a_r050_c010, -F0801a_r050_c020, -F0801a_r050_c030, -F0801a_r360_c010, -F0801a_r360_c020, -F0801a_r360_c030, -F0102_r020_c010, -F0102_r150_c010, -F0102_r170_c010)	F 01.02, F 08.01.a
TOTAL LIABILITIES	F0102_r300_c010	F 01.02
1. Capital and reserves	sum(F0103_r010_c010, F0103_r040_c010, F0103_r050_c010, F0103_r080_c010, F0103_r190_c010, F0103_r0200_c010, F0103_r210_c010, F0103_r240_c010, F0103_r250_c010, F0103_r260_c010)	F 01.03
2. Other comprehensive income	F0103_r090_c010	F 01.03
3. Minority interests	F0103_r270_c010	F 01.03
TOTAL EQUITY	F0103_r300_c010	F 01.03
TOTAL LIABILITIES AND EQUITY	F0103_r310_c010	F 01.03
Share of unencumbered assets	F3201_r010_c060 / sum(F3201_r010_c010, F3201_r010_c060)	F 32.01
Share of encumbered assets	F3201_r010_c010 / sum(F3201_r010_c010, F3201_r010_c060)	F 32.01

Implementing Regulation (EU) 2021/451

Variable	Formula	Template
TOTAL EXPOSURES TO GENERAL GOVERNMENTS		
Total exposures	C3300 r010_c290 Country x1=total countries	C.33.00
Spain	C3300 r010_c290 country Spain	C.33.00
Other EU	C3300 r010_c290 UE Countries (except Spain)	C.33.00
RoW	C3300 r010_c290 NO UE countries (individually identified)	C.33.00
Non-domestic unallocated exposure	C3300 r010_c290 pais x1=total countries - SUM C3300 r010_c290 of each country excluding row country x1=total countries and excluding x28=other countries)	C.33.00

EBA: European Banking Authority

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Variable	Formula	Template
1. Net interest income	sum(F0200_r010_c010, -F0200_r090_c010)	F 02.00
2. Loans and advances	sum(F0200_r200_c010, -F0200_r210_c010)	F 02.00
3. Net trading income	sum(F0200_r280_c010, F0200_r285_c010)	F 02.00
4. Exchange differences, net	F0200_r310_c010	F 02.00
5. Net other operating income	sum(F0200_r355_c010, -F0200_r010_c010, F0200_r090_c010, -F0200_r200_c010, F0200_r210_c010, -F0200_r280_c01, -F0200_r285_c010, -F0200_r310_c010)	F 02.00
6. Operating income (1+2+3+4+5)	F0200_r355_c010	F 02.00
7. Administrative expenses and depreciation	sum(-F0200_r360_c010, -F0200_r385_c010, -F0200_r390_c010)	F 02.00
8. Net income before impairment, provisions and taxes (6+7)	sum(F0200_r355_c010, -F0200_r360_c010, -F0200_r385_c010, -F0200_r390_c010)	F 02.00
9. Impairment and provisions	sum(-F0200_r430_c010, -F0200_r460_c010, -F0200_r510_c010, -F0200_r520_c010)	F 02.00
10. Other	sum(F0200_r610_c010, F0200_r430_c010, F0200_r460_c010, F0200_r510_c010, F0200_r520_c010, -F0200_r355_c010, F0200_r360_c010, F0200_r385_c010, F0200_r390_c010)	F 02.00
11. Tax expenses or income	-sum(F0200_r620_c010, F0200_r634_c010, F0200_r660_c010)	F 02.00
12. Net profit/loss (8+9+10+11)	F0200_r670_c010	F 02.00

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Variable	Formula	Template
Key performance indicators (a)		
Return on equity (Net Profit or Loss / Total Equity)	$F0200_r670_c010 / F0103_r300_c010$	F 02.00, F 01.03
Return on assets (Net Profit or Loss / Total Assets)	$F0200_r670_c010 / F0101_r380_c010$	F 02.00, F 01.01
Cost-to-income ratio (Administrative expenses and depreciation / Operating income)	$sum(F0200_r360_c010, F0200_r385_c010, F0200_r390_c010) / F0200_r355_c010$	F 02.00
Cost of Risk (provisions for impairment / gross loans and advances)	$-sum(F1201a_r0080_c0020, F1201a_r0080_c0040, F1201a_r0080_c0050, F1201a_r0080_c0070, F1201a_r0080_c0090, F1201a_r0080_c0110, F1201a_r0080_c0120, F1201a_r0080_c0125, F1201a_r0250_c0020, F1201a_r0250_c0040, F1201a_r0250_c0050, F1201a_r0250_c0070, F1201a_r0250_c0090, F1201a_r0250_c0110, F1201a_r0250_c0120, F1201a_r0250_c0125, F1201a_r0430_c0020, F1201a_r0430_c0040, F1201a_r0430_c0050, F1201a_r0430_c0070, F1201a_r0430_c0090, F1201a_r0430_c0110, F1201a_r0430_c0120, F1201a_r0430_c0125, F1201a_r0670_c0040, F1201a_r0670_c0050, F1201a_r0670_c0070, F1201a_r0670_c0090, F1201a_r0670_c0110, F1201a_r0670_c0120, F1201a_r0670_c0125) / sum(F04031_r0110_c0015, F04031_r0110_c0030, F04031_r0110_c0040, F04031_r0110_c0041, F04041_r0070_c0015, F04041_r0070_c0030, F04041_r0070_c0040, F04041_r0070_c0041)$	F 04.03.1, F 04.04.1, F 12.01.a

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(a) For the calculation of these indicators, profit or loss figures have been annualized

Capital adequacy and its components

Total risk exposure amount	$C0200_r010_c010$	C 02.00
Total capital - Amount	$C0100_r010_c010$	C 01.00
Total capital - Ratio (Total capital / Total risk exposure amount)	$C0100_r010_c010 / C0200_r010_c010$	C 01.00, C 02.00
Tier 1 - Amount	$C0100_r015_c010$	C 01.00
Tier 1 - Ratio (Tier 1 / Total risk exposure amount)	$C0100_r015_c010 / C0200_r010_c010$	C 01.00, C 02.00
CET1 - Amount	$C0100_r020_c010$	C 01.00
CET1 - Ratio (CET1 / Total risk exposure amount)	$C0100_r020_c010 / C0200_r010_c010$	C 01.00, C 02.00

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Variable	Formula	Template
Leverage ratio and its components (b)		
Tier 1 capital	C4700_r320_c010	C 47.00
Total exposure	C4700_r300_c010	C 47.00
Leverage ratio	$C4700_r320_c010 / C4700_r300_c010$	C 47.00
(b) Based on the transitional provisions laid down in Regulation (EU) No 575/2013.		
Risk exposures composition		
Credit risk weighted exposure amounts	C0200_r040_c010	C 02.00
of which: standardised Approach (SA)	C0200_r050_c010	C 02.00
Market risk exposure amount	C0200_r520_c010	C 02.00
of which: market risk exposure under SA	C0200_r530_c010	C 02.00
Operational risk exposure amount	C0200_r590_c010	C 02.00
of which: operational risk exposure under TSA/ASA	C0200_r610_c010	C 02.00
Other	sum(C0200_r490_c010, C0200_r630_c010, C0200_r640_c010, C0200_r680_c010, C0200_r690_c010)	C 02.00
Total risk exposure amount	C0200_r010_c010	C 02.00
Minimum Requirement for own funds and Eligible Liabilities (MREL)		
Own funds	M0200a_r020_c010	M02.00.a
Eligible liabilities	M0200a_r060_c010	M02.00.a
of which: subordinated liabilities	M0200a_r090_c010	M02.00.a
MREL level (own funds and eligible liabilities)	M0100_r200_c010	M01.00
MREL subordinated level (own funds and subordinated liabilities)	M0100_r210_c010	M01.00
MREL level as a percentage of the total risk exposure amount	$M0100_r200_c010 / M0100_r100_c10$	M01.00
MREL subordinated as a percentage of the total risk exposure amount	$M0100_r210_c010 / M0100_r100_c10$	M01.00

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Variable	Formula	Template
Asset quality: total exposures		
Total exposures	sum(F1800a_r180_c010, F1800a_r201_c010, F1800a_r231_c010, F1800a_r335_c010, F1800a_r550_c010)	F 18.00.a
Total exposures: Non-performing - Amount	sum(F1800a_r180_c060, F1800a_r201_c060, F1800a_r231_c060, F1800a_r335_c060, F1800a_r550_c060)	F 18.00.a
Total exposures: Performing - Amount	sum(F1800a_r180_c020, F1800a_r201_c020, F1800a_r231_c020, F1800a_r335_c020, F1800a_r550_c020)	F 18.00.a
Total exposures: Non-performing - Ratio	sum(F1800a_r180_c060, F1800a_r201_c060, F1800a_r231_c060, F1800a_r335_c060, F1800a_r550_c060) / sum(F1800a_r180_c010, F1800a_r201_c010, F1800a_r231_c010, F1800a_r335_c010, F1800a_r550_c010)	F 18.00.a
Total exposures: Performing - Ratio	sum(F1800a_r180_c020, F1800a_r201_c020, F1800a_r231_c020, F1800a_r335_c020, F1800a_r550_c020) / sum(F1800a_r180_c010, F1800a_r201_c010, F1800a_r231_c010, F1800a_r335_c010, F1800a_r550_c010)	F 18.00.a
Total exposures: Non-performing - Coverage ratio	-sum(F1800b_r180_c150, F1800b_r201_c150, F1800b_r231_c150, F1800b_r335_c150, -F1800b_r550_c150) / sum(F1800a_r180_c060, F1800a_r201_c060, F1800a_r231_c060, F1800a_r335_c060, F1800a_r550_c060)	F 18.00.b, F 18.00.a
Total exposures: Performing - Coverage ratio	-sum(F1800b_r180_c140, F1800b_r201_c140, F1800b_r231_c140, -F1800b_r550_c140) / sum(F1800a_r180_c020, F1800a_r201_c020, F1800a_r231_c020, F1800a_r335_c020, F1800a_r550_c020)	F 18.00.b, F 18.00.a
Asset quality: loans and advances		
Loans and advances	sum(F1800a_r005_c010, F1800a_r070_c010, F1800a_r191_c010, F1800a_r221_c010)	F 18.00.a
Non-performing loans and advances - Amount	sum(F1800a_r005_c060, F1800a_r070_c060, F1800a_r191_c060, F1800a_r221_c060)	F 18.00.a
Performing exposures: Loans and advances - Amount	sum(F1800a_r005_c020, F1800a_r070_c020, F1800a_r191_c020, F1800a_r221_c020)	F 18.00.a
Non-performing loans and advances - Ratio	sum(F1800a_r005_c060, F1800a_r070_c060, F1800a_r191_c060, F1800a_r221_c060) / sum(F1800a_r005_c010, F1800a_r070_c010, F1800a_r191_c010, F1800a_r221_c010)	F 18.00.a
Performing exposures: Loans and advances - Ratio	sum(F1800a_r005_c020, F1800a_r070_c020, F1800a_r191_c020, F1800a_r221_c020) / sum(F1800a_r005_c010, F1800a_r070_c010, F1800a_r191_c010, F1800a_r221_c010)	F 18.00.a
Non-performing exposures: Loans and advances - Coverage ratio	sum(F1800b_r005_c150, F1800b_r070_c150, F1800b_r191_c150, F1800b_r221_c150) / sum(F1800a_r005_c060, F1800a_r070_c060, F1800a_r191_c060, F1800a_r221_c060)	F 18.00.a, F 18.00.b
Performing exposures: Loans and advances - Coverage ratio	sum(F1800b_r005_c140, F1800b_r070_c140, F1800b_r191_c140, F1800b_r221_c140) / sum(F1800a_r005_c020, F1800a_r070_c020, F1800a_r191_c020, F1800a_r221_c020)	F 18.00.a, F 18.00.b
Loans and advances excluding cash balances at central banks and other demand deposits	sum(F1800a_r070_c010, F1800a_r191_c010, F1800a_r221_c010)	F 18.00.a
Non-performing loans and advances excluding cash balances at central banks and other demand deposits - Amount	sum(F1800a_r070_c060, F1800a_r191_c060, F1800a_r221_c060)	F 18.00.a
Non-performing loans and advances excluding cash balances at central banks and other demand deposits - Ratio	sum(F1800a_r070_c060, F1800a_r191_c060, F1800a_r221_c060) / sum(F1800a_r070_c010, F1800a_r191_c010, F1800a_r221_c010)	F 18.00.a
Asset quality: forbearance		
Forbome exposures	sum(F1900a_r180_c010, F1900a_r201_c010, F1900a_r231_c010, F1900a_r335_c010, F1900d_r340_c010)	F 19.00.a, F 19.00.d
Forbome exposures: Non-performing - Amount	sum(F1900a_r180_c060, F1900a_r201_c060, F1900a_r231_c060, F1900a_r335_c060, F1900d_r340_c060)	F 19.00.a, F 19.00.d
Forbome exposures: Performing - Amount	sum(F1900a_r180_c020, F1900a_r201_c020, F1900a_r231_c020, F1900a_r335_c020, F1900d_r340_c020)	F 19.00.a, F 19.00.d
Forbome exposures: Non-performing - Ratio	sum(F1900a_r180_c060, F1900a_r201_c060, F1900a_r231_c060, F1900a_r335_c060, F1900d_r340_c060) / sum(F1900a_r180_c010, F1900a_r201_c010, F1900a_r231_c010, F1900a_r335_c010, F1900d_r340_c010)	F 19.00.a, F 19.00.d
Forbome exposures: Performing - Ratio	sum(F1900a_r180_c020, F1900a_r201_c020, F1900a_r231_c020, F1900a_r335_c020, F1900d_r340_c020) / sum(F1900a_r180_c010, F1900a_r201_c010, F1900a_r231_c010, F1900a_r335_c010, F1900d_r340_c010)	F 19.00.a, F 19.00.d
Coverage ratio of non-performing forbome exposures	-sum(F1900b_r180_c140, F1900b_r201_c140, F1900b_r231_c140, F1900b_r335_c140, -F1900b_r340_c140) / sum(F1900a_r180_c060, F1900a_r201_c060, F1900a_r231_c060, F1900a_r335_c060, F1900d_r340_c060)	F 19.00.a, F 19.00.b, F 19.00.d
Coverage ratio of performing forbome exposures	-sum(F1900b_r180_c130, F1900b_r201_c130, F1900b_r231_c130, -F1900b_r340_c130) / sum(F1900a_r180_c020, F1900a_r201_c020, F1900a_r231_c020, F1900a_r335_c020, F1900d_r340_c020)	F 19.00.a, F 19.00.b, F 19.00.d

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Variable	Formula	Template
Asset quality: fair value hierarchy		
Total assets	F0101_r380_c010	F 01.01
Level 1 - Amount	sum(F1400_r010_c010, F1400_r056_c010, F1400_r060_c010, F1400_r101_c010, F1400_r140_c010)	F 14.00
Level 1 as a share of total assets	sum(F1400_r010_c010, F1400_r056_c010, F1400_r060_c010, F1400_r101_c010, F1400_r140_c010) / F0101_r380_c010	F 14.00, F 01.01
Level 2 - Amount	sum(F1400_r010_c020, F1400_r056_c020, F1400_r060_c020, F1400_r101_c020, F1400_r140_c020)	F 14.00
Level 2 as a share of total assets	sum(F1400_r010_c020, F1400_r056_c020, F1400_r060_c020, F1400_r101_c020, F1400_r140_c020) / F0101_r380_c020	F 14.00, F 01.01
Level 3 - Amount	sum(F1400_r010_c030, F1400_r056_c030, F1400_r060_c030, F1400_r101_c030, F1400_r140_c030)	F 14.00
Level 3 as a share of total assets	sum(F1400_r010_c030, F1400_r056_c030, F1400_r060_c030, F1400_r101_c030, F1400_r140_c030) / F0101_r380_c030	F 14.00, F 01.01
Asset quality: loans and advances subject to impairment review		
Total loans and advances subject to impairment review	sum(F1800a_r0070_c0056, F1800a_r0191_c0056, F1800a_r0070_c0057, F1800a_r0191_c0057, F1800a_r0070_c0058, F1800a_r0191_c0058, F1800a_r0070_c0109, F1800a_r0191_c0109, F1800a_r0070_c0121, F1800a_r0191_c0121, F1800a_r0070_c0900, F1800a_r0191_c0900)	F 18.00.a
Stage 1 loans and advances - Amount	sum(F1800a_r0070_c0056, F1800a_r0191_c0056)	F 18.00.a
Stage 1 loans and advances - Ratio	sum(F1800a_r0070_c0056, F1800a_r0191_c0056) / sum(F1800a_r0070_c0056, F1800a_r0191_c0056, F1800a_r0070_c0057, F1800a_r0191_c0057, F1800a_r0070_c0058, F1800a_r0191_c0058, F1800a_r0070_c0109, F1800a_r0191_c0109, F1800a_r0070_c0121, F1800a_r0191_c0121, F1800a_r0070_c0900, F1800a_r0191_c0900)	F 18.00.a
Coverage ratio of stage 1 loans and advances	-sum(F1800b_r0070_c0141, F1800b_r0191_c0141) / sum(F1800a_r0070_c0056, F1800a_r0191_c0056)	F 18.00.a, F 18.00.b
Stage 2 loans and advances - Amount	sum(F1800a_r0070_c0057, F1800a_r0191_c0057, F1800a_r0070_c0109, F1800a_r0191_c0109)	F 18.00.a
Stage 2 loans and advances - Ratio	sum(F1800a_r0070_c0057, F1800a_r0191_c0057, F1800a_r0070_c0109, F1800a_r0191_c0109) / sum(F1800a_r0070_c0056, F1800a_r0191_c0056, F1800a_r0070_c0057, F1800a_r0191_c0057, F1800a_r0070_c0058, F1800a_r0191_c0058, F1800a_r0070_c0109, F1800a_r0191_c0109, F1800a_r0070_c0121, F1800a_r0191_c0121, F1800a_r0070_c0900, F1800a_r0191_c0900)	F 18.00.a
Coverage ratio of stage 2 loans and advances	-sum(F1800b_r0070_c0142, F1800b_r0191_c0142, F1800b_r0070_c0950, F1800b_r0191_c0950) / sum(F1800a_r0070_c0057, F1800a_r0191_c0057, F1800a_r0070_c0109, F1800a_r0191_c0109)	F 18.00.a, F 18.00.b
Stage 3 loans and advances - Amount	sum(F1800a_r0070_c0121, F1800a_r0191_c0121)	F 18.00.a
Stage 3 loans and advances - Ratio	sum(F1800a_r0070_c0121, F1800a_r0191_c0121) / sum(F1800a_r0070_c0056, F1800a_r0191_c0056, F1800a_r0070_c0057, F1800a_r0191_c0057, F1800a_r0070_c0058, F1800a_r0191_c0058, F1800a_r0070_c0109, F1800a_r0191_c0109, F1800a_r0070_c0121, F1800a_r0191_c0121, F1800a_r0070_c0900, F1800a_r0191_c0900)	F 18.00.a
Coverage ratio of stage 3 loans and advances	-sum(F1800b_r0070_c0951, F1800b_r0191_c0951) / sum(F1800a_r0070_c0121, F1800a_r0191_c0121)	F 18.00.a, F 18.00.b
Purchased or originated credit-impaired loans and advances	sum(F1800a_r0070_c0058, F1800a_r0191_c0058, F1800a_r0070_c0900, F1800a_r0191_c0900)	F 18.00.a
Purchased or originated credit-impaired - Ratio	sum(F1800a_r0070_c0058, F1800a_r0191_c0058, F1800a_r0070_c0900, F1800a_r0191_c0900) / sum(F1800a_r0070_c0056, F1800a_r0191_c0056, F1800a_r0070_c0057, F1800a_r0191_c0057, F1800a_r0070_c0058, F1800a_r0191_c0058, F1800a_r0070_c0109, F1800a_r0191_c0109, F1800a_r0070_c0121, F1800a_r0191_c0121, F1800a_r0070_c0900, F1800a_r0191_c0900)	F 18.00.a
Coverage ratio of purchased or originated credit-impaired loans and advances	-sum(F1800b_r0070_c0143, F1800b_r0191_c0143, F1800b_r0070_c0952, F1800b_r0191_c0952) / sum(F1800a_r0070_c0058, F1800a_r0191_c0058, F1800a_r0070_c0900, F1800a_r0191_c0900)	F 18.00.a, F 18.00.b

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Variable	Formula	Template
Loan-to-deposit ratio		
Loans and advances to non-financial corporations and households	$\text{sum}(F0401_r170_c010, F04021_r180_c010, F04022_r170_c010, F04031_r160_c010, F04041_r120_c010, F0401_r180_c010, F04021_r170_c010, F04022_r180_c010, F04031_r170_c010, F04041_r130_c010)$	F 04.01, F 04.02.1, F.04.02.2, F 04.03.1, F 04.04.1
Deposits to non-financial corporations and households	$\text{sum}(F0801a_r260_c010, F0801a_r260_c020, F0801a_r260_c030, F0801a_r310_c010, F0801a_r310_c020, F0801a_r310_c030)$	F 08.01.a
Loan-to-deposit ratio	$\text{sum}(F0401_r170_c010, F04021_r180_c010, F04022_r170_c010, F04031_r160_c010, F04041_r120_c010, F0401_r180_c010, F04021_r170_c010, F04022_r180_c010, F04031_r170_c010, F04041_r130_c010) / \text{sum}(F0801a_r260_c010, F0801a_r260_c020, F0801a_r260_c030, F0801a_r310_c010, F0801a_r310_c020, F0801a_r310_c030)$	F 04.01, F 04.02.1, F.04.02.2, F 04.03.1, F 04.04.1, F 08.01.a
Deposits to total funding ratio		
Deposits from credit institutions and other financial corporations to total funding ratio	$\text{sum}(F0801a_r0160_c0010, F0801a_r0160_c0020, F0801a_r0160_c0030, F0801a_r0210_c0010, F0801a_r0210_c0020, F0801a_r0210_c0030) / \text{sum}(F0801a_r0050_c0010, F0801a_r0050_c0020, F0801a_r0050_c0030, F0102_r0050_c0010, F0102_r0060_c0010, F0102_r0090_c0010, F0102_r0100_c0010, F0102_r0130_c0010, F0102_r0140_c0010)$	F 08.01a F 01.02
Deposits from non-financial corporations to total funding ratio	$\text{sum}(F0801a_r0260_c0010, F0801a_r0260_c0020, F0801a_r0260_c0030) / \text{sum}(F0801a_r0050_c0010, F0801a_r0050_c0020, F0801a_r0050_c0030, F0102_r0050_c0010, F0102_r0060_c0010, F0102_r0090_c0010, F0102_r0100_c0010, F0102_r0130_c0010, F0102_r0140_c0010)$	F 08.01a F 01.02
Deposits from households to total funding ratio	$\text{sum}(F0801a_r0310_c0010, F0801a_r0310_c0020, F0801a_r0310_c0030) / \text{sum}(F0801a_r0050_c0010, F0801a_r0050_c0020, F0801a_r0050_c0030, F0102_r0050_c0010, F0102_r0060_c0010, F0102_r0090_c0010, F0102_r0100_c0010, F0102_r0130_c0010, F0102_r0140_c0010)$	F 08.01a F 01.02
Net stable funding ratio		
Available stable funding	$C8400d_r0120_c0030 / 1000000000$	C 84.00d
Capital	$C8400e_r0130_c0030 / 1000000000$	C 84.00e
Retail deposits	$C8400e_r0140_c0030 / 1000000000$	C 84.00e
Other non-financial customers	$C8400e_r0150_c0030 / 1000000000$	C 84.00e
Others	$(C8400d_r0120_c0030 / 1000000000) - (C8400e_r0130_c0030 / 1000000000) - (C8400e_r0140_c0030 / 1000000000) - (C8400e_r0150_c0030 / 1000000000)$	C 84.00d C 84.00e
Required stable funding	$C8400c_r0010_c0020 / 1000000000$	C 84.00c
Loans	$C8400a_r0050_c0020 / 1000000000$	C 84.00a
Of which: residential	$\text{sum}(C8000a_r0760_c0130, C8000a_r0810_c0130) / 1000000000$	C 80.00a
Others	$(C8400c_r0010_c0020 / 1000000000) - (C8400a_r0050_c0020 / 1000000000)$	C 84.00a C 84.00c
Net stable funding ratio	$C8400d_r0120_c0030 / C8400c_r0010_c0020$	C 84.00d C 8400c

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Variable	Formula	Template
Liquidity coverage ratio and its components		
Liquidity buffer	C7600a_r010_c010	C 76.00.a
of which: Level 1 assets unadjusted	sum(C7600a_r040_c010, C7600a_r100_c010)	C 76.00.a
Net liquidity outflow	C7600a_r020_c010	C 76.00.a
Liquidity coverage ratio	C7600a_r010_c010 / C7600a_r020_c010	C 76.00.a
Loans and advances subject to Covid-19 supporting measures		
Total loans and advances	sum(F1800a_r0070_c0010, F1800a_r0191_c0010, F1800a_r0221_c0010)	F 18.00.a
of which: subject to expired COVID-19 measures	sum(F9103a_r0010_c0010, F9104_r0010_c0010)	F 91.03.a, F 91.04
of which: non-performing	sum(F1800a_r0070_c0060, F1800a_r0191_c0060, F1800a_r0221_c0060)	F 18.00.a
of which: performing stage 2	sum(F1800a_r0070_c0057, F1800a_r0191_c0057)	F 18.00.a
Loans and advances subject to Covid-19 supporting measures (non expired)	sum(F9101a_r0010_c0010, F9102_r0010_c0010, F9105a_r0010_c0010)	F 91.01.a, F 91.02, F91.05.a
Loans and advances subject to EBA-compliant moratoria (non expired)	F9101a_r0010_c0010	F 91.01.a
as a share of total loans and advances	F9101a_r0010_c0010 / sum(F1800a_r0070_c0010, F1800a_r0191_c0010, F1800a_r0221_c0010)	F 91.01.a, F 18.00.a
of which: non-performing	F9101a_r0010_c0060	F 91.01.a
of which: performing stage 2	F9101a_r0010_c0050	F 91.01.a
Coverage ratio of NPLs	-F9101a_r0010_c0150/F9101a_r0010_c0060	F 91.01.a
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	F9102_r0010_c0010	F 91.02
as a share of total loans and advances	F9102_r0010_c0010 / sum(F1800a_r0070_c0010, F1800a_r0191_c0010, F1800a_r0221_c0010)	F 91.02, F 18.00.a
of which: non-performing	F9102_r0010_c0050	F 91.02
of which: performing stage 2	F9102_r0010_c0040	F 91.02
Coverage ratio of NPLs	-F9102_r0010_c0120 / F9102_r0010_c0050	F 91.02
Newly originated loans and advances subject to public guarantee schemes	F9105a_r0010_c0010	F 91.05.a
as a share of total loans and advances	F9105a_r0010_c0010/sum(F1800a_r0070_c0010, F1800a_r0191_c0010, F1800a_r0221_c0010)	F 91.05.a, F18.00.a
of which: non-performing	F9105a_r0010_c0050	F 91.05.a
of which: performing stage 2	F9105a_r0010_c0040	F 91.05.a
Coverage ratio of NPLs	-F9105a_r0010_c0120 / F9105a_r0010_c0050	F 91.05.a