

Guidelines on harmonized definitions and templates for funding plans of credit institutions under Recommendation of the European Systemic Risk Board of 20 December 2012 (ESRB/2012/2)

(EBA/GL/2019/05)

These Guidelines of the European Banking Authority (EBA) are addressed to competent authorities as defined in point (i) of point (2) of Article 4 of Regulation (EU) No 1093/2010 and to credit institutions that report funding plans to their competent authorities, in accordance with the national implementation framework of the ESRB Recommendations and the scope of application of these guidelines.

They are intended to specify the content, instructions and standard templates for the submission of funding plans on the basis of Recommendation A4 of the European Systemic Risk Board of 20 December 2012 (ESRB/2012/2) on the financing of credit institutions.

These Guidelines replace the EBA Guidelines on harmonized definitions and templates for funding plans of credit institutions under Recommendation A4 of ESRB/2012/2 (EBA/GL/2014/04), of June 19, 2014, which are repealed with effect from December 31, 2020.

Specifically, these new Guidelines include the experience gained in the analysis of the funding plans of credit institutions of 2017 and 2018. Without wishing to be exhaustive, they incorporate a greater alignment of the definitions and breakdowns with those used in the FINREP statements, the possibility that the competent authorities also require funding plans at the individual level, and the breakdown of information between domestic activities and those carried out in other countries within and outside the European Economic Area.

Breakdowns of information are also included in certain headings of assets and liabilities: non-performing loans (NPLs), types of debt instruments with details of issuances and maturities, etc.; as well as a new template with a P&L projection, and a detail of the main determinants of the projections of liquidity ratios (LCR and NSFR).

These Guidelines have been developed by the EBA in accordance with the provisions of article 16 of Regulation (EU) No 1093/2010. The EBA published the

Guidelines, in their English version, on December 19, 2019 and will apply from December 31, 2020. The Spanish version was published on March 25, 2020.

The Bank of Spain, in the scope of its competences and by means of an agreement of its Executive Commission, adopted these Guidelines as their own on May 12, 2020, with effect from December 31, 2020.

At present, the templates included in EBA/GL/2014/04 are not required to the less significant institutions, and this situation will be maintained with respect to those required by the recently adopted EBA/GL/2019/05. The Bank of Spain has decided that these guidelines are not applicable to specialised lending institutions.

Guidelines

on harmonised definitions and templates for funding plans of credit institutions under Recommendation of the European Systemic Risk Board of 20 December 2012 (ESRB/2012/2)

1. Compliance and reporting obligations

Status of these guidelines

1. This document contains guidelines issued pursuant to Article 16 of Regulation (EU) No 1093/2010¹. In accordance with Article 16(3) of Regulation (EU) No 1093/2010, competent authorities and financial institutions must make every effort to comply with the guidelines.
2. Guidelines set the EBA's view of appropriate supervisory practices within the European System of Financial Supervision or of how Union law should be applied in a particular area. Competent authorities as defined in Article 4(2) of Regulation (EU) No 1093/2010 to whom guidelines apply should comply by incorporating them into their practices as appropriate (e.g. by amending their legal framework or their supervisory processes), including where guidelines are directed primarily at institutions.

Reporting requirements

3. According to Article 16(3) of Regulation (EU) No 1093/2010, competent authorities must notify the EBA whether they comply or intend to comply with these guidelines, or otherwise with reasons for non-compliance, by 25.05.2020. In the absence of any notification by this deadline, competent authorities will be considered by the EBA to be non-compliant. Notifications should be sent by submitting the form available on the EBA website to compliance@eba.europa.eu with the reference 'EBA/GL/2019/05'. Notifications should be submitted by persons with appropriate authority to report compliance on behalf of their competent authorities. Any change in the status of compliance must also be reported to the EBA.
4. Notifications will be published on the EBA website, in line with Article 16(3) of Regulation (EU) No 1093/2010.

¹ Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).

2. Subject matter, scope and definitions

Subject matter

5. These guidelines specify the content, instructions and uniform formats for the reporting of funding plans on the basis of paragraph 4 of Recommendation A of the Recommendation of the European Systemic Risk Board of 20 December 2012 on funding of credit institutions ('ESRB Recommendations' and 'ESRB Recommendation A')².

Scope of application

6. Competent authorities should apply these guidelines on a consolidated basis in accordance with Chapter 2 of Title II of Part One of Regulation (EU) No 575/2013³.
7. Competent authorities should apply these guidelines on an individual basis in accordance with Chapter 1 of Title II of Part One of Regulation (EU) No 575/2013 when the credit institutions referred to in paragraph 9 are not part of a group subject to consolidated supervision pursuant to Articles 111 and 112 of Directive 2013/36/EU⁴.
8. Notwithstanding paragraphs 6 and 7, competent authorities may also apply these guidelines on an individual basis in accordance with Chapter 1 of Title II of Part One of Regulation (EU) No 575/2013 for all institutions.
9. When applying these guidelines, competent authorities should ensure that the largest credit institutions in terms of volume of assets in each Member State are covered, and that the coverage amounts to at least 75% of the banking system's total consolidated assets in that Member State.

² Recommendation of the European Systemic Risk Board of 20 December 2012 on funding of credit institutions (OJ L 119, 25.4.2013, p. 1).

³ Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 Text with EEA relevance (OJ L 176, 27.6.2013, p. 1).

⁴ Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6.2013, p. 338).

Addressees

10. These guidelines are addressed to competent authorities as defined in point (i) of point (2) of Article 4 of Regulation (EU) No 1093/2010 and to credit institutions that report funding plans to their competent authorities, in accordance with the national implementation framework of the ESRB Recommendations and the scope of application of these guidelines.

Definitions

11. Unless otherwise specified, terms used and defined in Regulation (EU) No 575/2013, Regulation (EU) No 680/2014⁵ and Regulation (EU) 2018/1624⁶ have the same meaning in the guidelines.

⁵ Commission Implementing Regulation (EU) No 680/2014 of 16 April 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 of the Council (OJ L 191, 28.6.2014, p. 1).

⁶ Commission Implementing Regulation (EU) 2018/1624 of 23 October 2018 laying down implementing technical standards with regard to procedures and standard forms and templates for the provision of information for the purposes of resolution plans for credit institutions and investment firms pursuant to Directive 2014/59/EU of the European Parliament and of the Council, and repealing Commission Implementing Regulation (EU) 2016/1066 (OJ L 277, 7.11.2018, p. 1).

3. Implementation

Date of application

12. These guidelines apply from 31 December 2020.

Repeal

13. The EBA guidelines on harmonised definitions and templates for funding plans of credit institutions under Recommendation A4 of ESRB/2012/2 (EBA/GL/2014/04) of 19 June 2014⁷ are repealed with effect from 31 December 2020.

⁷ The guidelines can be accessed at <https://eba.europa.eu/regulation-and-policy/liquidity-risk/guidelines-on-harmonised-definitions-and-templates-for-funding-plans-of-credit-institutions/>

4. Requirements for reporting of funding plans

14. Credit institutions should report their funding plans in accordance with the harmonised instructions and templates referred to in Annex I and Annex II to these guidelines.
15. Competent authorities should also provide the EBA with full transparency on the scope of application of these guidelines and an explanation of how the guidance referred to in paragraph 9 has been observed.

4.1 Reporting format

16. Credit institutions should submit the information referred to in these guidelines in the data exchange formats and representations specified by competent authorities, respecting the data point definition included in the data point model referred to in Annex XIV and the validation formulae specified in Annex XV of Commission Implementing Regulation (EU) No 680/2014, as well as the following specifications:
 - (a) information that is not required or not applicable should not be included in a data submission;
 - (b) numeric values should be submitted as facts according to the following:
 - i. data points with the data type 'Monetary' should be reported using a minimum precision equivalent to millions of units;
 - ii. data points with the data type 'Percentage' should be expressed as per unit with a minimum precision equivalent to four decimals;
 - iii. data points with the data type 'Integer' should be reported using no decimals and a precision equivalent to units.
17. The data submitted by the credit institutions should be associated with the following information:
 - (a) reporting reference date and reference period;
 - (b) reporting currency;
 - (c) accounting standard;
 - (d) identifier of the reporting institution;
 - (e) level of application as individual or consolidated.

4.2 Frequency, reporting reference date and remittance date

18. Credit institutions should submit the information with an annual frequency.
19. Credit institutions should report their funding plans in accordance with these guidelines by 15 March with a reference date of 31 December of the previous year.
20. Where credit institutions are permitted by national laws to report their financial information based on their accounting year-end, which deviates from the calendar year-end, the latest available accounting year-end should be considered as the reference date.

Annex I – Instructions

REPORTING ON FUNDING PLANS

Contents

PART I: GENERAL INSTRUCTIONS	3
1. Structure and conventions.....	3
1.1. Structure.....	3
1.2. Numbering convention.....	3
1.3. Sign convention	3
PART II: TEMPLATE-RELATED INSTRUCTIONS	4
1. Projections.....	4
2. Section 1A: balance-sheet overview	5
General remarks	5
2.2. Assets (P01.01)	5
2.2.1. Instructions concerning specific positions	5
2.3. Liabilities (P01.02)	10
2.3.1. Instructions concerning specific positions	10
3. Section 1B: liquidity ratios (P01.03)	15
3.1. General remarks	15
3.1.1. Instructions concerning specific positions	15
4. Section 2A: specific funding reliance	16
4.1. General remark.....	16
4.2. Insured and uninsured deposits and uninsured deposit-like financial instruments (P02.01).....	17
4.2.1. Instructions concerning specific positions	17
4.3. Public sector and central bank sources of funding (P02.02).....	18
4.3.1. Instructions concerning specific positions	18
4.4. Innovative funding structures (P02.03).....	19
4.4.1. Instructions concerning specific positions	19
5. Section 2B: pricing	20
5.1. General remarks	20
6. Section 2C: assets and liabilities in the foreign and reporting currencies (P02.06) 20	
6.1. General remarks	20
7. Section 2D: asset and liability restructuring plans (P02.07 and P02.08).....	21

¹ Version amended on 23 March 2020 to reflect corrigenda on pages 7, 8, 11 and 21 as well as a legislation update in page 17.

7.1. General remarks	21
8. Section 4: statement of profit and loss (P04.01 and P04.02)	22
8.1. General remarks	22
8.1.1. Instructions concerning specific positions for P04.01	22
8.1.2. Instructions concerning specific positions for P04.02	23
9. Section 5: planned issuances (P05.00).....	23
9.1. General remarks	23

PART I: GENERAL INSTRUCTIONS

1. Structure and conventions

1.1. Structure

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

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

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

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

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

1.2. Numbering convention

3. The document follows the labelling convention set out below when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.

4. The following general notation is followed in the instructions: {template; row; column}.

5. In the case of validations inside a template, in which only data points of that template are used, notations do not refer to a template: {row; column}.

6. For the purpose of the reporting on balance sheets (Section 1), funding reliance (Section 2) and issuances (Section 5), 'of which' refers to an item that is a subset of a higher-level asset or liability category, whereas 'memo item' refers to a separate item and not to a subset. Reporting of both types of fields is mandatory unless otherwise specified.

1.3. Sign convention

7. In general, all amounts should be reported as positive figures. The following consideration should be taken into account:

- (a) For Section 1 (balance-sheet overview) and Section 4 (statement of profit or loss), the sign convention used for the Financial Reporting Framework (FINREP) following the instructions defined in Part 1, Table 1 of Annex V to Regulation (EU) No 680/2014 should be applied.

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

PART II: TEMPLATE-RELATED INSTRUCTIONS

1. Projections

- 8. Data items should be projected for 3 years from the reference date. The exceptions are the LCR (P01.03) and the pricing data (P02.04 and P02.05), which require 1-year projections.
- 9. The reference date should be 31 December of the previous year.
- 10. Where credit institutions are permitted by national laws to report their financial information based on their accounting year-end, which deviates from the calendar year-end, the latest available accounting year-end should be considered as the reference date.
- 11. For the reference date of accounting year-end (t), the reported numbers should refer to:

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

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

2. Section 1A: balance-sheet overview

General remarks

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

14. The balance-sheet projections should also take into account restructuring plans, i.e. data also reported in templates P02.07 and P02.08 separately.

2.2. Assets (P01.01)

2.2.1. Instructions concerning specific positions

Rows	
010	<p><u>Cash and cash balances at central banks</u></p> <p>This item includes cash and cash balances at central banks as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 2.</p>
020	<p><u>Reverse repurchase loans</u></p> <p>Reverse repurchase loans are defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 85(e).</p>
030	<p><u>Loans and advances to households (excl. reverse repurchase loans)</u></p> <p>Loans and advances are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 32.</p> <p>This item includes those loans and advances whose counterparty is a household, as defined in the same annex in Part 1, paragraph 42(f). For loans and advances, the counterparty should be the immediate borrower as per Part 1, paragraphs 43 and 44(a).</p> <p>Reverse repurchase loans, as defined in Annex V, Part 2, paragraph 85(e), are excluded.</p>
035	<p><u>o/w non-performing</u></p> <p>This item includes non-performing exposures as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 213 and the following text.</p>
040	<p><u>Domestic activities</u></p> <p>‘Domestic’ should include the activities recognised in the Member State where the reporting institution is located, as per Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 270.</p>

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

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

² Corrigendum: the reference to domestic loans has been replaced by a reference to EEA countries other than the country of the reporting entity.

164	<p><u>Non-financial corporations other than SMEs</u></p> <p>This item includes loans and advances (excluding reverse repurchase loans) granted in EEA countries other than the country of the reporting entity² to non-financial corporations other than SMEs.</p>
167	<p><u>Non-EEA countries activities</u></p> <p>This item includes activities recognised in non-EEA countries.</p>
168	<p><u>Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-EEA countries activities (memo item)</u></p> <p>Accumulated impairment and accumulated negative changes in fair value due to credit risk are defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 69 to 71.</p>
180	<p><u>Loans and advances to credit institutions (excl. reverse repurchase loans)</u></p> <p>Loans and advances (excluding reverse repurchase loans) to credit institutions are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(c).</p>
181	<p><u>Domestic activities</u></p> <p>‘Domestic’ should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 270.</p>
182	<p><u>Other EEA countries activities</u></p> <p>This item includes activities recognised in EEA countries other than the country of the reporting entity.</p>
183	<p><u>Non-EEA countries activities</u></p> <p>This item includes activities recognised in non-EEA countries.</p>
190	<p><u>Loans and advances to other financial corporations (excl. reverse repurchase loans)</u></p> <p>Loans and advances (excluding reverse repurchase loans) to other financial corporations are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(d).</p>
191	<p><u>Domestic activities</u></p> <p>‘Domestic’ should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 270.</p>
192	<p><u>Other EEA countries activities</u></p> <p>This item includes activities recognised in EEA countries other than the country of the reporting entity.</p>

193	<p><u>Non-EEA countries activities</u></p> <p>This item includes activities recognised in non-EEA countries.</p>
195	<p><u>Loans and advances to central banks (excl. reverse repurchase loans)</u></p> <p>Loans and advances (excluding reverse repurchase loans) to central banks are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(a).</p>
197	<p><u>Loans and advances general governments (excl. reverse repurchase loans)</u></p> <p>Loans and advances (excluding reverse repurchase loans) to general government are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(b).</p>
200	<p><u>Derivatives</u></p> <p>This item includes derivatives held for trading and hedge accounting as per Regulation (EU) No 680/2014, Annex V, Part 1, paragraphs 15(a), 16(a), 17 and 22.</p>
205	<p><u>Debt securities</u></p> <p>Debt securities are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 31.</p>
207	<p><u>Equity instruments</u></p> <p>This item includes holdings of equity instruments of other entities, excluding investments in subsidiaries, joint ventures and associates and those categorised as non-current assets and disposal groups classified as held for sale.</p>
211	<p><u>Other assets</u></p> <p>This item includes any other asset, as defined in row 220, that has not already been reported in the rows above from 010 to 207.</p>
220	<p><u>Total Assets</u></p> <p>This item includes total assets as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 1 to 7.</p> <p>International Accounting Standards (IAS) 1.9(a), Implementation Guidelines (IG) 6 and Bank Accounting Directive (BAD) Article 4 Asset.</p>
230	<p><u>Undrawn committed credit lines</u></p> <p>This item includes the nominal amount of undrawn committed credit lines as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 113(b).</p>
240	<p><u>Loans and advances to group entities not within the prudential scope of consolidation (excl. reverse repurchase loans)</u></p> <p>This item includes loans and advances whose counterparties are entities within the accounting group but outside the prudential scope of consolidation. It includes 'subsidiaries and other entities of the same group' and 'associates and joint</p>

	ventures' based on the principle set out in Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 289. It excludes reverse repurchase loans.
--	--

2.3. Liabilities (P01.02)

2.3.1. Instructions concerning specific positions

Rows	
010	<p><u>Repurchase agreements</u></p> <p>Repurchase agreements are defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 183 and 184.</p>
020	<p><u>Deposits from households (excl. repurchase agreements)</u></p> <p>Deposits are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 36, and Part 2, paragraph 97.</p> <p>This item includes deposits whose counterparty, i.e. the depositor, is a household, as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(f).</p> <p>'Repurchase agreements', as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 183 and 184, are excluded.</p>
030	<p><u>Domestic activities</u></p> <p>'Domestic' should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 270.</p>
051	<p><u>Other EEA countries activities</u></p> <p>This item includes activities recognised in EEA countries other than the country of the reporting entity.</p>
052	<p><u>Non-EEA countries activities</u></p> <p>This item includes activities recognised in non-EEA countries.</p>
060	<p><u>Deposits from non-financial corporations (excl. repurchase agreements)</u></p> <p>Deposits are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 36, and Part 2, paragraph 97.</p> <p>This item includes deposits whose counterparty, i.e. depositor, is a non-financial corporation, as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(e).</p> <p>Repurchase agreements, as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 183 and 184, are excluded.</p>
070	<p><u>Domestic activities</u></p>

	‘Domestic’ should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 270.
090	<u>Small and Medium-sized Enterprises</u> This item includes domestic deposits (excluding repurchase agreements) to SMEs as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 5(i).
100	<u>Non-financial corporations other than SMEs</u> This item includes domestic deposits (excluding repurchase agreements) to non-financial corporations other than SMEs.
111	<u>Other EEA countries activities</u> This item includes activities recognised in EEA countries other than the country of the reporting entity.
112	<u>Small and Medium-sized Enterprises</u> This item includes deposits (excluding repurchase agreements) in EEA countries other than the country of the reporting entity ³ to SMEs as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 5.
113	<u>Non-financial corporations other than SMEs</u> This item includes deposits (excluding repurchase agreements) in EEA countries other than the country of the reporting entity ³ to non-financial corporations other than SMEs.
115	<u>Non-EEA countries activities</u> This item includes activities recognised in non-EEA countries.
130	<u>Deposits from credit institutions (excl. repurchase agreements)</u> This item includes deposits (excluding repurchase agreements) from credit institutions as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(c).
131	<u>Domestic activities</u> ‘Domestic’ should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 270.
132	<u>Other EEA countries activities</u> This item includes activities recognised in EEA countries other than the country of the reporting entity.

³ Corrigendum: domestic loans have been replaced by deposits in EEA countries other than the country of the reporting entity.

133	<p><u>Non-EEA countries activities</u></p> <p>This item includes activities recognised in non-EEA countries.</p>
140	<p><u>Deposits from other financial corporations (excl. repurchase agreements)</u></p> <p>This item includes deposits (excluding repurchase agreements) from other financial corporations as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(d).</p>
141	<p><u>Domestic activities</u></p> <p>‘Domestic’ should include the activities recognised in the Member State where the reporting institution is located as per Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 270.</p>
142	<p><u>Other EEA countries activities</u></p> <p>This item includes activities recognised in EEA countries other than the country of the reporting entity.</p>
143	<p><u>Non-EEA countries activities</u></p> <p>This item includes activities recognised in non-EEA countries.</p>
145	<p><u>Deposits from central banks (excl. repurchase agreements)</u></p> <p>This item includes deposits (excluding repurchase agreements) from central banks as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(a).</p>
147	<p><u>Deposits from general governments (excl. repurchase agreements)</u></p> <p>This item includes deposits (excluding repurchase agreements) from general government as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(b).</p>
150	<p><u>Short-term debt securities issued (original maturity < 1 year)</u></p> <p>This item includes debt securities issued as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 37, and Part 2, paragraph 98.</p> <p>This item includes debt securities issued with an original maturity of less than 1 year and those whose earliest possible call date at the date of issuance is less than 12 months.</p>
160	<p><u>Short-term unsecured debt securities issued</u></p> <p>This item includes short-term debt securities (as defined in row 150) that are not backed or secured by collateral.</p>
170	<p><u>Short-term secured debt securities issued</u></p> <p>This item includes short-term debt securities (as defined in row 150) that are backed or secured by collateral.</p>

180	<p><u>Long-term debt securities issued (original maturity \geq1 year)</u></p> <p>This item includes debt securities issued as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 37, and Part 2, paragraph 98.</p> <p>This item includes debt securities with an original maturity greater than or equal to 1 year and those whose earliest possible call date at the date of issuance is greater than or equal to 12 months.</p>
190	<p><u>Total long-term unsecured debt securities issued</u></p> <p>This item includes long-term debt securities (as defined in row 180) that are not backed or secured by collateral.</p>
191	<p><u>Additional Tier 1 instruments</u></p> <p>This item includes capital instruments that meet the conditions laid down in Article 52(1) of Regulation (EU) No 575/2013.</p>
192	<p><u>Tier 2 instruments</u></p> <p>This item includes capital instruments or subordinated loans that meet the conditions laid down in Article 63 of Regulation (EU) No 575/2013.</p>
193	<p><u>Subordinated instruments (not already T1 or T2)</u></p> <p>This item includes liabilities that will only be repaid under national insolvency law after all classes of ordinary creditors and senior non-preferred creditors have been repaid in full. This includes both contractually and statutorily subordinated liabilities. Only subordinated instruments that are not recognised as own funds shall be included in this category. This row shall also include the part of subordinated liabilities that qualifies in principle as own funds, but is not included in own funds due to phase-out provisions such as Article 64 of Regulation (EU) No 575/2013 (remaining maturity) or Part 10 of Regulation (EU) No 575/2013 (grandfathering impact).</p>
194	<p><u>Senior non-preferred</u></p> <p>This item includes the following liabilities:</p> <ul style="list-style-type: none"> - unsecured claims resulting from debt instruments that meet the conditions laid down in paragraph 2(a), (b) and (c) and paragraph 3 of Article 108 of Directive 2014/59/EU; - unsecured claims resulting from debt instruments referred to in point (b) of the first subparagraph of Article 108(5) of Directive 2014/59/EU; - debt instruments with the lowest priority ranking among the ordinary unsecured claims resulting from debt instruments referred to in Article 108(7) of Directive 2014/59/EU, for which a Member State has provided, in accordance with that paragraph, that they have the same ranking as that of claims that meet the conditions of paragraph 2(a), (b) and (c) and paragraph 3 of Article 108 of Directive 2014/59/EU.
195	<p><u>Senior unsecured (HoldCo)</u></p> <p>In the case of holding companies, unsubordinated debt securities are reported in this category (i.e. structural subordination).</p>

	This item includes ordinary unsecured instruments issued by a resolution entity that does not have on its balance sheet any excluded liabilities as referred to in Article 72a(2) of Regulation (EU) No 575/2013 that rank <i>pari passu</i> with or junior to eligible liabilities instruments.
196	<u>Other long-term unsecured instruments</u> This item includes long-term unsecured instruments not covered in rows 191 to 195, which mainly refers to instruments that are commonly referred to as preferred senior unsecured.
220	<u>Total long-term secured debt securities issued</u> This item includes long-term debt securities (as defined in row 180) that are backed or secured by collateral.
250	<u>Covered bonds</u> This item includes bonds eligible for the treatment set out in Article 129(1) of Regulation (EU) No 575/2013.
280	<u>Asset-backed securities</u> 'Asset backed securities' are defined in Article 4(1)(61) of Regulation (EU) No 575/2013.
310	<u>Other long-term secured debt securities</u> This item includes any other long-term debt securities issued (as defined in row 180) that are backed or secured by collateral that have not already been reported in row 250 or row 280.
340	<u>Total debt securities issued</u> This item includes debt securities issued as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 37, and Part 2, paragraph 98.
350	<u>o/w (original maturity >=3 year)</u> This item includes debt securities issued (as defined in row 340) with an original maturity greater than or equal to 3 years and those whose earliest possible call date at the date of issuance is greater than or equal to 3 years.
360	<u>Derivatives</u> This item includes derivatives hedge accounting as defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraphs 25 and 26.
370	<u>Total equity</u> This item includes total equity as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 16 to 30.
381	<u>Other liabilities</u>

	This item includes any other liability that can be included in row 390 that has not already been reported in the rows above.
390	<p><u>Total liabilities and equity</u></p> <p>This item includes total liabilities and equity as defined in Regulation (EU) No 680/2014, Annex V, Part 2, paragraphs 8 to 30.</p> <p>IAS 1.IG6 and BAD Article 4.Liabilities.</p>
400	<p><u>Deposits from other group entities not within the prudential scope of consolidation (excl. repurchase agreements)</u></p> <p>This item includes deposits whose counterparties are entities within the accounting group but outside the prudential scope of consolidation. It includes ‘subsidiaries and other entities of the same group’ and ‘associates and joint ventures’ based on the principle set out in Regulation (EU) No 680/2014, Annex V, Part 2, paragraph 289. It excludes repurchase agreements.</p>

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

3.1. General remarks

15. This template covers the projection of:

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

16. Data defined in template P01.03 should be reported where the credit institution is required to calculate liquidity ratios as per Regulation (EU) No 575/2013 and Commission Delegated Regulation (EU) 2015/61, at the individual or consolidated level as appropriate. When consolidated data are required, the data should be provided following the perimeter required for liquidity by Regulation (EU) No 575/2013, Title II, Chapter II, and in Article 2.3 of Commission Delegated Regulation (EU) 2015/61.

3.1.1. Instructions concerning specific positions

Rows	
010	<p><u>Net Stable Funding Ratio⁴</u></p> <p>This item includes the NSFR as per Chapter 1, Title IV, Part Six of Regulation (EU) No 575/2013.</p>
012	<p><u>NSFR – Available Stable Funding (ASF)¹</u></p> <p>This item includes available stable funding as per Chapter 3, Title IV, Part Six of Regulation (EU) No 575/2013.</p>
014	<p><u>NSFR – Required Stable Funding (RSF)¹</u></p>

⁴ Until the NSFR introduced by Regulation (EU) No 575/2013 applies in June 2021, the data to be reported should refer to the latest Basel III monitoring exercise.

	This item includes required stable funding as per Chapter 4, Title IV, Part Six of Regulation (EU) No 575/2013.
020	<u>NSFR surplus/(deficit)</u> This item includes available stable funding as defined in row 012 minus required stable funding as defined in row 014.
030	<u>Liquidity Coverage Ratio</u> This item includes the LCR calculated as specified in Article 4(1) of Commission Delegated Regulation (EU) 2015/61 and Annexes XXIV and XXV of Commission Implementing Regulation (EU) No 680/2014.
032	<u>LCR - Liquidity Buffer</u> This item includes the liquidity buffer as specified in Title II of Commission Delegated Regulation (EU) 2015/61 and Annexes XXIV and XXV of Commission Implementing Regulation (EU) No 680/2014.
034	<u>LCR – Net liquidity outflow</u> This item includes net liquidity outflow as specified in Chapter 1, Title III of Commission Delegated Regulation (EU) 2015/61 and Annexes XXIV and XXV of Commission Implementing Regulation (EU) No 680/2014.
035	<u>Total liquidity outflow</u> Credit institutions should report here on outflows in accordance with Chapter 2, Title III of Commission Delegated Regulation (EU) 2015/61 and Annexes XXIV and XXV of Commission Implementing Regulation (EU) No 680/2014.
036	<u>Total redemption for inflows</u> Credit institutions should report here redemptions for inflows in accordance with Chapter 3, Title III of Commission Delegated Regulation (EU) 2015/61 and Annexes XXIV and XXV of Commission Implementing Regulation (EU) No 680/2014. This item includes the sum of reductions for fully exempt inflows, for inflows subject to a 90% cap and for inflows subject to a 75% cap.
040	<u>LCR surplus/(deficit)</u> This item includes the liquidity buffer as defined in row 032 minus net liquidity outflow as defined in row 034.

4. Section 2A: specific funding reliance

4.1. General remark

17. Credit institutions should report:

(a) The projection of deposits covered by a deposit guarantee scheme under Directive 2014/49/EU⁵ or by an equivalent deposit guarantee scheme in a third country and those deposits that are uninsured (P02.01).

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

(c) The projection of sources of funding that are either directly or indirectly provided by the public sector and central banks. This includes medium- and long-term repo financing programmes, credit guarantee funding programmes and credit guarantee/supply real economy support programmes (P02.02).

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

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

18. An uninsured deposit-like financial instrument is a financial instrument that may resemble a deposit, but that entails risks different from those of a deposit, as this financial instrument is not covered by a deposit guarantee scheme.

4.2.1. Instructions concerning specific positions

Rows	
010	<p><u>Deposits covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</u></p> <p>Credit institutions should report covered deposits as per Article 2, paragraph 1(5) of Directive 2014/49/EU on deposit guarantee schemes, i.e. all deposits eligible for compensation for each customer with the credit institution up to EUR 100 000 for each depositor. Temporary high deposit balances that are covered by a deposit guarantee scheme, as per Article 6(2), should also be reported here.</p> <p>Instruments other than deposits should not be reported, irrespective of whether or not they are covered by deposit guarantee schemes.</p>
020	<p><u>Deposits not covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</u></p> <p>This item includes deposits not reported in row 010, including the non-covered part of the deposits reported in row 010.</p>
030	<p><u>Deposit-like financial instruments which are like deposits but not deposits and are sold to retail customers.</u></p> <p>Credit institutions should report products that have some notional or real concept of capital protection, but may have a variable performance outcome. This item includes only instruments not covered by deposit guarantee schemes.</p>

⁵ Reference to Directive 94/19/EC has been deleted as it has been repealed by Directive 2014/49/EU.

4.3. Public sector and central bank sources of funding (P02.02)

4.3.1. Instructions concerning specific positions

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

Rows	
005	<p><u>National and supra-national term (less than one year) repo funding programmes</u></p> <p>This item includes programmes that apply to many credit institutions within one EU Member State as opposed to programmes that apply to individual credit institutions. Credit institutions should report the amount of wholesale term secured funding received (via repo transaction from central banks). Term means that the initial maturity or first call date is less than 1 year.</p> <p>Funding received through central bank funding programmes such as the European Central Bank (ECB) main refinancing operations(MRO) should be reported in this row independently of the legal form of the transaction, i.e. whether conducted as a repo transaction or otherwise.</p>
010	<p><u>National and supra-national term (equal or greater than one year) repo funding programmes</u></p> <p>This item includes programmes that apply to many credit institutions within one EU Member State as opposed to programmes that apply to individual credit institutions. Credit institutions should report the amount of wholesale term secured funding received (via repo transaction from central banks). Term means that the initial maturity or first call date is equal to or greater than 1 year.</p> <p>Funding received through central bank funding programmes such as the ECB long-term refinancing operations (LTRO), including targeted longer term refinancing operations (TLTRO), should be reported in this row independently of the legal form of the transaction, i.e. whether conducted as a repo transaction or otherwise.</p>
020	<p><u>National and supra-national term (equal or greater than one year) credit guarantee funding programmes</u></p> <p>This item includes programmes that apply to many credit institutions within one EU Member State as opposed to programmes that apply to individual credit institutions. Credit institutions should report the amount of wholesale unsecured term debt issued that is guaranteed by a national and/or supra-national authority in the event of the failure of the credit institution to meet its obligations. Term means that the initial maturity or first call date is greater than 1 year or the roll-over feature of the guarantee offered by the authorities affords an implicit actual maturity of the guarantee equal to or greater than 1 year.</p>
030	<p><u>National and supra-national term (equal or greater than one year) credit supply incentive scheme to the real economy– debt issuance support</u></p> <p>This item includes programmes that apply to many credit institutions within one EU Member State as opposed to programmes that apply to individual credit institutions. Credit institutions should report the amount of wholesale secured or unsecured term debt issuance support received to issue for the sole purpose of credit</p>

	intermediation to the real economy via incentives from a national and/or supra-national authority. Term means that the initial maturity or first call date is greater than 1 year or the roll-over feature of the structure offered by the authorities affords an implicit incentive with an actual maturity equal to or greater than 1 year.
040	<p><u>National and supra-national term (equal or greater than one year) credit supply scheme to the real economy - loans granted</u></p> <p>This item includes programmes that apply to many credit institutions within one EU Member State as opposed to programmes that apply to individual credit institutions. Credit institutions should report the amount of direct financing received from the public sector for the financing of the real economy, e.g. loans from a state-owned bank or other public institutions, which should be used to provide loans to households or non-financial corporations. Term means that the initial maturity is equal to or greater than 1 year or the roll-over feature of the loan granted by the authorities implies an actual maturity greater than 1 year.</p>

4.4. Innovative funding structures (P02.03)

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

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

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

(c) Exchange-traded funds.

4.4.1. Instructions concerning specific positions

Rows	
010	<p><u>Current debt or debt-like innovative funding structures</u></p> <p>Credit institutions should report here the outstanding stocks of debt or debt-like innovative funding structures at the reference date and in the projections over 3 years.</p>
020	<p><u>o/w sold to SME</u></p> <p>SMEs are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 5.</p>
030	<p><u>o/w sold to households</u></p>

	Households are defined in Regulation (EU) No 680/2014, Annex V, Part 1, paragraph 42(f).
040	<u>o/w sold households already holding bank deposits</u> Credit institutions should report here the amount sold to households that held deposit(s) with the credit institution prior to buying the innovative funding product.

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

5. Section 2B: pricing

5.1. General remarks

21. Credit institutions shall report:

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

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

22. For the purposes of reporting yields on assets and costs of funding for each row in templates P02.04 and P02.05, the price level should be the weighted average of the yield/cost of the corresponding operations. The yield/cost should be weighted by the carrying amount of the corresponding operations at the end of each year.

5.2. Pricing: loan assets (P02.04)

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

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

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

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

6.1. General remarks

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

26. Credit institutions should provide a breakdown of the balance sheet by the two largest significant currencies and the reporting currency. A currency should be considered significant where it accounts for more than 5% of total liabilities, as

defined in Article 415(2)(a) of Regulation (EU) No 575/2013. There is no difference in the ranking of the currencies as long as the two largest ones and the reporting currency are reported. Currencies are reported as the z-axis for template P02.06.

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

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

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

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

31. Template P02.06 refers to ‘gross deposits and other financial liabilities – before hedging through FX forward or cross-currency swaps or other instruments’ and excludes repurchase agreements. For rows 045 to 080, the definitions in template P01.02 apply. The data for these rows shall be sent without taking into account the hedging effect from FX forwards, FX swaps or cross-currency swaps or other instruments.

32. ‘Other financial liabilities’ should include financial liabilities not included in rows 045 to 080 referred to above that are also denominated in the corresponding material or reporting currency. The data for this row should be sent without taking into account the hedging effect from FX forwards, FX swaps, cross-currency swaps or other instruments.

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

7.1. General remarks

33. Credit institutions that are not small and non-complex as defined in Article 4(145) of the CRR and that plan to substantially/significantly restructure their balance sheet should report data in templates P02.07 and P02.08.⁶

34. Credit institutions should report:

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

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

⁶ Corrigendum: reference to templates P01.01 and P01.02 have been replaced by reference to P02.07 and P02.08.

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

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

37. The acquisition of liabilities refers to liabilities that are strategically acquired from or disposed of to another counterparty, for instance as a result of a merger or acquisition.

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

39. For the purpose of completing the projection of the assets template (P02.07), a negative value might be reported when a firm intends to dispose of an asset and/or an asset has been identified for run-off.

40. For the purpose of completing the projection of the liabilities template (P02.08), a negative value might be reported when a firm intends to dispose of a liability and/or a liability has been identified for run-off.

41. The definitions in templates P01.01 and P01.02 apply to templates P02.07 and P02.08, respectively.

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

8.1. General remarks

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

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

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

8.1.1. Instructions concerning specific positions for P04.01

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

	This item includes any other amount (net) that contributes to the profit or (–) loss before tax from continuing operations that has not already been reported in rows 355 to 590 above.
--	---

8.1.2. Instructions concerning specific positions for P04.02

Rows	
297	<p><u>Operating gains or (-) losses from financial assets and liabilities</u></p> <p>The following items, as defined in template F02.00 (statement of profit or loss) in Annexes III and IV of Regulation (EU) No 680/2014, should be included:</p> <ul style="list-style-type: none"> • gains or (–) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net; • gains or (–) losses on financial assets and liabilities held for trading, net; • gains or (–) losses on trading financial assets and liabilities, net; • gains or (–) losses on non-trading financial assets mandatorily at fair value through profit or loss, net; • gains or (–) losses on financial assets and liabilities designated at fair value through profit or loss, net; • gains or (–) losses on non-trading financial assets and liabilities, net.
354	<p><u>Other items (+/-) contributing to total net operating income, net for small and non-complex institutions</u></p> <p>This item includes any other amount (net) included in the total net operating income that has not already been reported in rows 010 to 297 above.</p>
609	<p><u>Other items (+/-) contributing to the profit or (-) lost before tax from continuing operations for small and non-complex institutions</u></p> <p>Any other amount (net) that contributes to the profit or (–) loss before tax from continuing operations that has not already been reported in rows 360 to 460 above.</p>

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

9.1. General remarks

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

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

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

48. Credit institutions should report in ‘issuances retained (memo item)’ the amount of those issuances that are not placed on the market but instead are retained by the bank for the purpose of, for example, refinancing operations with central banks through repos.

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

Annex II – Templates

SECTION 1A

P 01.01 - Assets

<i>Outstanding stock</i>		Actual current position	Planned Year 1 position	Planned Year 2 position	Planned Year 3 position
		010	030	040	050
010	Cash and cash balances at central banks				
020	Reverse repurchase loans				
030	Loans and advances to households (excl. reverse repurchase loans)				
035	o/w non-performing				
040	Domestic activities				
041	Accumulated impairment, accumulated negative changes in fair value due to credit risk for domestic activities (memo item)				
070	o/w Loans collateralised by residential immovable property				
091	Other EEA countries activities				
092	Accumulated impairment, accumulated negative changes in fair value due to credit risk for other EEA countries activities (memo item)				
093	o/w Loans collateralised by residential immovable property				
096	Non-EEA countries activities				
097	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-EEA countries activities (memo item)				
100	Loans and advances to non-financial corporations (excl. reverse repurchase loans)				
105	o/w non-performing				
110	Domestic activities				
111	Accumulated impairment, accumulated negative changes in fair value due to credit risk for domestic activities (memo item)				
140	Small and Medium-sized Enterprises				
150	Non-financial corporations other than SMEs				
161	Other EEA countries activities				
162	Accumulated impairment, accumulated negative changes in fair value due to credit risk for other EEA countries activities (memo item)				
163	Small and Medium-sized Enterprises				
164	Non-financial corporations other than SMEs				
167	Non-EEA countries activities				
168	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-EEA countries activities (memo item)				
180	Loans and advances to credit institutions (excl. reverse repurchase loans)				
181	Domestic activities				
182	Other EEA countries activities				
183	Non-EEA countries activities				
190	Loans and advances to other financial corporations (excl. reverse repurchase loans)				
191	Domestic activities				
192	Other EEA countries activities				
193	Non-EEA countries activities				
195	Loans and advances to central banks (excl. reverse repurchase loans)				
197	Loans and advances general governments (excl. reverse repurchase loans)				
200	Derivatives				
205	Debt securities				
207	Equity instruments				
211	Other assets				
220	Total Assets				
Off Balance Sheet and Intra-group					
230	Undrawn committed credit lines				
MEMO item: Intra-group					
240	Loans and advances to group entities not within the prudential scope of consolidation (excl. reverse repurchase loans)				

P 01.02 - Liabilities

<i>Outstanding stock</i>		Actual current position	Planned Year 1 position	Planned Year 2 position	Planned Year 3 position
		010	030	040	050
010	Repurchase agreements				
020	Deposits from households (excl. repurchase agreements)				
030	Domestic activities				
051	Other EEA countries activities				
052	Non-EEA countries activities				
060	Deposits from non-financial corporations (excl. repurchase agreements)				
070	Domestic activities				
090	Small and Medium-sized Enterprises				
100	Non-financial corporations other than SMEs				
111	Other EEA countries activities				
112	Small and Medium-sized Enterprises				
113	Non-financial corporations other than SMEs				
115	Non-EEA countries activities				
130	Deposits from credit institutions (excl. repurchase agreements)				
131	Domestic activities				
132	Other EEA countries activities				
133	Non-EEA countries activities				
140	Deposits from other financial corporations (excl. repurchase agreements)				
141	Domestic activities				
142	Other EEA countries activities				
143	Non-EEA countries activities				
145	Deposits from central banks (excl. repurchase agreements)				
147	Deposits from general governments (excl. repurchase agreements)				
150	Short-term debt securities issued (original maturity <1 year)				
160	Short-term unsecured debt securities issued				
170	Short-term secured debt securities issued				
180	Long-term debt securities issued (original maturity >=1 year)				
190	Total long-term unsecured debt securities issued				
191	Additional Tier 1 instruments				
192	Tier 2 instruments				
193	Subordinated instruments (not already T1 or T2)				
194	Senior non-preferred				
195	Senior unsecured (HoldCo)				
196	Other long-term unsecured instruments				
220	Total long-term secured debt securities issued				
250	Covered bonds				
280	Asset backed securities				
310	Other long-term secured debt securities				
340	Total debt securities issued				
350	o/w (original maturity >=3 year)				
360	Derivatives				
370	Total equity				
381	Other liabilities				
390	Total liabilities and Equity				
Intra-group					
400	Deposits from other group entities not within the prudential scope of consolidation (excl. repurchase agreements)				

SECTION 1B

P 01.03 - Liquidity Ratios

<i>Outstanding stock</i>		Actual current position	Planned Year 1 position	Planned Year 2 position	Planned Year 3 position
		<i>010</i>	<i>030</i>	<i>040</i>	<i>050</i>
010	Net Stable Funding Ratio <i>(per cent)</i>				
012	Available stable funding				
014	Required stable funding				
020	NSFR surplus/(deficit)				
030	Liquidity Coverage Ratio <i>(per cent)</i>				
032	Liquidity buffer				
034	Net liquidity outflow				
035	Total outflows				
036	Total redemption for inflows				
040	LCR surplus/(deficit)				

SECTION 2A - SPECIFIC FUNDING RELIANCES

P 02.01 - Insured and uninsured deposits and uninsured deposit-like financial instruments

<i>Outstanding stock</i>		Actual current position	Planned Year 1 position	Planned Year 2 position	Planned Year 3 position
		<i>010</i>	<i>030</i>	<i>040</i>	<i>050</i>
010	Deposits covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.				
020	Deposits not covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.				
030	Deposit-like financial instruments which are like deposits but not deposits and are sold to retail customers.				

P 02.02 - Public sector and Central Bank sources of funding

<i>Outstanding stock</i>		Actual current position	Planned Year 1 position	Planned Year 2 position	Planned Year 3 position
		<i>010</i>	<i>030</i>	<i>040</i>	<i>050</i>
005	National and supra-national term (less than one year) repo funding programmes				
010	National and supra-national term (equal or greater than one year) repo funding programmes				
020	National and supra-national term (equal or greater than one year) credit guarantee funding programmes				
030	National and supra-national term (equal or greater than one year) credit supply incentive scheme to the real economy				
040	National and supra-national term (equal or greater than one year) credit supply scheme to the real economy - loans granted				

P 02.03 - Innovative funding structures

<i>Outstanding stock</i>		Actual current position	Planned Year 1 position	Planned Year 2 position	Planned Year 3 position	Comments section (required)
		<i>010</i>	<i>030</i>	<i>040</i>	<i>050</i>	<i>060</i>
010	Current debt or debt-like innovative funding structures					
020	o/w sold to SME					
030	o/w sold to households					
040	- o/w sold to households already holding bank deposits					

SECTION 2B - Pricing

P 02.04 - Pricing: Loan Assets

%		Actual current	Planned Year
		position	1 position
Price level on loan stock on balance sheet		010	020
010	Loans and advances to households (excl. reverse repurchase loans)		
020	Domestic activities		
031	Other EEA countries activities		
032	Non-EEA countries activities		
050	Loans to non-financial corporations (excl. reverse repurchase loans)		
060	Domestic activities		
071	Other EEA countries activities		
072	Non-EEA countries activities		
085	Loans and advances to credit institutions (excl. reverse repurchase loans)		
090	Domestic activities		
100	Other EEA countries activities		
110	Non-EEA countries activities		
120	Loans and advances to other financial corporations (excl. reverse repurchase loans)		
130	Domestic activities		
140	Other EEA countries activities		
150	Non-EEA countries activities		
160	Loans and advances to central banks (excl. reverse repurchase loans)		
170	Loans and advances general governments (excl. reverse repurchase loans)		

P 02.05 - Pricing: Deposit and other Liabilities

%		Actual current	Planned Year
		position	1 position
Price level on deposit stock on balance sheet		010	020
010	Deposits from households (excl. repurchase agreements)		
020	Domestic activities		
031	Other EEA countries activities		
032	Non-EEA countries activities		
050	Deposits from non-financial corporations (excl. repurchase agreements)		
060	Domestic activities		
071	Other EEA countries activities		
072	Non-EEA countries activities		
079	Deposits from credit institutions (excl. repurchase agreements)		
081	Domestic activities		
082	Other EEA countries activities		
083	Non-EEA countries activities		
084	Deposits from other financial corporations (excl. repurchase agreements)		
085	Domestic activities		
086	Other EEA countries activities		
087	Non-EEA countries activities		
088	Deposits from central banks (excl. repurchase agreements)		
089	Deposits from general governments (excl. repurchase agreements)		
090	Short-term debt securities issued (original maturity <1year)		
100	Long-term debt securities issued (original maturity >=1year)		
110	Total long-term unsecured debt securities issued		
120	Additional Tier 1 instruments		
130	Tier 2 instruments		
140	Subordinated instruments (not already T1 or T2)		
150	Senior non-preferred		
160	Senior unsecured (HoldCo)		
170	Other long-term unsecured instruments		
180	Total long-term secured debt securities		
190	Covered bonds		
200	Asset backed securities		
210	Other long-term secured debt securities		

SECTION 2C - ASSETS AND LIABILITIES IN FOREIGN AND REPORTING CURRENCY

P 02.06 - Two Largest Significant Currencies and Reporting Currency

z-axis

<i>Outstanding stock</i>		Actual current position	Planned Year 1 position	Planned Year 2 position	Planned Year 3 position
		<i>010</i>	<i>030</i>	<i>040</i>	<i>050</i>
Gross Loans and advances and other financial assets-before hedging through FX forwards, FX Swaps, Cross-currency swaps or other instruments					
0105	Loans and advances to households and non-financial corporations (exc reverse repurchase loans)				
032	Loans to credit institutions (exc reverse repurchase loans)				
035	Loans to other financial corporations (exc reverse repurchase loans)				
037	Debt securities				
038	Other financial assets				
Gross deposits and other financial liabilities - before hedging through FX forward or Cross-currency swaps or other instruments					
0405	Deposits from households and non-financial corporations (exc repurchase agreements)				
062	Deposits from credit institutions (exc repurchase agreements)				
065	Deposits from other financial corporations (exc repurchase agreements)				
070	Short-term debt securities issued (<1year)				
080	Long-term debt securities issued (>=1year)				
090	Other financial liabilities				

SECTION 2D - ASSETS AND LIABILITIES RESTRUCTURING PLANS

P 02.07 - Loan Assets Acquisitions, Run-Offs and Disposals Plans

Outstanding stock		Actual current position	Planned Year 1 position	Planned Year 2 position	Planned Year 3 position
		010	030	040	050
010	Loans and advances to households (excl. reverse repurchase loans)				
020	Domestic activities				
021	<i>Accumulated impairment, accumulated negative changes in fair value due to credit risk for domestic activities (memo item)</i>				
050	o/w Loans collateralised by residential immovable property				
071	Other EEA countries activities				
072	o/w Loans collateralised by residential immovable property				
075	Non-EEA countries activities				
080	Loans to non-financial corporations (excl. reverse repurchase loans)				
090	Domestic activities				
091	<i>Accumulated impairment, accumulated negative changes in fair value due to credit risk for domestic activities (memo item)</i>				
120	Small and Medium-sized Enterprises				
130	Non-financial corporations other than SMEs				
141	Other EEA countries activities				
142	Small and Medium-sized Enterprises				
143	Non-financial corporations other than SMEs				
145	Non-EEA countries activities				
160	Loans and advances to credit institutions (excl. reverse repurchase loans)				
161	Domestic activities				
162	Other EEA countries activities				
163	Non-EEA countries activities				
170	Loans and advances to other financial corporations (excl. reverse repurchase loans)				
171	Domestic activities				
172	Other EEA countries activities				
173	Non-EEA countries activities				
180	Loans and advances to central banks (excl. reverse repurchase loans)				
190	Loans and advances general governments (excl. reverse repurchase loans)				

P 02.08 - Deposit Liabilities Acquisition and Disposal Plans

Outstanding stock		Actual current position	Planned Year 1 position	Planned Year 2 position	Planned Year 3 position
		010	030	040	050
010	Deposits from households (excl. repurchase agreements)				
020	Domestic activities				
041	Other EEA countries activities				
045	Non-EEA countries activities				
050	Deposits from non-financial corporations (excl. repurchase agreements)				
060	Domestic activities				
080	Small and Medium-sized Enterprises				
090	Non-financial corporations other than SMEs				
101	Other EEA countries activities				
102	Small and Medium-sized Enterprises				
103	Non-financial corporations other than SMEs				
105	Non-EEA countries activities				
120	Deposits from credit institutions (excl. repurchase agreements)				
121	Domestic activities				
122	Other EEA countries activities				
123	Non-EEA countries activities				
130	Deposits from other financial corporations (excl. repurchase agreements)				
131	Domestic activities				
132	Other EEA countries activities				
133	Non-EEA countries activities				
140	Deposits from central banks (excl. repurchase agreements)				
150	Deposits from general governments (excl. repurchase agreements)				

SECTION 4 - STATEMENT OF PROFIT OR LOSS

P 04.01 Statement of profit or loss

		Actual current position	Planned Year 1 position	Planned Year 2 position	Planned Year 3 position
		010	020	030	040
010	Interest income				
090	(Interest expenses)				
160	Dividend income				
200	Fee and commission income				
210	(Fee and commission expenses)				
220	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net				
280	Gains or (-) losses on financial assets and liabilities held for trading, net				
285	Gains or (-) losses on trading financial assets and liabilities, net				
287	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net				
290	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net				
295	Gains or (-) losses on non-trading financial assets and liabilities, net				
340	Other operating income				
350	(Other operating expenses)				
354	Other items (+/-) contributing to total net operating income, net				
355	TOTAL OPERATING INCOME, NET				
360	(Administrative expenses)				
370	(Staff expenses)				
380	(Other administrative expenses)				
390	(Depreciation)				
425	Modification gains or (-) losses, net				
430	(Provisions or (-) reversal of provisions)				
455	(Increases or (-) decreases of the fund for general banking risks, net)				
460	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)				
520	(Impairment or (-) reversal of impairment on non-financial assets)				
590	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method				
609	Other items (+/-) contributing to the profit or (-) loss before tax from continuing operations				
610	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
620	(Tax expense or (-) income related to profit or loss from continuing operations)				
630	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
632	Extraordinary profit or (-) loss after tax				
640	Profit or (-) loss after tax from discontinued operations				
670	PROFIT OR (-) LOSS FOR THE YEAR				

P 04.02 Statement of profit or loss for small and non complex credit institutions

		Actual current position	Planned Year 1 position	Planned Year 2 position	Planned Year 3 position
		010	020	030	040
010	Interest income				
090	(Interest expenses)				
200	Fee and commission income				
210	(Fee and commission expenses)				
297	Operating gains or (-) losses from financial assets and liabilities				
354	Other items (+/-) contributing to total net operating income for small and non-complex institutions				
355	TOTAL OPERATING INCOME, NET				
360	(Administrative expenses)				
390	(Depreciation)				
455	(Increases or (-) decreases of the fund for general banking risks, net)				
460	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)				
609	Other items (+/-) contributing to the profit or (-) loss before tax from continuing operations for small and non-complex institutions				
610	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
620	(Tax expense or (-) income related to profit or loss from continuing operations)				
630	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
632	Extraordinary profit or (-) loss after tax				
640	Profit or (-) loss after tax from discontinued operations				
670	PROFIT OR (-) LOSS FOR THE YEAR				

SECTION 5 - DEBT SECURITIES ISSUES AND REDEMPTIONS

P 05.00 - Debt securities: issuances and redemptions

<i>Gross volumes</i>		Current year	Planned Year 1	Planned Year 2	Planned Year 3
		010	020	030	040
	Long-term Debt Securities issued (original maturity >=1 year)				
	Total-long term unsecured				
0010	Maturing (gross outflow)				
0020	Issuance (gross inflows)				
	Additional Tier 1 instruments				
0030	Maturing (gross outflow)				
0040	Issuance (gross inflows)				
	Tier 2 instruments				
0050	Maturing (gross outflow)				
0060	Issuance (gross inflows)				
	Subordinated instruments (not already T1 or T2)				
0070	Maturing (gross outflow)				
0080	Issuance (gross inflows)				
	Senior non-preferred				
0090	Maturing (gross outflow)				
0100	Issuance (gross inflows)				
	Senior unsecured (HoldCo)				
0110	Maturing (gross outflow)				
0120	Issuance (gross inflows)				
	Other long-term unsecured instruments				
0130	Maturing (gross outflow)				
0140	Issuance (gross inflows)				
	Total long-term secured				
0150	Maturing (gross outflow)				
0160	Non-retained issuance (gross inflows)				
0170	Issuances retained (memo item)				
	Covered bonds				
0180	Maturing (gross outflow)				
0190	Non-retained issuance (gross inflows)				
0200	Issuances retained (memo item)				
	Asset backed securities				
0210	Maturing (gross outflow)				
0220	Non-retained issuance (gross inflows)				
0230	Issuances retained (memo item)				
	Other secured long term debt				
0240	Maturing (gross outflow)				
0250	Non-retained issuance (gross inflows)				
0260	Issuances retained (memo item)				