

COVID-19-related reporting and Pillar 3 disclosures



Template 1: Information on loans and advances subject to legislative and non-legislative moratoria

Purpose: provide an overview of the credit quality of loans and advances subject to moratoria on loan repayments applied in the light of the COVID-19 crisis, in accordance with EBA/GL/2020/02.
Scope of application: the template applies to all credit institutions that are subject to all or some of the disclosure requirements specified in Part Eight of CRR, in accordance with Articles 6, 10 and 13 of the CRR.
Content: gross carrying amount of performing and non-performing loans and advances and the related accumulated impairment, accumulated change in fair value due to credit risk, according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
Frequency: semi-annual.
Format: fixed.
Accompanying narrative: institutions should explain the application of the type of eligible moratoria (e.g. postponement, suspension or reduction of capital and/or interests for a predefined limited period of time), the different sectors and industries in which the eligible moratoria are applied, and any economic losses realised and how these losses are calculated.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non performing				Performing			Non performing				Inflows to non-performing exposures
		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			
1	Loans and advances subject to moratorium	1 012 643 421	993 150 416	14 574 193	212 419 487	19 493 005	14 312 543	19 493 005	- 11 931 730	- 9 730 690	- 83 046	- 2 724 431	- 2 201 040	- 209 156	- 2 201 040	3 204 410
2	of which: Households	417 095 837	412 866 811	750 913	110 513 302	4 229 027	2 291 763	4 229 027	- 1 559 635	- 1 508 278	- 640	- 1 097 007	- 51 357	- 28 278	- 51 357	1 632 944
3	of which: Collateralised by residential immovable property	366 614 085	362 392 992	689 869	99 958 576	4 221 093	2 283 829	4 221 093	- 1 217 967	- 1 168 308	- 242	- 832 598	- 49 658	- 26 579	- 49 658	1 632 944
4	of which: Non-financial corporations	484 647 189	480 820 101	8 712 651	74 052 599	3 827 089	899 852	3 827 089	- 9 846 266	- 7 812 793	- 78 261	- 1 328 812	- 2 033 473	- 64 668	- 2 033 473	1 255 505
5	of which: Small and Medium-sized Enterprises	385 609 997	383 072 769	8 712 651	68 052 599	2 537 229	899 852	2 537 229	- 6 813 698	- 6 566 537	- 78 261	- 1 162 143	- 247 161	- 64 668	- 247 161	1 255 505
6	of which: Collateralised by commercial immovable property	180 485 626	180 485 626	7 282 386	22 225 057	-	-	-	- 1 628 113	- 1 628 113	- 4 679	- 26 112	-	-	-	-

Definitions

Rows:
Moratorium: legislative and non-legislative moratoria on loan repayments applied in response to COVID-19 crisis in accordance with EBA/GL/2020/02.

Counterparty breakdown: institutions should apply the breakdown by counterparty as defined in paragraph 42 of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Counterparty sector allocation should be based exclusively on the nature of the immediate counterparty. The classification of exposures incurred jointly by more than one obligor should be done based on the characteristics of the obligor that was the more relevant, or determinant, for the institution's decision to grant the exposure. Among other classifications, the distribution of jointly incurred exposures by counterparty sector, country of residence and NACE code should be driven by the characteristics of the more relevant or determinant obligor.

Small and medium-sized enterprises: as defined in paragraph 5(i) of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Columns:

Gross carrying amount: gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Forborne exposure: forborne exposures as defined in paragraphs 240 to 244 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014. Depending on whether forborne exposures satisfy the required conditions set out in Annex V to that Regulation, they can be identified as performing or non-performing.

Non-performing exposures: as defined in Article 47a(3) CRR and paragraphs 213-239 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Non-performing exposures with forbearance measures: Article 47b CRR; paragraph 34 of Part 1 and paragraphs 240-268 of Part 2 of Annex V to ITS.

In case of exposures subject to EBA-compliant moratoria being also subject to other COVID-19 related forbearance measures, they should be disclosed in this column.

Defaulted exposures: exposures that are classified as defaulted in accordance with Article 178 of the CRR.

Accumulated impairments, accumulated negative changes in fair value due to credit risk and provisions: this should include the amounts determined in accordance with paragraphs 69 to 71 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Of which stage 2: categories of impairment, as defined in IFRS 9.5.5. 'Stage 2' refers to impairment measured in accordance with IFRS 9.5.5.3.

The columns 'Of which Stage 2' should not be disclosed by institutions that apply national generally accepted accounting principles based on Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions.

The column 'inflows to non-performing exposures' should reflect gross values of exposures, i.e. should not account for the net values due to outflows within the disclosure period, and should be on a semi-annual basis from the end of the previous disclosure date.

Inflows should be disclosed on semi-annual basis since the beginning of the disclosure period to the reference date.

For an exposure that is reclassified multiple times from non-performing to performing during the disclosure period, the amount of inflows should be identified based on a comparison between the status of the exposure at the beginning of the disclosure period and its status at the reference date.

The reclassification of a non-performing exposure from one accounting portfolio to another should not be disclosed as inflow.

Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

Purpose: provide an overview of the volume of loans and advances subject to legislative and non-legislative moratoria in accordance with EBA/GL/2020/02 by residual maturity of these moratoria.
Scope of application: the template applies to all credit institutions that are subject to all or some of the disclosure requirements specified in Part Eight of CRR, in accordance with Articles 6, 10 and 13 of the CRR.
Content: gross carrying amount of loans and advances presented by residual maturity of moratoria on loan repayments according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
Frequency: semi-annual.
Format: fixed.
Accompanying narrative: institutions should explain the length of moratoria applied and the revision in the length (e.g. extension) of the moratoria on loan repayments.

		a	b	c	d	e	f	g	h	i
		Number of obligors		Of which: legislative moratoria	Of which: expired	Gross carrying amount				
						Residual maturity of moratoria				
						<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
1	Loans and advances for which moratorium was offered	1872	1 014 213 422							
2	Loans and advances subject to moratorium (granted)	1872	1 014 213 422	1 014 213 422	1 570 001	613 265 547	357 326 290	14 298 965	7 824 635	19 927 984
3	of which: Households		417 169 424	417 169 424	73 587	264 164 187	136 641 706	10 564 695	1 824 635	3 900 614
4	<i>of which: Collateralised by residential immovable property</i>		366 687 672	366 687 672	73 587	231 696 207	119 218 484	10 310 598	1 713 162	3 675 633
5	of which: Non-financial corporations		486 143 604	486 143 604	1 496 414	263 374 072	197 907 609	2 262 012	6 000 000	15 103 496
6	<i>of which: Small and Medium-sized Enterprises</i>		387 106 412	387 106 412	1 496 414	229 872 976	153 371 513	2 262 012	-	103 496
7	<i>of which: Collateralised by commercial immovable property</i>		181 982 041	181 982 041	1 496 414	102 536 382	60 906 161	2 043 083	-	15 000 000

Definitions

Rows:

Moratorium: see the definition of 'Information on loans and advances subject to legislative and non-legislative moratoria' in Template 1.

Loans and advances: Paragraph 32 of Part 1 of Annex V to Implementing Regulation (EU) No 680/2014.

Loans and advances for which moratorium was offered: as defined in paragraph 19, point a of EBA/GL/2020/02.

In this row, for the number of obligors (column a) or for gross carrying amount (column b), institutions should disclose the number of client requests received or the corresponding gross carrying amount for the EBA-compliant moratoria regardless whether the moratorium has been already implemented. Where the number of obligors or the corresponding gross carrying amount that are entitled to ask for EBA-compliant moratoria are not known (e.g. due to specificities of the moratorium), the number of obligors to whom moratorium was offered and the number of obligors to whom moratorium was applied may be equal, and similarly, gross carrying amount for the moratorium offered and the gross carrying amount to which the moratorium was applied may be equal.

Loans and advances subject to moratorium (granted): as defined in paragraph 19, point b of EBA/GL/2020/02.

In this row, for the number of obligors (column a), institutions should disclose the number of obligors whose requests for EBA-compliant moratoria have been already implemented.

Counterparty breakdown: see the definition in Template 1 'Information on loans and advances subject to legislative and non-legislative moratoria'.

SMEs: see the definition in Template 1 'Information on loans and advances subject to legislative and non-legislative moratoria'.

Columns:

Gross carrying amount: see the definition in Template 1 'Information on loans and advances subject to legislative and non-legislative moratoria'. The gross carrying amount includes in the case of template 2 not only active EBA-compliant moratoria but also expired EBA-compliant moratoria, that is, 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).

Residual maturity of moratoria: Time that elapses between the reference date and the end of application of (legislative and non-legislative) moratoria on loan repayments applied in accordance with EBA/GL/2020/02.

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Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

Purpose: provide an overview of the stock of newly originated loans and advances subject to public guarantee schemes introduced in response to COVID-19 crisis.
Scope of application: the template applies to all credit institutions that are subject to all or some of the disclosure requirements specified in Part Eight of CRR, in accordance with Articles 6, 10 and 13 of the CRR.
Content: gross carrying amount of loans and advances subject to COVID-19 related public guarantees according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
Frequency: semi-annual.
Format: fixed.
Accompanying narrative: institutions should explain the size, length and the sectoral coverage of the public guarantees as well as the performing, forbearance and non-performing status of these newly originated loans.

		a	b	c	d
		Gross carrying amount		Maximum amount of the guarantee	Gross carrying amount
			of which: forbore	Public guarantees received	Inflows to non-performing exposures
1	Newly originated loans and advances subject to public guarantee schemes	3 889 224	0	0	0
2	of which: Households	35 000			0
3	of which: Collateralised by residential immovable property	-			0
4	of which: Non-financial corporations	3 854 224	0	0	0
5	of which: Small and Medium-sized Enterprises	3 854 224			0
6	of which: Collateralised by commercial immovable property	-			0

Definitions

Rows:

Newly originated loans and advances subject to public guarantee schemes : paragraph 19 of these Guidelines; paragraph 32 of Part 1 of Annex V to Implementing Regulation (EU) No 680/2014.

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Counterparty breakdown: see the definition in Template 1 'Information on loans and advances subject to legislative and non-legislative moratoria'.

SMEs: see the definition in Template 1 'Information on loans and advances subject to legislative and non-legislative moratoria'.

Columns:

Gross carrying amount: see the definition in Template 1 'Information on loans and advances subject to legislative and non-legislative moratoria'.

of which forborne: Article 47b CRR; paragraph 34 of Part 1 and paragraph 244 of Part 2 of Annex V to Implementing Regulation (EU) No 680/2014.

The gross carrying amount of the new contract ('refinancing debt') granted as part of a refinancing transaction which qualifies as a forbearance measure should be disclosed.

Public guarantees received: paragraph 19 of these Guidelines; paragraphs 172 and 174 of Part 2 of Annex V to ITS

Institutions should disclose the maximum amount of public guarantee that Member States introduced in response to 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 COVID-19 crisis that can be claimed.

Inflows to non-performing exposures: Inflows should be disclosed on a semi-annual basis since the beginning of the disclosure period to the reference date.

For an exposure that is reclassified multiple times from non-performing to performing during the disclosure period, the amount of inflows shall be identified based on a comparison between the status of the exposure at the beginning of the disclosure period and its status at the reference date. The reclassification of a non-performing exposure from one accounting portfolio to another shall not be disclosed as inflow.