



Attachment no. 2

Disclosure requirements according to EBA/GL/2020/07 Guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis

(30 June 2020)

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 recognition but not credit-impaired (Stage 2)				Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			
1	Loans and advances subject to moratorium	1 278 974 844	1 271 394 117	31 922 898	266 157 938	7 580 727	1 999 942	5 484 165	-25 209 284	-22 951 484	-1 655 404	-18 411 224	-2 257 800	-754 313	-1 441 055	2 527 501		
2	of which: Households	1 015 478 628	1 009 449 426	27 804 735	217 500 278	6 029 201	1 550 018	4 801 548	-20 327 437	-18 568 546	-1 564 681	-16 641 584	-1 758 891	-517 297	-1 192 831	1 892 628		
3	of which: Collateralised by residential immovable property	740 349 514	738 756 542	14 744 908	119 111 504	1 592 972	329 782	1 407 174	-5 092 772	-4 791 140	-209 253	-4 579 751	-301 632	-99 805	-242 613	366 402		
4	of which: Non-financial corporations	263 485 292	261 933 766	4 118 163	48 657 660	1 551 525	449 924	682 618	-4 881 780	-4 382 871	-90 723	-1 769 639	-498 909	-237 016	-248 224	634 872		
5	of which: Small and Medium-sized Enterprises	182 717 448	181 165 923	4 104 592	41 485 501	1 551 525	449 924	682 618	-2 111 108	-1 612 199	-89 639	-1 245 179	-498 909	-237 016	-248 224	634 872		
6	of which: Collateralised by commercial immovable property	147 993 141	147 993 141	3 142 209	38 331 586	0	0	0	-3 678 577	-3 678 577	-54 386	-1 561 740	0	0	0	0		

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	Gross carrying amount	Of which: legislative moratoria	Of which: expired	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	27 693	1 482 876 509			
2	Loans and advances subject to moratorium (granted)	26 194	1 339 380 585	1 278 905 314	60 405 741	226 707 065	686 719 093	364 912 268	602 992	33 425
3	of which: Households		1 053 430 933	1 007 885 531	37 952 305	175 392 398	521 317 074	318 702 781	32 950	33 425
4	<i>of which: Collateralised by residential immovable property</i>		768 419 310	738 766 571	28 069 796	115 205 177	429 974 720	195 155 739	0	13 877
5	of which: Non-financial corporations		285 938 727	271 008 859	22 453 436	51 303 744	165 402 019	46 209 486	570 043	0
6	<i>of which: Small and Medium-sized Enterprises</i>		202 622 073	194 386 208	19 904 625	38 887 708	103 315 607	39 944 090	570 043	0
7	<i>of which: Collateralised by commercial immovable property</i>		158 487 309	158 135 309	10 494 168	1 663 645	114 330 048	31 999 449	0	0

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	of which: forborne	Maximum amount of the guarantee that can be considered	Gross carrying amount
				Public guarantees received	Inflows to non-performing exposures
1	Newly originated loans and advances subject to public guarantee schemes	19 013 030	0	15 200 537	0
2	of which: Households	796 315			0
3	of which: Collateralised by residential immovable property	0			0
4	of which: Non-financial corporations	18 216 715	0	14 564 163	0
5	of which: Small and Medium-sized Enterprises	17 716 189			0
6	of which: Collateralised by commercial immovable property	0			0