

Annex 2 – Reporting instructions covering information on exposures subject to measures applied in response to the COVID-19 crisis

PART I: GENERAL INSTRUCTIONS

1. Structure and conventions

1.1. Structure

1. This annex contains instructions for the following templates of Annex 1 on loans and advances, other than those classified as ‘held for trading’, ‘trading’ or ‘held for sale’ in accordance with the applicable accounting framework:
 - a. the overview of EBA-compliant moratoria (legislative and non-legislative), of other COVID-19-related forbearance measures and of newly originated loans and advances subject to public guarantee schemes in the context of the COVID-19 crisis (F 90.01, F 90.02, F 90.03);
 - b. information on loans and advances subject to EBA-compliant moratoria (legislative and non-legislative) and to other COVID-19-related forbearance measures (F91.01, F 91.02);
 - c. loans and advances with expired EBA-compliant moratoria (legislative and non-legislative) and with expired COVID-19-related forbearance measures (F 91.03, F 91.04);
 - d. information on newly originated loans and advances subject to public guarantee schemes in the context of the COVID-19 crisis (F 91.05);
 - e. measures applied in response to the COVID-19 crisis: breakdown by NACE codes (F 92.01);
 - f. interest income and fee and commission income from loans and advances subject to COVID-19-related measures and prudential information on loans and advances subject to public guarantee schemes in the context of the COVID-19 crisis (F 93.01, F 93.02).
2. The instructions should be applied by both institutions that use national accounting standards (national generally accepted accounting principles (national GAAP)) and

institutions that use international financial reporting standards (IFRS) in their public financial statements, unless otherwise provided.

3. The data points identified in the templates should be drawn up in accordance with the recognition, offsetting and valuation rules of the relevant accounting framework, as defined in point (77) of Article 4(1) of Regulation (EU) No 575/2013.

1.2. Conventions

4. For the purpose of Annex 1, a data point shadowed in grey means that this data point should not be reported and ‘of which’ refers to an item that is a subset of a higher level asset or liability category.

1.3. Sign convention

5. 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 680/2014¹ should be applied. Therefore, the accumulated impairment and the accumulated negative changes in fair value due to credit risk should be reported as negative figures.

1.4. Abbreviations

6. For the purpose of this annex, the following abbreviations are applied:
 - (a) ‘CRR’: Regulation (EU) No 575/2013;
 - (b) ‘IFRS’: ‘international financial reporting standards’ as defined in Article 2 of Regulation (EC) No 1606/2002;
 - (c) ‘national GAAP’: nationally generally accepted accounting principles developed under Directive 86/635/EEC
 - (d) ‘BAD’: Council Directive 86/635/EEC²;
 - (e) ‘NACE codes’: codes in Regulation (EC) No 1893/2006 of the European Parliament and of the Council³;

¹ 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.

² Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1).

³ Regulation (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains (OJ L 393, 30.12.2006, p. 1).

- (f) ‘EBA Guidelines on moratoria’: EBA Guidelines on legislative and non-legislative moratoria on loan repayments applied in the light of the COVID-19 crisis⁴;
- (g) ‘ITS’: Implementing Regulation (EU) No 680/2014⁵.

⁴ EBA/GL/2020/02.

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.

PART II: TEMPLATE-RELATED INSTRUCTIONS

1. Overview of EBA-compliant moratoria (legislative and non-legislative) (F 90.01)

1.1. General remarks

7. This template covers EBA-compliant moratoria (legislative and non-legislative) loans and advances that meet the requirements described in paragraph 10 of the EBA Guidelines on moratoria.
8. The template should provide information on the number of obligors and gross carrying amount of loans and advances subject to different statuses of EBA-compliant moratoria (requested/granted). In addition, the template contains a breakdown by the residual maturity of EBA-compliant moratoria and information on the gross carrying amount of legislative moratoria as per the definition of the EBA Guidelines on moratoria.

1.2. F 90.01: OVERVIEW OF EBA-COMPLIANT MORATORIA (LEGISLATIVE AND NON-LEGISLATIVE)

1.2.1. Instructions concerning specific positions

Columns	Instructions
0010	<p><u>Number of obligors</u></p> <p>Institutions should report the number of individual client requests received for the EBA-compliant moratoria regardless of whether the latter had been already implemented.</p> <p>Institutions should count multiple requests from one client as only one individual client request.</p> <p>Where the number of client requests received for the EBA-compliant moratoria is not known, an estimated value should be reported.</p>
0020	<p><u>Of which: granted</u></p> <p>Institutions should report the number of obligors whose requests for EBA-compliant moratoria have already been implemented.</p>
0030	<p><u>Gross carrying amount</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>Institutions should report the gross carrying amount of loans and advances to obligors that have requested for the EBA-compliant moratoria regardless of whether these measures had already been implemented or not. This should include both expired and active EBA-compliant moratoria.</p>

	<p>The gross carrying amount of exposures that are subject to both legislative and non-legislative EBA-compliant moratoria should be reported only once as legislative moratoria.</p> <p>The gross carrying amount of exposures that are subject to both EBA-compliant moratoria and other COVID-19-related forbearance measures should be reported only once as part of loans subject to EBA-compliant moratoria in this template and not also in template F 90.02.</p> <p>Where the gross carrying amount of loans and advances to obligors who are entitled to ask for EBA-compliant moratoria is not known, an estimated value should be reported.</p>
0040	<p><u>Of which: granted</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>Institutions should report the gross carrying amount of loans and advances to which the EBA-compliant moratoria have already been implemented.</p> <p>This column should be the sum of columns 0060 to 0120.</p>
0050	<p><u>Of which: legislative moratoria</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS and paragraph 10 of the EBA Guidelines on moratoria.</p> <p>Institutions should report the gross carrying amount of loans and advances subject to moratoria that are based on the applicable national law and meet the criteria for general payment moratoria specified in paragraph 10 of the EBA Guidelines on moratoria.</p> <p>Exposures that are subject to both EBA-compliant legislative and non-legislative moratoria should be reported only once as legislative moratoria.</p>
0055	<p><u>Of which: subject to extended moratoria</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS</p> <p>The gross carrying amount of loans and advances for which the EBA-compliant moratoria measure has been extended should be included in this column.</p>
0060	<p><u>Of which: expired</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>The gross carrying amount of loans and advances for which the EBA-compliant moratoria have expired at the reference date (i.e. the residual maturity of moratoria is equal to zero) should be reported.</p> <p>When the EBA-compliant moratoria have expired but the exposure is still subject to other COVID-19-related forbearance measures, the exposure should be reported in this column and in template F 91.03. The exposure should not be reported in templates F 90.02 and F 91.02.</p>

0070-0120	<p><u>Residual maturity of moratoria</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>The gross carrying amount of loans and advances should be broken down by residual maturity of EBA-compliant moratoria.</p> <p>The residual maturity of moratoria is the time that elapses between the reference date and the end of application of moratoria.</p>
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Rows	Instructions
0010	<p><u>EBA-compliant moratoria loans and advances</u></p> <p>Paragraph 10 and points (a) and b) of paragraph 19 of the EBA Guidelines on moratoria; paragraph 32 of Part 1 of Annex V to the ITS.</p> <p>Institutions should report loans and advances to which the EBA-compliant moratoria meeting the requirements of paragraph 10 of the EBA Guidelines on moratoria were requested. This amount also includes the loans and advances to which the EBA-compliant moratoria were actually implemented and reported under columns 0020 and 0040-0120, including the ones which have expired (the residual maturity of the related measure is equal to zero).</p> <p>Exposures that are subject to both EBA-compliant moratoria and other COVID-19-related forbearance measures should be reported only once as EBA-compliant moratoria in this template and not also in template F 90.02.</p>
0020	<p><u>Of which: Households</u></p> <p>Point (f) of paragraph 42 of Part 1 of Annex V to the ITS.</p>
0030	<p><u>Of which: Collateralised by residential immovable property</u></p> <p>Point (a) of paragraphs 86 and 87 of Part 2 of the ITS.</p>
0040	<p><u>Of which: Non-financial corporations</u></p> <p>Point (e) of paragraph 42 of Part 1 of Annex V to the ITS.</p>
0050	<p><u>Of which: Small and medium-sized enterprises</u></p> <p>Point (i) of paragraph 5 of Part 1 of Annex V to the ITS.</p>
0060	<p><u>Of which: Collateralised by commercial immovable property</u></p> <p>Point (a) of paragraphs 86 and 87 of Part 2 of Annex V to the ITS.</p>

2. Overview of other COVID-19-related forbearance measures (F 90.02)

2.1. General remarks

9. This template covers other loans and advances with COVID-19-related forbearance measures that do not meet the requirements described in paragraph 10 of the EBA Guidelines on moratoria. All types of forbearance measures (contractual modifications and/or refinancing) should be considered provided that they are related to the COVID-19 crisis, except if they are 'newly originated loans subject to public guarantee schemes in the context of the COVID-19 crisis'. The latter should be reported only in template F 91.05 and in the corresponding column of template F 92.01.
10. The template should provide information on the number of obligors and gross carrying amount of loans and advances subject to other COVID-19-related forbearance measures. In addition, the template contains a breakdown by the residual maturity of other COVID-19-related forbearance measures in the form of a grace period/payment moratorium.

2.2. F 90.02: OVERVIEW OF OTHER COVID-19-related FORBEARANCE MEASURES

2.2.1. Instructions concerning specific positions

Columns	Instructions
0010	<p><u>Number of obligors</u></p> <p>Institutions should report the number of individual client requests received for the other COVID-19-related forbearance measures regardless of whether these measures were actually granted.</p> <p>Institutions should count multiple requests from one client as only one individual request.</p>
0020	<p><u>Of which: granted</u></p> <p>Institutions should report the number of obligors whose requests for other COVID-19-related forbearance measures have already been implemented.</p>
0030	<p><u>Gross carrying amount</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>Institutions should report the gross carrying amount of loans and advances to obligors that have requested for COVID-19-related forbearance measures regardless of whether these measures have already been implemented or not. In the case of COVID-19-related forbearance measures in the form of a grace period/payment moratorium, this should include both expired and active measures.</p> <p>The gross carrying amount of exposures that are subject to both EBA-compliant moratoria and other COVID-19-related forbearance measures should be reported only once as part of</p>

	loans subject to EBA-compliant moratoria in template F 90.01 and not also in this template.
0040	<p><u>Of which: granted</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>Institutions should report the gross carrying amount of loans and advances to which COVID-19-related forbearance measures have already been implemented.</p>
0050	<p><u>Of which: expired</u></p> <p>Paragraph 34 of Part 1; paragraph 358 (a) of Part 2 of Annex V to the ITS.</p> <p>Only in the case of COVID-19-related forbearance measures in the form of a grace period/payment moratorium, the gross carrying amount of the loans and advances for which the grace period/payment moratorium have expired at the reference date should be reported. The grace period/payment moratorium is defined in paragraph 358 (a) of Part 2 of Annex V to the ITS and they are not compliant with the requirements of paragraph 10 of the EBA Guidelines on moratoria.</p>
0055	<p><u>Of which: with extended COVID-19-related forbearance measures</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS</p> <p>The gross carrying amount of loans and advances for which additional COVID-19-related forbearance measures have been extended should be included in this column.</p>
0060-0110	<p><u>Residual maturity of COVID-19-related forbearance measures (grace period/payment moratorium)</u></p> <p>Paragraph 34 of Part 1; paragraph 358(a) of Part 2 of Annex V to the ITS.</p> <p>The gross carrying amount of loans and advances should be broken down by residual maturity of other COVID-19-related forbearance measures.</p> <p>Only the residual maturity of other COVID-19-related forbearance measures in the form of a grace period/payment moratorium measures should be reported.</p> <p>The residual maturity of a grace period/payment moratorium is the time that elapses between the reference date and the end of application of the grace period/payment moratorium.</p>

Rows	Instructions
0010	<p><u>Other loans and advances with COVID-19-related forbearance measures</u></p> <p>Paragraph 32 of Part 1 of Annex V to the ITS.</p> <p>Institutions should report all forbearance measures that were requested/granted by institutions due to the COVID-19 crisis and that do not meet the requirements of paragraph</p>

	10 of the EBA Guidelines on moratoria, except if they are ‘newly originated loans subject to public guarantee schemes in the context of the COVID-19 crisis’.
0020	<u>Of which: Households</u> Point (f) of paragraph 42 of Part 1 of Annex V to the ITS.
0030	<u>Of which: Non-financial corporations</u> Point (e) of paragraph 42 of Part 1 of Annex V to the ITS.

3. Overview of newly originated loans and advances subject to public guarantee schemes in the context of the COVID-19 crisis (F 90.03)

3.1. General remarks

11. This template covers newly originated loans and advances as referred to in paragraph 15 of these guidelines that are subject to public guarantee schemes that Member States introduced in response to the COVID-19 crisis. In case of refinancing of previous debt with a new loan or in case of repackaging of several debts into a new loan, the new loan recognised in the financial statements should be reported in this template provided that it is covered by public guarantee schemes related to the COVID-19 crisis that Member States introduced in response to the COVID-19 crisis.

12. The template should provide information on the number of obligors and gross carrying amount of these loans. In addition, the template contains a breakdown by the residual maturity of public guarantee. Lastly the template requests information on the payments on guarantees received during the period from the public guarantor

3.2. F 90.03: OVERVIEW OF NEWLY ORIGINATED LOANS AND ADVANCES SUBJECT TO PUBLIC GUARANTEE SCHEMES IN THE CONTEXT OF THE COVID-19 CRISIS

3.2.1 Instructions concerning specific positions

Columns	Instructions
0010	<u>Number of obligors</u> The number of obligors to whom the public guarantees were granted should be reported.
0020	<u>Of which: with called public guarantee</u> Institutions should report the number of obligors whose public guarantee received in response to the COVID-19 crisis for newly originated loans have already been called, but payment was not yet received form the guarantor.
0030	<u>Gross carrying amount</u> Paragraph 34 of Part 1 of Annex V to the ITS.
0040	<u>Of which: with called public guarantee</u> Paragraph 34 of Part 1 of Annex V to the ITS. Institutions should report the gross carrying amount of loans for which public guarantee was received in response to the COVID-19 crisis where the guarantee has already been called, but payment was not yet received form the guarantor.

0050-0080	<p><u>Of which: residual maturity of public guarantee</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS</p> <p>The gross carrying amount of newly originated loans and advances with public guarantee received in response to the COVID-19 crisis should be broken down by residual maturity of public guarantee.</p>
0090	<p><u>Payment received from the public guarantor during the period</u></p> <p>Institutions should report the payment received from the public guarantee in response to the COVID-19 crisis for newly originated loans during the period.</p>

Rows	Instructions
0010	<p><u>Newly originated loans and advances subject to public guarantee schemes</u></p> <p>Paragraph 32 of Part 1 of Annex V to the ITS.</p> <p>Institutions should report newly originated loans and advances that are subject to public guarantee schemes that Member States introduced in response to the COVID-19 crisis. This category should include both loans to new borrowers as well as refinancing loans to existing borrowers that qualify as new lending.</p>
0020	<p><u>Of which: Households</u></p> <p>Point (f) of paragraph 42 of Part 1 of Annex V to the ITS.</p>
0030	<p><u>Of which: Non-financial corporations</u></p> <p>Point (e) of paragraph 42 of Part 1 of Annex V to the ITS.</p>

4. Information on loans and advances subject to EBA-compliant moratoria (legislative and non-legislative) (F 91.01)

4.1. General remarks

13. This template covers loans and advances subject to EBA-compliant moratoria (legislative and non-legislative).

14. The template provides a breakdown of the gross carrying amount and the related loss allowances by the status of the exposure (performing and non-performing). In addition, the following exposures, for both performing and non-performing, should be identified in separate columns: i) exposures for which a grace period of capital and interest was granted and ii) exposures with forbearance measures.

15. Other information should be provided in the following columns: (i) for performing exposures, ‘instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)’; and (ii) for non-performing exposures, those that are ‘unlikely to pay that are not past-due or past-due less than or equal to 90 days’; iii) public guarantee received in the context of the COVID-19 crisis; iv) the inflows to non-performing exposures and v) the economic loss resulting from the application of these measures.

4.2. F 91.01: INFORMATION ON LOANS AND ADVANCES SUBJECT TO EBA-COMPLIANT MORATORIA (LEGISLATIVE AND NON-LEGISLATIVE)

4.2.1. Instructions concerning specific positions

Columns	Instructions
0010	<u>Gross carrying amount</u> Paragraph 34 of Part 1 of Annex V to the ITS. The amounts reported in this column correspond to the sum of the amounts reported in columns 0020 and 0060.
0020	<u>Performing</u> Paragraph 34 of Part 1 and paragraphs 213 to 239 of Part 2 of Annex V to the ITS.
0030	<u>Of which: grace period of capital and interest</u> Paragraph 34 of Part 1 of Annex V to the ITS.

	<p>Institutions should report the gross carrying amount of loans and advances for which the EBA-compliant moratoria result in a grace period of both capital and interest at the reference date. This refers to obligors who do not have any payment obligations during the moratoria period.</p>
0040	<p><u>Of which: exposures with forbearance measures</u></p> <p>Article 47b CRR; paragraph 34 of Part 1 and paragraphs 240 to 268 of Part 2 of Annex V to the ITS.</p> <p>In case of exposures subject to EBA-compliant moratoria that are also subject to other COVID-19-related forbearance measures, they should be reported in this column.</p>
0050	<p><u>Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)</u></p> <p>IFRS 9.5.5.3; IFRS 7.35M(b)(i); paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>This column should be reported only by IFRS institutions.</p>
0060	<p><u>Non-performing</u></p> <p>Article 47a (3) CRR; paragraph 34 of Part 1 and paragraphs 213 to 239 of Part 2 of Annex V to the ITS.</p>
0070	<p><u>Of which: grace period of capital and interest</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>Institutions should report the gross carrying amount of loans and advances for which the EBA-compliant moratoria result in a grace period of both capital and interest at the reference date. This refers to obligors who do not have any payment obligations during the moratoria period.</p>
0080	<p><u>Of which: exposures with forbearance measures</u></p> <p>Article 47b CRR; paragraph 34 of Part 1 and paragraphs 240 to 268 of Part 2 of Annex V to the ITS.</p> <p>In case of exposures subject to EBA-compliant moratoria that are also subject to other COVID-19-related forbearance measures, they should be reported in this column.</p>
0090	<p><u>Of which: unlikely to pay that are not past-due or past-due <= 90 days</u></p> <p>Paragraph 34 of Part 1 and paragraph 236 of Part 2 of Annex V to the ITS.</p>
0100	<p><u>Accumulated impairment, accumulated negative changes in fair value due to credit risk</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p>

	The amounts reported in this column correspond to the sum of the amounts reported in columns 0110 and 0150.
0110	<u>Performing</u> Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.
0120	<u>Of which: grace period of capital and interest</u> Paragraphs 69 to 71 of Part 2 of Annex V to the ITS. Institutions should report accumulated impairment and accumulated negative changes in fair value due to credit risk of loans and advances for which the EBA-compliant moratoria result in a grace period of both capital and interest at the reference date. This refers to obligors who do not have any payment obligations during the moratoria period.
0130	<u>Of which: exposures with forbearance measures</u> Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.
0140	<u>Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)</u> IFRS 9.5.5.3; IFRS 7.35M(b)(i); paragraphs 69 to 71 of Part 2 of Annex V to the ITS. This column should be reported only by IFRS institutions.
0150	<u>Non-performing</u> Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.
0160	<u>Of which: grace period of capital and interest</u> Paragraphs 69 to 71 of Part 2 of Annex V to the ITS. Institutions should report accumulated impairment and accumulated negative changes in fair value due to credit risk of loans and advances for which the EBA-compliant moratoria result in a grace period of both capital and interest at the reference date. This refers to obligors who do not have any payment obligations during the moratoria period.
0170	<u>Of which: exposures with forbearance measures</u> Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.
0180	<u>Of which: unlikely to pay that are not past-due or past-due <= 90 days</u> Paragraphs 69 to 71 and paragraph 236 of Part 2 of Annex V to the ITS.
0190	<u>Public guarantee received in the context of the COVID-19 crisis</u> Paragraph 15 of these Guidelines. Institutions should report the maximum amount of public guarantee that Member States introduced in response to the COVID-19 crisis for loans and advances subject to EBA-eligible moratoria. The amount of the guarantee should not exceed the gross carrying

	amount of the related loan. The existence of other forms of collateral or guarantee should not be taken into account to calculate the maximum amount of public guarantee received in the context of the COVID-19 crisis that can be claimed.
0200	<p><u>Inflows to non-performing exposures</u></p> <p>Inflows should be reported on a quarterly basis from the beginning of the reporting period to the reference date.</p> <p>For an exposure that is reclassified multiple times from non-performing to performing during the reporting period, the amount of inflows should be identified based on a comparison between the status of the exposure at the beginning of the reporting period and its status at the reference date.</p> <p>The reclassification of a non-performing exposure from one accounting portfolio to another should not be reported as inflow.</p>
0210	<p><u>Economic loss</u></p> <p>Paragraph 19(d) of the EBA Guidelines on moratoria; IFRS 9.5.4.3.</p> <p>The economic loss should be calculated as the difference between the net present value of the renegotiated or modified contractual cash flows and the net present value of the cash flows before granting the measure.</p> <p>It should be reported by both national GAAP and IFRS reporters. For IFRS reporters the economic loss should be calculated in accordance with paragraph 5.4.3 of IFRS9.</p> <p>Institutions should report in this column only when they have calculated an economic loss. Calculated economic gains should not be reported.</p>

Rows	Instructions
0010	<p><u>Loans and advances subject to EBA-compliant moratoria</u></p> <p>Point b) of paragraph 19 of EBA Guidelines on moratoria; paragraph 32 of Part 1 of Annex V to the ITS.</p> <p>Loans and advances to which the EBA-compliant moratoria (legislative and non-legislative) have already been implemented and have not expired should be reported.</p> <p>Exposures that are subject to both EBA-compliant moratoria and other COVID-19-related forbearance measures should be reported only once in this template and not also in template F 91.02.</p> <p>Loans and advances not subject to EBA-compliant moratoria should be reported not in this template but in template F 91.02. Loans and advances in these two templates are mutually exclusive.</p>
0020	<u>Of which: Households</u>

	Point (f) of paragraph 42 of Part 1 of Annex V to the ITS.
0030	<u>Of which: Collateralised by residential immovable property</u> Point (a) of paragraphs 86 and 87 of Part 2 of Annex V to the ITS.
0040	<u>Of which: Non-financial corporations</u> Point (e) of paragraph 42 of Part 1 of Annex V to the ITS.
0050	<u>Of which: Small and medium-sized enterprises</u> Point (i) of paragraph 5 of Part 1 of Annex V to the ITS.
0060	<u>Of which: Collateralised by commercial immovable property</u> Point (a) of paragraphs 86 and 87 of Part 2 of Annex V to the ITS.

5 Information on other loans and advances subject to COVID-19-related forbearance measures (F 91.02)

5.1. General remarks

16. This template covers loans and advances subject to COVID-19-related forbearance measures that do not meet the requirements described in paragraph 10 of the EBA Guidelines on moratoria. All types of forbearance measures (contractual modifications and/or refinancing) should be considered provided that they are related to the COVID-19 crisis, except if they are ‘newly originated loans subject to public guarantee schemes in the context of the COVID-19 crisis’. The latter should be reported only in template F 91.05 and in the corresponding column of template F 92.01.
17. The template provides a breakdown of the gross carrying amount and the related loss allowances by the status of the exposure (performing and non-performing). In addition, the exposures (performing and non-performing) for which a grace period of capital and interest was granted should be identified in separate columns.
18. Other information should be provided in the following columns: i) for performing exposures, ‘instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)’; and ii) for non-performing exposures, those that are ‘unlikely to pay that are not past-due or past-due less than or equal to 90 days’; iii) public guarantee received in the context of the COVID-19 crisis and iv) the inflows to non-performing exposures.

5.2. F 91.02: INFORMATION ON OTHER LOANS AND ADVANCES SUBJECT TO COVID-19-RELATED FORBEARANCE MEASURES

5.2.1. Instructions concerning specific positions

Columns	Instructions
0010	<p><u>Gross carrying amount</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>The amounts reported in this column correspond to the sum of the amounts reported in columns 0020 and 0050.</p> <p>Each other loan subject to COVID-19-related forbearance measures should be reported only once, irrespective of the number of measures applied.</p>
0020	<p><u>Performing</u></p> <p>Paragraph 34 of Part 1 and paragraphs 213 to 239 of Part 2 of Annex V to the ITS.</p>

0030	<p><u>Of which: grace period of capital and interest</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>Institutions should report the gross carrying amount of loans and advances for which other COVID-19-related forbearance measures result in a grace period of both capital and interest at the reference date. This refers to obligors who do not have any payment obligations during the forbearance period.</p>
0040	<p><u>Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)</u></p> <p>IFRS 9.5.5.3; IFRS 7.35M(b)(i); paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>This column should be reported only by IFRS institutions.</p>
0050	<p><u>Non-performing</u></p> <p>Article 47a (3) CRR; paragraph 34 of Part 1 and paragraphs 213 to 239 of Part 2 of Annex V to the ITS.</p>
0060	<p><u>Of which: grace period of capital and interest</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>Institutions should report the gross carrying amount of loans and advances for which the COVID-19-related forbearance measures result in a grace period of both capital and interest at the reference date. This refers to obligors who do not have any payment obligations during the forbearance period.</p>
0070	<p><u>Of which: unlikely to pay that are not past-due or past-due <= 90 days</u></p> <p>Paragraph 34 of Part 1 and paragraph 236 of Part 2 of Annex V to the ITS.</p>
0080	<p><u>Accumulated impairment, accumulated negative changes in fair value due to credit risk</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p> <p>The amounts reported in this column correspond to the sum of the amounts reported in columns 0090 and 0120.</p>
0090	<p><u>Performing</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p>
0100	<p><u>Of which: grace period of capital and interest</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p> <p>Institutions should report accumulated impairment and accumulated negative changes in fair value due to credit risk of loans and advances for which the COVID-19-related forbearance measures result in a grace period of both capital and interest at the reference</p>

	<p>date. This refers to obligors who do not have any payment obligations during the forbearance period.</p>
0110	<p><u>Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)</u></p> <p>IFRS 9.5.5.3; IFRS 7.35M(b)(i); paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p> <p>This column should be reported only by IFRS institutions.</p>
0120	<p><u>Non-performing</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p>
0130	<p><u>Of which: grace period of capital and interest</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p> <p>Institutions should report accumulated impairment and accumulated negative changes in fair value due to credit risk of loans and advances for which the COVID-19-related forbearance measures result in a grace period of both capital and interest at the reference date. This refers to obligors who do not have any payment obligations during the forbearance period.</p>
0140	<p><u>Of which: unlikely to pay that are not past-due or past-due <= 90 days</u></p> <p>Paragraphs 69 to 71 and paragraph 236 of Part 2 of Annex V to the ITS.</p>
0150	<p><u>Public guarantee received in the context of the COVID-19 crisis</u></p> <p>Paragraph 15 of these Guidelines.</p> <p>Institutions should report the maximum amount of public guarantee that Member States introduced in response to the COVID-19 crisis for other loans and advances subject to COVID-19-related forbearance measures (excluding ‘newly originated loans subject to public guarantee schemes in the context of the COVID-19 crisis’). The amount of the guarantee should not exceed the gross carrying amount of the related loan. The existence of other forms of collateral or guarantee should not be taken into account to calculate the maximum amount of public guarantee received in the context of the COVID-19 crisis that can be claimed.</p>
0160	<p><u>Inflows to non-performing exposures</u></p> <p>Inflows should be reported on a quarterly basis from the beginning of the reporting period to the reference date.</p> <p>For an exposure that is reclassified multiple times from non-performing to performing during the reporting period, the amount of inflows should be identified based on a comparison between the status of the exposure at the beginning of the reporting period and its status at the reference date.</p> <p>The reclassification of a non-performing exposure from one accounting portfolio to another should not be reported as inflow.</p>

Rows	Instructions
0010	<p><u>Other loans and advances subject to COVID-19-related forbearance measures</u></p> <p>Paragraph 32 of Part 1 of Annex V to the ITS.</p> <p>Institutions should report all forbearance measures that have been implemented due to the COVID-19 crisis and that do not meet the requirements of paragraph 10 of the EBA Guidelines on moratoria.</p> <p>For forbearance measures in the form of a grace period/payment moratorium, only loans and advances with a grace period/payment moratorium that have not expired should be reported in this row.</p> <p>Loans and advances subject to both EBA-compliant moratoria and other COVID-19-related forbearance measures should be reported only once in template F 91.01 and not also in F 91.02. Loans and advances in these two templates are mutually exclusive.</p>
0020	<p><u>Of which: Households</u></p> <p>Point (f) of paragraph 42 of Part 1 of Annex V to the ITS.</p>
0030	<p><u>Of which: Non-financial corporations</u></p> <p>Point (e) of paragraph 42 of Part 1 of Annex V to the ITS.</p>

6. Loans and advances with expired EBA-compliant moratoria (legislative and non-legislative) (F 91.03)

6.1. General remarks

19. This template covers loans and advances for which the EBA-compliant moratoria (legislative and non-legislative) have expired at the reference date, regardless whether other COVID-19-related forbearance measures are still active or already expired.
20. The template provides a breakdown of the gross carrying amount and the related loss allowances by the status of the exposure (performing and non-performing). In addition, the exposures with forbearance measures, for both performing and non-performing, should be identified in separate columns.
21. Other information should be provided in the following columns: i) for performing exposures, ‘instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)’; and ii) for non-performing exposures, those that are ‘unlikely to pay that are not past-due or past-due less than or equal to 90 days’; iii) public guarantees received in the context of the COVID-19 crisis; iv) the inflows to non-performing exposures and v) the economic loss resulting from the application of these measures.

6.2. F 91.03: LOANS AND ADVANCES WITH EXPIRED EBA-COMPLIANT MORATORIA (LEGISLATIVE AND NON-LEGISLATIVE)

6.2.1. Instructions concerning specific positions

Columns	Instructions
0010	<u>Gross carrying amount</u> Paragraph 34 of Part 1 of Annex V to the ITS. The amounts reported in this column correspond to the sum of the amounts reported in columns 0020 and 0050.
0020	<u>Performing</u> Paragraph 34 of Part 1 and paragraphs 213 to 239 of Part 2 of Annex V to the ITS.
0030	<u>Of which: exposures with forbearance measures</u>

	<p>Article 47b CRR; paragraph 34 of Part 1 and paragraphs 240 to 268 of Part 2 of Annex V to the ITS.</p> <p>This column should also include exposures with both expired EBA-compliant moratoria and other COVID-19-related forbearance measures (active or expired).</p>
0040	<p><u>Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)</u></p> <p>IFRS 9.5.5.3, IFRS 7.35M(b)(i); paragraph 34 of Part 1 and paragraphs 213 to 239 of Part 2 of Annex V to the ITS.</p> <p>This column should be reported only by IFRS institutions.</p>
0050	<p><u>Non-performing</u></p> <p>Article 47a (3) CRR; paragraph 34 of Part 1 and paragraphs 213 to 239 of Part 2 of Annex V to the ITS.</p>
0060	<p><u>Of which: exposures with forbearance measures</u></p> <p>Article 47b CRR; paragraph 34 of Part 1 and paragraphs 240 to 268 of Part 2 of Annex V to the ITS.</p> <p>This column should also include exposures with both expired EBA-compliant moratoria and other COVID-19-related forbearance measures (active or expired).</p>
0070	<p><u>Of which: unlikely to pay that are not past-due or past-due <= 90 days</u></p> <p>Paragraph 34 of Part 1 and paragraph 236 of Part 2 of Annex V to the ITS.</p>
0080	<p><u>Accumulated impairment, accumulated negative changes in fair value due to credit risk</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p> <p>The amounts reported in this column correspond to the sum of the amounts reported in columns 0090 and 0120.</p>
0090	<p><u>Performing</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p>
0100	<p><u>Of which: exposures with forbearance measures</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p>
0110	<p><u>Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)</u></p> <p>IFRS 9.5.5.3; IFRS 7.35M(b)(i); paragraphs 69 to 71 of Part 2 of Annex V to ITS.</p> <p>This column should be reported only by IFRS institutions.</p>

0120	<p><u>Non-performing</u> Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p>
0130	<p><u>Of which: exposures with forbearance measures</u> Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p>
0140	<p><u>Of which: unlikely to pay that are not past-due or past-due <= 90 days</u> Paragraphs 69 to 71 and 236 of Part 2 of Annex V to the ITS.</p>
0150	<p><u>Public guarantee received in the context of the COVID-19 crisis</u> Paragraph 15 of these Guidelines. Institutions should report the maximum amount of public guarantee that Member States introduced in response to the COVID-19 crisis for loans and advances with expired EBA-compliant moratoria. The amount of the guarantee should not exceed the gross carrying amount of the related loan. The existence of other forms of collateral or guarantee should not be taken into account to calculate the maximum amount of public guarantee received in the context of the COVID-19 crisis that can be claimed.</p>
0160	<p><u>Inflows to non-performing exposures</u> Inflows should be reported on a quarterly basis from the beginning of the reporting period to the reference date. For an exposure that is reclassified multiple times from non-performing to performing during the reporting period, the amount of inflows should be identified based on a comparison between the status of the exposure at the beginning of the reporting period and its status at the reference date. The reclassification of a non-performing exposure from one accounting portfolio to another should not be reported as inflow.</p>
0170	<p><u>Economic loss</u> Paragraph 19(d) of the EBA Guidelines on moratoria; IFRS 9.5.4.3. The economic loss should be calculated as the difference between the net present value of the renegotiated or modified contractual cash flows and the net present value of the cash flows before granting the measure. It should be reported by both national GAAP and IFRS reporters. For IFRS reporters, the economic loss should be calculated in accordance with paragraph 5.4.3 of IFRS9. Institutions should report only in this column in the cases where they have calculated an economic loss. Calculated economic gains should not be reported.</p>

Rows	Instructions
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0010	<p><u>Loans and advances with expired EBA-compliant moratoria</u></p> <p>Point b) of paragraph 19 of EBA Guidelines on moratoria; paragraph 32 of Part 1 of Annex V to the ITS.</p> <p>Institutions should report loans and advances for which the EBA-compliant moratoria (legislative and non-legislative) have a residual maturity equal to zero (expired).The loans and advances should be reported from the first day after the moratorium is expired.</p> <p>Where EBA-compliant moratoria have expired, the exposures should also be reported in template F 90.01 under the corresponding column.</p> <p>Exposures with both expired EBA-compliant moratoria and expired COVID-19-related forbearance measures (in the form of a grace period/payment moratorium) should be reported only in this template and not also in template F 91.04.</p>
0020	<p><u>Of which: Households</u></p> <p>Point (f) of paragraph 42 of Part 1 of Annex V to the ITS.</p>
0030	<p><u>Of which: Collateralised by residential immovable property</u></p> <p>Point (a) of paragraphs 86 and 87 of Part 2 of Annex V to the ITS.</p>
0040	<p><u>Of which: Non-financial corporations</u></p> <p>Point (e) of paragraph 42 of Part 1 of Annex V to the ITS.</p>
0050	<p><u>Of which: Small and medium-sized enterprises</u></p> <p>Point (i) of paragraph 5 of Part 1 of Annex V to the ITS.</p>
0060	<p><u>Of which: Collateralised by commercial immovable property</u></p> <p>Point (a) of paragraphs 86 and 87 of Part 2 of Annex V to the ITS.</p>

7. Other loans and advances with expired COVID-19-related forbearance measures (grace period/payment moratorium) (F 91.04)

7.1. General remarks

22. This template covers the other COVID-19-related forbearance measures in the form of a grace period/payment moratorium that have expired at the reference date and that do not meet the requirements described in paragraph 10 of the EBA Guidelines on moratoria. Exposures with both expired EBA-compliant moratoria and expired COVID-19-related forbearance measures (in the form of a grace period/payment moratorium) should be reported once in template F 91.03 and not also in this template. If the EBA-compliant moratorium is not expired but the other COVID-19-related grace period/payment moratorium is expired, the exposures should be still reported in template F 91.01.
23. The template provides a breakdown of the gross carrying amount and the related loss allowances by status of exposures (performing and non-performing).
24. Other information should be provided in the following columns: i) for performing exposures, ‘instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)’; and ii) for non-performing exposures, those that are ‘unlikely to pay that are not past-due or past-due less than or equal to 90 days’; iii) the public guarantee received in the context of the COVID-19 crisis and iv) the inflows to non-performing exposures.

7.2. F 91.04: OTHER LOANS AND ADVANCES WITH EXPIRED COVID-19-related FORBEARANCE MEASURES (GRACE PERIOD/PAYMENT MORATORIUM)

7.2.1 Instructions concerning specific positions

Columns	Instructions
0010	<u>Gross carrying amount</u> Paragraph 34 of Part 1 of Annex V to the ITS. The amounts reported in this column correspond to the sum of the amounts reported in columns 0020 and 0040.
0020	<u>Performing</u> Paragraph 34 of Part 1 and paragraphs 213 to 239 of Part 2 of Annex V to the ITS.

0030	<p><u>Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)</u></p> <p>IFRS 9.5.5.3, IFRS 7.35M(b)(i); paragraph 34 of Part 1 and paragraphs 213 to 239 of Part 2 of Annex V to the ITS.</p> <p>This column should be reported only by IFRS institutions.</p>
0040	<p><u>Non-performing</u></p> <p>Article 47a (3) CRR; paragraph 34 of Part 1 and paragraphs 213 to 239 of Part 2 of Annex V to the ITS.</p>
0050	<p><u>Of which: unlikely to pay that are not past-due or past-due <= 90 days</u></p> <p>Paragraph 34 of Part 1 and paragraph 236 of Part 2 of Annex V to ITS.</p>
0060	<p><u>Accumulated impairment, accumulated negative changes in fair value due to credit risk</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p> <p>The amounts reported in this column correspond to the sum of the amounts reported in columns 0070 and 0090.</p>
0070	<p><u>Performing</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p>
0080	<p><u>Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)</u></p> <p>IFRS 9.5.5.3; IFRS 7.35M(b)(i); paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p> <p>This column should be reported only by IFRS institutions.</p>
0090	<p><u>Non-performing</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p>
0100	<p><u>Of which: unlikely to pay that are not past-due or past-due <= 90 days</u></p> <p>Paragraphs 69 to 71 and 236 of Part 2 of Annex V to the ITS.</p>
0110	<p><u>Public guarantee received in the context of the COVID-19 crisis</u></p> <p>Paragraph 15 of these Guidelines.</p> <p>Institutions should report the maximum amount of public guarantee that Member States introduced in response to the COVID-19 crisis for other loans and advances with expired COVID-19-related forbearance measures. The amount of the guarantee should not exceed the gross carrying amount of the related loan. The existence of other forms of collateral or guarantee should not be taken into account to calculate the maximum</p>

	amount of public guarantee received in the context of the COVID-19 crisis that can be claimed.
0120	<p><u>Inflows to non-performing exposures</u></p> <p>Inflows should be reported on a quarterly basis from the beginning of the reporting period to the reference date.</p> <p>For an exposure that is reclassified multiple times from non-performing to performing during the reporting period, the amount of inflows should be identified based on a comparison between the status of the exposure at the beginning of the reporting period and its status at the reference date.</p> <p>The reclassification of a non-performing exposure from one accounting portfolio to another should not be reported as inflow.</p>

Rows	Instructions
0010	<p><u>Other loans and advances with expired COVID-19-related forbearance measures (grace period/payment moratorium)</u></p> <p>Paragraph 32 of Part 1 and paragraph 358 (a) of Part 2 of Annex V to the ITS.</p> <p>Institutions should report loans and advances for which the other COVID-19-related forbearance measures in the form of a grace period/payment moratorium have a residual maturity equal to zero (expired). The loans and advance should be reported from the first day after the forbearance measure is expired.</p> <p>Where COVID-19-related forbearance measures have expired, the exposures should also be reported in template F 90.02 under the corresponding category.</p>
0020	<p><u>Of which: Households</u></p> <p>Point (f) of paragraph 42 of Part 1 of Annex V to the ITS.</p>
0030	<p><u>Of which: Non-financial corporations</u></p> <p>Point (e) of paragraph 42 of Part 1 of Annex V to the ITS.</p>

8. Information on newly originated loans and advances subject to public guarantee schemes in the context of the COVID-19 crisis (F 91.05)

8.1. General remarks

25. This template covers newly originated loans and advances as referred to in paragraph 15 of these guidelines that are subject to public guarantee schemes that Member States introduced in response to the COVID-19 crisis. In the case of refinancing of previous debt with a new loan or of repackaging of several debts into a new loan, the new loan recognised in the financial statements should be reported in this template provided that it is covered by a public guarantee scheme related to the COVID-19 crisis.
26. The template provides a breakdown of the gross carrying amount and the related loss allowances by the status of the exposure (performing and non-performing). In addition, the exposures, performing and non-performing, with forbearance measures should be identified in separate columns. Where the new guaranteed loans were granted to refinance a former debt contract, the classification of the exposures should be assessed in accordance with Article 47b CRR and paragraphs 240 to 268 of Part 2 of Annex V to the ITS.
27. Other information should be provided in the following columns: i) for performing exposures, ‘instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)’; ii) for non-performing exposures, those that are ‘unlikely to pay that are not past-due or past-due less than or equal to 90 days’; iii) the amount of public guarantees related to loans and advances, iv) the inflows to non-performing exposures and v) inflows linked to new lending.

8.2. F 91.05: INFORMATION ON NEWLY ORIGINATED LOANS AND ADVANCES SUBJECT TO PUBLIC GUARANTEE SCHEMES IN THE CONTEXT OF THE COVID-19 CRISIS

8.2.1 Instructions concerning specific positions

Columns	Instructions
0010	<u>Gross carrying amount</u> Paragraph 34 of Part 1 of Annex V to the ITS. The amounts reported in this column correspond to the sum of the amounts reported in columns 0020 and 0050.
0020	<u>Performing</u> Paragraph 34 of Part 1 and paragraphs 213 to 239 of Part 2 of Annex V to the ITS.

0030	<p><u>Of which: exposures with forbearance measures</u></p> <p>Article 47b CRR; paragraph 34 of Part 1 and paragraphs 240 to 268 of Part 2 of Annex V to the ITS.</p> <p>The gross carrying amount of the new contract ('refinancing debt') granted as part of a performing refinancing transaction which qualifies as a forbearance measure should be reported.</p>
0040	<p><u>Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)</u></p> <p>IFRS 9.5.5.3; IFRS 7.35M(b)(i); paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>This column should be reported only by IFRS institutions.</p>
0050	<p><u>Non-performing</u></p> <p>Article 47a (3) CRR; paragraph 34 of Part 1 and paragraphs 213 to 239 of Part 2 of Annex V to the ITS.</p>
0060	<p><u>Of which: exposures with forbearance measures</u></p> <p>Article 47b CRR; paragraph 34 of Part 1 and paragraphs 240 to 268 of Part 2 of Annex V to the ITS.</p> <p>The gross carrying amount of the new contract ('refinancing debt') granted as part of a non-performing refinancing transaction which qualifies as a forbearance measure should be reported.</p>
0070	<p><u>Of which: unlikely to pay that are not past-due or past-due <= 90 days</u></p> <p>Paragraph 34 of Part 1 and paragraph 236 of Part 2 of Annex V to the ITS.</p>
0080	<p><u>Accumulated impairment, accumulated negative changes in fair value due to credit risk</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p> <p>The amounts reported in this column correspond to the sum of the amounts reported in columns 0090 and 0120.</p>
0090	<p><u>Performing</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p>
0100	<p><u>Of which: exposures with forbearance measures</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p>

	<p>The loss allowances of the new contract ('refinancing debt') granted as part of a performing refinancing transaction which qualifies as a forbearance measure should be reported.</p>
0110	<p><u>Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)</u></p> <p>IFRS 9.5.5.3; IFRS 7.35M(b)(i); paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p> <p>This column should be reported only by IFRS institutions.</p>
0120	<p><u>Non-performing</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p>
0130	<p><u>Of which: exposures with forbearance measures</u></p> <p>Paragraphs 69 to 71 of Part 2 of Annex V to the ITS.</p> <p>The loss allowances of the new contract ('refinancing debt') granted as part of a non-performing refinancing transaction which qualifies as a forbearance measure should be reported.</p>
0140	<p><u>Of which: unlikely to pay that are not past-due or past-due <= 90 days</u></p> <p>Paragraphs 69-71 and paragraph 236 of Part 2 of Annex V to the ITS.</p>
0150	<p><u>Public guarantee received in the context of the COVID-19 crisis</u></p> <p>Paragraph 15 of these Guidelines.</p> <p>Institutions should report the maximum amount of public guarantee that Member States introduced in response to the COVID-19 crisis for newly originated loans and advances. The amount of the guarantee should not exceed the gross carrying amount of the related loan. The existence of other forms of collateral or guarantee should not be taken into account to calculate the maximum amount of public guarantee received in the context of the COVID-19 crisis that can be claimed.</p>
0160	<p><u>Inflows to non-performing exposures</u></p> <p>Inflows should be reported on a quarterly basis from the beginning of the reporting period to the reference date.</p> <p>For an exposure that is reclassified multiple times from non-performing to performing during the reporting period, the amount of inflows should be identified based on a comparison between the status of the exposure at the beginning of the reporting period and its status at the reference date.</p> <p>The reclassification of a non-performing exposure from one accounting portfolio to another should not be reported as inflow.</p>
0170	<p><u>Inflows linked to new lending</u></p>

	Institutions should report the gross carrying amount of newly originated loans and advances since the last reporting reference date in the various loan categories (as per the rows).
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Rows	Instructions
0010	<u>Newly originated loans and advances subject to public guarantee schemes</u> Paragraph 15 of these guidelines; paragraph 32 of Part 1 of Annex V to the ITS.
0020	<u>Of which: Households</u> Point (f) of paragraph 42 of Part 1 of Annex V to the ITS.
0030	<u>Of which: Collateralised by residential immovable property</u> Point (a) of paragraphs 86 and 87 of Part 2 of Annex V to the ITS.
0040	<u>Of which: Non-financial corporations</u> Point (e) of paragraph 42 of Part 1 of Annex V to the ITS.
0050	<u>Of which: Small and medium-sized enterprises</u> Point (i) of paragraph 5 of Part 1 of Annex V to the ITS.
0060	<u>Of which: Collateralised by commercial immovable property</u> Point (a) of paragraphs 86 and 87 of Part 2 of Annex V to the ITS.

9 Measures applied in response to the COVID-19 crisis: breakdown by NACE codes (F 92.01)

9.1. General remarks

28. This template covers loans and advances to non-financial corporations subject to EBA-compliant moratoria (legislative and non-legislative), other COVID-19-related forbearance measures and newly originated loans and advances as referred to in paragraph 15 of these guidelines that are subject to public guarantee schemes introduced in response to the COVID-19 crisis.
29. The template includes information broken down by sector of economic activities using NACE codes on the basis of the principal activity of the counterparty. In addition, information on the amount of public guarantee granted by the NACE code should be provided.
30. The classification of exposures by NACE codes should follow the instructions provided in paragraphs 91 and 92 of Part 2 of Annex V to the ITS.

9.2. F 92.01: MEASURES APPLIED IN RESPONSE TO THE COVID-19 CRISIS: BREAKDOWN BY NACE CODES

9.2.1. Instructions concerning specific positions

Columns	Instructions
0010	<p><u>Gross carrying amount of loans and advances subject to EBA-compliant moratoria</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>The gross carrying amount of loans and advances to non-financial corporations that are subject to EBA-compliant moratoria, other than those classified as ‘held for trading’, ‘trading’ or ‘held for sale’ in accordance with the applicable accounting framework, should be reported.</p> <p>Only loans and advances to non-financial corporations to whom EBA-compliant moratoria have been implemented and not expired should be reported.</p>
0020	<p><u>Gross carrying amount of other loans and advances subject to COVID-19-related forbearance measures</u></p> <p>Paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>The gross carrying amount of other loans and advances to non-financial corporations that are subject to COVID-19-related forbearance measures, other than those classified as ‘held for trading’, ‘trading’ or ‘held for sale’ in accordance with the applicable accounting framework, should be reported.</p>

	Only loans and advances to non-financial corporations to whom COVID-19-related forbearance measures have been implemented and not expired and that do not meet the requirements of paragraph 10 of the EBA Guidelines on moratoria should be reported.
0030	<p><u>Gross carrying amount of newly originated loans and advances subject to public guarantee schemes in the context of the COVID-19 crisis</u></p> <p>Paragraph 15 of these Guidelines; paragraph 34 of Part 1 of Annex V to the ITS.</p> <p>The gross carrying amount of newly originated loans and advances to non-financial corporations that are subject to public guarantee schemes, other than classified as ‘held for trading’, ‘trading’ or ‘held for sale’ in accordance with the applicable accounting framework, should be reported.</p>
0040	<p><u>Public guarantee received in the context of the COVID-19 crisis</u></p> <p>Paragraph 15 of these Guidelines.</p> <p>Institutions should report the maximum amount of public guarantee received in the context of the COVID-19 crisis for all loans and advances, excluding the loans classified as ‘held for trading’, ‘trading’ or ‘held for sale’ in accordance with the applicable accounting framework. The amount of the guarantee should not exceed the gross carrying amount of the related loan. The existence of other forms of collateral or guarantee should not be taken into account to calculate the maximum amount of public guarantee received in the context of the COVID-19 crisis that can be claimed.</p>

Rows	Instructions
0010-0180	<p><u>Loans and advances broken-down by NACE codes</u></p> <p>Regulation (EC) No 1893/2006 of the European Parliament and of the Council; paragraph 32 of Part 1 and paragraphs 91 and 92 of Part 2 of Annex V to the ITS.</p>
0190	<p><u>Total</u></p> <p>Row 0190 is the sum of rows 0010-0180.</p>

10 Interest income and fee and commission income from loans and advances subject to COVID-19-related measures (F 93.01)

10.1. General remarks

31. This template covers information on profit or loss impact of loans and advances subject to EBA-compliant moratoria (legislative and non-legislative), other COVID-19-related forbearance measures and newly originated loans and advances as referred to in paragraph 15 of these guidelines that are subject to public guarantee schemes introduced in response to the COVID-19 crisis.

10.2. F 93.01: INTEREST INCOME AND FEE AND COMMISSION INCOME FROM LOANS AND ADVANCES SUBJECT TO COVID-19-RELATED MEASURES

10.2.1 Instructions concerning specific positions

Columns	Instructions
0010	<u>Current period</u> Actual position as of the reference date should be reported.
0020	<u>Planned position at accounting year-end</u> Institutions should report the planned position at the following accounting year-end considering the effects of the COVID-19 outbreak. For accounting end-year reference date the planned position of the following accounting year-end should be reported.
0030	<u>Comment</u> Institutions should provide further information on material changes in interest income or fee and commission income when compared to the previous period.

Rows	Instructions
0010	<u>Interest income from loans and advances subject to COVID-19-related measures</u> Paragraph 31 of Part 2 of Annex V to the ITS Interest income as defined in paragraph 31 of Part 2 of Annex V to the ITS stemming from loans and advances subject to EBA-compliant moratoria (legislative and non-legislative), other COVID-19-related forbearance measures and newly originated loans and advances under public guarantee schemes in the context of the COVID-19 crisis.
0020	<u>Fee and commission income from loans and advances subject to COVID-19-related measures</u>

IFRS 7.20 (c); Article 27.Vertical layout (4) BAD

Fee and commission income as defined in Annex V to the ITS [IFRS 7.20(c), article 27.Vertical layout (4) BAD] stemming from loans and advances subject to EBA-compliant moratoria (legislative and non-legislative), other COVID-19-related forbearance measures and newly originated loans and advances under public guarantee schemes in the context of the COVID-19 crisis.

11 Prudential information on loans and advances subject to public state guarantee schemes in the context of the COVID-19 crisis (F 93.02)

11.1. General remarks

32. This template covers prudential information on loans and advances that are subject to public guarantee schemes introduced in response to the COVID-19 crisis.

11.2. F 93.02: PRUDENTIAL INFORMATION ON LOANS AND ADVANCES SUBJECT TO PUBLIC STATE GUARANTEE SCHEMES IN THE CONTEXT OF THE COVID-19 CRISIS

11.2.1. Instructions concerning specific positions

Columns	Instructions
0010	<p><u>Amount</u></p> <p>Actual position as of the reference date should be reported.</p>
0020	<p><u>Planned position at year-end</u></p> <p>Institutions should report the planned position at the end of the year considering the effects of the COVID-19 outbreak.</p> <p>For reports as of the end of year, the planned position as of the end of the following year should be reported.</p>
0030	<p><u>Comment</u></p> <p>Institutions should provide further information where:</p> <ul style="list-style-type: none"> - rows 0010 and 0020 do not contain the same amount, i.e., not all guarantees qualify as eligible collateral according to the CRR; - rows 0030 or 0060 are not equal to 0, i.e., the recognition of the public state guarantee does not reduce the risk weighted exposure amount of the loan or advance in question to 0.

Rows	Instructions
0010	<p><u>Exposure value of loans and advances under non-expired public guarantee schemes in the context of the COVID-19 crisis</u></p> <p>The exposure value, as defined for the purposes of column 0200 of template C 07.00, column 0110 of template C 08.01 of Annex I to the ITS, of loans and advances where</p>

	public guarantee schemes in the context of the COVID-19 crisis have been applied and the guarantee has not expired yet.
0020	<p><u>Of which: Loans and advances where the guarantees qualify as eligible collateral for credit risk mitigation purposes according to the CRR</u></p> <p>The exposure value of loans and advances reported in row 0010, where the public guarantee received qualifies as eligible collateral for credit risk mitigation purposes in accordance with Chapter 4 of Title II of Part Three CRR.</p> <p>If the amount reported in this row differs from the amount reported in row 0010, the reasons should be explained in column 0030.</p>
0030	<p><u>Risk-weighted exposure amount of those loans and advances</u></p> <p>The risk weighted exposure amount, as determined for the purposes of Article 92 (3) CRR, of the loans and advances reported in row 0020.</p> <p>If the amount reported in this row is not equal to 0, it should be explained in column 0030.</p>
0040	<p><u>Of which: Loans and advances restructured to apply those guarantees</u></p> <p>The exposure value of those loans and advances reported in row 0010 that were not initially covered by the public guarantee and therefore were restructured to become eligible.</p>
0050	<p><u>Risk-weighted exposure amount of those loans and advances (before restructuring)</u></p> <p>The risk weighted exposure amount, as determined for the purposes of Article 92 (3) CRR, of the loans and advances reported in row 0040, before restructuring.</p>
0060	<p><u>Risk-weighted exposure amount associated to those loans and advances</u></p> <p>The risk weighted exposure amount, as calculated for the purposes of Article 92 (3) CRR, of the loans and advances reported in row 0010.</p> <p>If the amount reported in this row is not equal to 0, it should be explained in column 0030</p>
0070	<p><u>Exposure value of loans and advances under expired public guarantee schemes in the context of the COVID-19 crisis</u></p> <p>The exposure value, as defined for the purposes of column 0200 of template C 07.00 and column 0110 of template C 08.01 of Annex I to the ITS, of loans and advances where public guarantee schemes in the context of the COVID-19 crisis were applied and the guarantee has already expired. Only those loans and advances shall be reported, where further payments of capital, interest and / or fees are outstanding.</p>
0080	<p><u>Risk-weighted exposure of those loans and advances</u></p> <p>The risk weighted exposure amount, as calculated for the purposes of Article 92 (3) CRR, of the loans and advances reported in row 0070.</p>