



## INSTRUCTION FOR REPORTING ON ASSET ENCUMBRANCE

### Table of Contents

<b>GENERAL INSTRUCTIONS.....</b>	<b>3</b>
<b>1. STRUCTURE AND CONVENTIONS.....</b>	<b>3</b>
1.1. STRUCTURE.....	3
1.2. ACCOUNTING STANDARD.....	3
1.3. NUMBERING CONVENTION.....	3
1.4. SIGN CONVENTION.....	3
1.5. LEVEL OF APPLICATION.....	4
1.6. PROPORTIONALITY.....	4
1.7. DEFINITION OF ENCUMBRANCE.....	4
<b>TEMPLATE-RELATED INSTRUCTIONS.....</b>	<b>5</b>
<b>2. PART A: ENCUMBRANCE OVERVIEW.....</b>	<b>5</b>
2.1. TEMPLATE AE-ASS. ASSETS OF THE REPORTING INSTITUTION.....	5
2.1.1. GENERAL REMARKS.....	5
2.1.2. INSTRUCTIONS CONCERNING SPECIFIC ROWS.....	9
2.1.3. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS.....	10
2.2. TEMPLATE: AE-COL. COLLATERAL RECEIVED BY THE REPORTING INSTITUTION.....	13
2.2.1. GENERAL REMARKS.....	13
2.2.2. INSTRUCTIONS CONCERNING SPECIFIC ROWS.....	13
2.2.3. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS.....	15
2.3. TEMPLATE: AE-NPL. OWN COVERED BONDS AND SECURITISATIONS ISSUED AND NOT YET PLEDGED.....	17
2.3.1. GENERAL REMARKS.....	17
2.3.2. INSTRUCTIONS CONCERNING SPECIFIC ROWS.....	18
2.3.3. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS.....	18
2.4. TEMPLATE: AE-SOU. SOURCES OF ENCUMBRANCE.....	19
2.4.1. GENERAL REMARKS.....	19
2.4.2. INSTRUCTIONS CONCERNING SPECIFIC ROWS.....	20
2.4.3. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS.....	22
<b>3. PART B: MATURITY DATA.....</b>	<b>22</b>

## Effective from 1 January 2022

3.1. GENERAL REMARKS .....	22
3.2. TEMPLATE: AE-MAT. MATURITY DATA .....	22
3.2.1. INSTRUCTIONS CONCERNING SPECIFIC ROWS .....	23
3.2.2. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS .....	23
4. PART C: CONTINGENT ENCUMBRANCE .....	24
4.1. GENERAL REMARKS .....	24
4.1.1. SCENARIO A: DECREASE OF 30% OF ENCUMBERED ASSETS .....	24
4.1.2. SCENARIO B: DEPRECIATION OF 10% IN SIGNIFICANT CURRENCIES .....	25
4.2. TEMPLATE: AE-CONT. CONTINGENT ENCUMBRANCE .....	25
4.2.1. INSTRUCTIONS CONCERNING SPECIFIC ROWS .....	25
4.2.2. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS .....	25
5. PART D: COVERED BONDS .....	26
5.1. GENERAL REMARKS .....	26
5.2. TEMPLATE: AE-CB. COVERED BONDS ISSUANCE .....	26
5.2.1. INSTRUCTIONS CONCERNING Z-AXIS .....	26
5.2.2. INSTRUCTIONS CONCERNING SPECIFIC ROWS .....	26
5.2.3. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS .....	27
6. PART E: ADVANCED DATA .....	30
6.1. GENERAL REMARKS .....	30
6.2. TEMPLATE: AE-ADV1. ADVANCED TEMPLATE FOR ASSETS OF THE REPORTING INSTITUTION .....	30
6.2.1. INSTRUCTIONS CONCERNING SPECIFIC ROWS .....	30
6.2.2. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS .....	32
6.3. TEMPLATE: AE-ADV2. ADVANCED TEMPLATE FOR COLLATERAL RECEIVED BY THE REPORTING INSTITUTION .....	33
6.3.1. INSTRUCTIONS CONCERNING SPECIFIC ROWS .....	33
6.3.2. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS .....	33

# Effective from 1 January 2022

## GENERAL INSTRUCTIONS

### 1. Structure and conventions

For the purposes of this Annex, References to the CRR should be interpreted to include a reference to the relevant CRR rule, where appropriate.

#### 1.1. Structure

1. The framework consists of five sets of templates which comprise a total of nine templates according to the following scheme:
  - (a) Part A: Encumbrance overview:
    - AE-ASS template. Assets of the reporting institution;
    - AE-COL template. Collateral received by the reporting institution;
    - AE-NPL template. Own covered bonds and securitisations issued and not yet pledged;
    - AE-SOU template. Sources of encumbrance;
  - (b) Part B: Maturity data:
    - AE-MAT template. Maturity data;
  - (c) Part C: Contingent encumbrance:
    - AE-CONT template. Contingent encumbrance;
  - (d) Part D: Covered bonds:
    - AE-CB template. Covered bonds issuance;
  - (e) Part E: Advanced data:
    - AE-ADV-1 template. Advanced template for assets of the reporting institution;
    - AE-ADV-2 template. Advanced template for collateral received by the reporting institution.
2. For each template legal references are provided as well as further detailed information regarding more general aspects of the reporting.

#### 1.2. Accounting standard

3. Institutions shall report carrying amounts under the accounting framework they use for the reporting of financial information in accordance with Articles 9 to 11. Institutions that are not required to report financial information shall use their respective accounting framework. In AE-SOU, institutions shall generally report carrying amounts gross of accounting netting, if any, in line with the reporting on a gross basis of encumbrance of assets and collateral.
4. For the purposes of this Annex, "IAS" and "IFRS" refer to the international accounting standards as defined in Article 2 of Regulation (EC) No 1606/2002. For institutions which report under IFRS standards, references have been inserted to the relevant IFRS standards.

#### 1.3. Numbering convention

5. The following general notation is used in these instructions to refer to the columns, rows and cells of a template: {Template; Row; Column}. An asterisk sign is used to indicate that the validation is applied to the whole row or column. For example {AEASS; \*; 2} refers to the data point of any row for column 2 of the AE-ASS template.
6. In the case of validations within a template the following notation is used to refer to data points from that template: {Row; Column}.

#### 1.4. Sign convention

7. Templates in Annex XVI shall follow the sign convention described in paragraphs 9 and 10 of Part 1 of Annex V.

## Effective from 1 January 2022

### 1.5. Level of application

8. The level of application of the reporting on asset encumbrance follows that of the reporting requirements on own funds under the first subparagraph of Article 99(1) of CRR. Consequently, institutions that are not subject to prudential requirements in accordance with Article 7 of CRR are not required to report information on asset encumbrance.

### 1.6. Proportionality

9. For the purpose of Article 16a(2)(b), the asset encumbrance level shall be calculated as follows:

- Carrying amount of encumbered assets and collateral  
= {AEASS;010;010}+{AE-COL;130;010};
- Total assets and collateral = {AE-ASS;010;010} + {AE-ASS;010;060}+{AECOL;130;010}+{AE-COL;130;040};
- Asset encumbrance ratio = (Carrying amount of encumbered assets and collateral)/(Total assets and collateral).

10. For the purpose of Article 16a(2)(a), the sum of total assets shall be calculated as follows:

- Total assets = {AE-ASS;010;010} + {AE-ASS;010;060}

### 1.7. Definition of encumbrance

11. For the purpose of this Annex and Annex XVI, an asset shall be treated as encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit enhance any transaction from which it cannot be freely withdrawn.

It is important to note, that assets pledged that are subject to any restrictions in withdrawal, such as for instance assets that require prior approval before withdrawal or replacement by other assets, shall be considered encumbered. The definition is not based on an explicit legal definition, such as title transfer, but rather on economic principles, as the legal frameworks may differ in this respect across countries. The definition is however closely linked to contractual conditions. The EBA sees the following types of contracts being well covered by the definition (this is a non-exhaustive list):

- secured financing transactions, including repurchase contracts and agreements, securities lending and other forms of secured lending;
- various collateral agreements, for instance collateral placed for the market value of derivatives transactions;
- financial guarantees that are collateralised. It should be noted, that if there is no impediment to withdrawal of collateral, such as prior approval, for the unused part of guarantee, then only the used amount shall be allocated (on a pro-rata allocation);
- collateral placed at clearing systems, CCPs and other infrastructure institutions as a condition for access to service. This includes default funds and initial margins;
- central bank facilities. Pre-positioned assets shall not be considered encumbered, unless the central bank does not allow withdrawal of any assets placed without prior approval. As for unused financial guarantees, the unused part, i.e. above the minimum amount required by the central bank, shall be allocated on a pro-rata basis among the assets placed at the central bank;
- underlying assets from securitisation structures, where the financial assets have not been de-recognised from the institution's financial assets. The assets that are

## Effective from 1 January 2022

underlying retained securities do not count as encumbered, unless these securities are pledged or provided as collateral in any way to secure a transaction;

- assets in cover pools used for covered bond issuance. The assets that are underlying covered bonds count as encumbered, except in certain situations where the institution holds the corresponding covered bonds ('own-issued bonds');
- as a general principle, assets which are being placed at facilities that are not used and can be freely withdrawn shall not be considered encumbered.

### TEMPLATE-RELATED INSTRUCTIONS

#### 2. Part A: Encumbrance overview

12. The encumbrance overview templates differentiate assets which are used to support funding or collateral needs at the balance sheet date ('point-in time encumbrance') from those assets which are available for potential funding needs.

13. The overview template shows the amount of encumbered and non-encumbered assets of the reporting institution in a tabular format by products. The same breakdown also applies to collateral received and own debt securities issued other than covered bonds and securitisations.

2.1. Template AE-ASS. Assets of the reporting institution

2.1.1. General remarks

14. This paragraph sets out instructions that apply to the main types of transaction that are relevant when completing the AE templates:

All transactions that increase the level of encumbrance of an institution have two aspects that shall be reported independently throughout the AE templates. Such transactions shall be reported both as a source of encumbrance and as an encumbered asset or collateral.

The following examples describe how to report a type of transaction of this Part but the same rules apply to the other AE templates.

#### **(a) Collateralised deposit**

A collateralised deposit shall be reported as follows:

- (i) the carrying amount of the deposit is registered as a source of encumbrance in {AESOU; r070; c010};
- (ii) where the collateral is an asset of the reporting institution: its carrying amount shall be reported in {AE-ASS; \*; c010} and {AE-SOU; r070; c030}; its fair value shall be reported in {AE-ASS; \*; c040};
- (iii) where the collateral has been received by the reporting institution, its fair value shall

## Effective from 1 January 2022

reported in {AE-COL; \*; c010}, {AE-SOU; r070; c030} and {AE-SOU; r070; c040}.

### **(b) Repo / matching repos**

A repurchase agreement (hereinafter 'repo') shall be reported as follows:

- (i) the gross carrying amount of the repo shall be reported as a source of encumbrance in {AE-SOU; r050; c010};
- (ii) the collateral of the repo shall be reported as follows:
  - where the collateral is an asset of the reporting institution: its carrying amount shall be reported in {AE-ASS; \*; c010} and {AE-SOU; r050; c030}; its fair value shall be reported in {AE-ASS; \*; c040};
  - where the collateral has been received by the reporting institution through a previous reverse repurchase agreement (matching repo), its fair value shall be reported in {AE-COL; \*; c010}, {AE-SOU; r050; c030} and in {AE-SOU; r050; c040}.

### **(c) Central bank funding**

As collateralised central bank funding is only a specific case of a collateralised deposit or a repo transaction in which the counterparty is a central bank, the rules in i) and ii) above apply.

For operations where it is not possible to identify the specific collateral to each operation, as collateral is pooled together, the collateral breakdown must be done on a proportional basis, based on the composition of the pool of collateral.

Assets that have been pre-positioned with central banks are not encumbered assets unless the central bank does not allow withdrawal of any assets placed without prior approval. For unused financial guarantees, the unused part, i.e. the amount above the minimum required by the central bank, is allocated on a pro-rata basis among the assets placed at the central bank.

### **(d) Securities lending**

For securities lending with cash collateral the rules for repos/ matching repos apply.

Securities lending without cash collateral shall be reported as follows:

- (i) the fair value of the securities borrowed shall be reported as a source of encumbrance in {AE-SOU; r150; c010}. When the lender does not receive any securities in return for the securities lent but receives a fee instead, {AE-SOU; r150; c010} shall be reported as zero;
- (ii) where the securities lent as collateral are an asset of the reporting institution: their carrying amount shall be reported in {AE-ASS; \*; c010} and {AE-SOU; r150; c030}; their fair value shall be reported in {AE-ASS; \*; c040};
- (iii) where the securities lent as collateral are received by the reporting institution, their fair value shall be reported in {AE-COL; \*; c010}, {AE-SOU; r150; c030} and {AE-SOU; r150; c040}.

### **(e) Derivatives (liabilities)**

Collateralised derivatives with a negative fair value shall be reported as follows:

- (i) the carrying amount of the derivative shall be reported as a source of encumbrance in {AE-SOU; r020; c010};

## Effective from 1 January 2022

(ii) the collateral (initial margins required to open the position and any collateral placed for the market value of derivatives transactions) shall be reported as follows:

- where it is an asset of the reporting institution: its carrying amount shall be reported in {AE-ASS; \*; c010} and {AE-SOU; r020; c030}; its fair value shall be reported in {AE-ASS; \*; c040};
- where it is collateral received by the reporting institution, its fair value shall be reported in {AE-COL; \*; c010}, {AE-SOU; r020; c030} and {AE-SOU; r020; c040}.

### (f) Covered bonds

Covered bonds for the entire asset encumbrance reporting are instruments referred to in the first subparagraph of Article 52(4) of the Directive 2009/65/EU, irrespective of whether these instruments take the legal form of a security or not.

No specific rules apply to covered bonds where there is no retention of part of the securities issued by the reporting institution.

In case of retention of part of the issuance and in order to avoid double counting, the proposed treatment below shall apply:

- (i) where the own covered bonds are not pledged, the amount of the cover pool that is backing those securities retained and not yet pledged shall be reported in the AE-ASS templates as non-encumbered assets. Additional information about the retained covered bonds not yet pledged (underlying assets, fair value and eligibility of those available for encumbrance and nominal of those non-available for encumbrance) shall be reported in the AE-NPL template;
- (ii) where the own covered bonds are pledged, then the amount of the cover pool that is backing those securities retained and pledged shall be included in the AE-ASS template as encumbered assets.

The following table sets out how to report covered bond issuance of EUR 100 of which 15% is retained and not pledged and 10% is retained and pledged as collateral in a EUR 11 repo transaction with a central bank, where the cover pool comprises unsecured loans and the carrying amount of the loans is EUR 150.

SOURCES OF ENCUMBRANCE				
Type	Amount	Cells	Loans encumbered	Cells
Covered bonds	75% (100) = 75	{AE-Sources, r110, c010}	75% (150) = 112.5	{AE-Assets, r100, c10} {AE-Sources, r110, c030}
Central bank funding	11	{AE-Sources, r060, c010}	10% (150) = 15	{AE-Assets, r100, c10} {AE-Sources, r060, c030}
NON ENCUMBRANCE				
Type	Amount	Cells	Non-encumbered loans	Cells
Own covered bonds retained	15% 100 = 15	{AE-Not pledged, r010, c040}	15% (150) = 22.5	{AE-Assets, r100, c60} {AE-Not pledged, r020, c010}

## Effective from 1 January 2022

### **(g) Securitisations**

Securitisations mean debt securities held by the reporting institution originated in a securitisation transaction as defined in Article 4(61) of CRR.

For securitisations that remain in the balance sheet (non-derecognised), the rules for covered bonds apply.

For derecognised securitisations, there is no encumbrance where the institution holds some securities. Those securities will appear in the trading book or in the banking book of the reporting institutions as any other security issued by a third party.



## Effective from 1 January 2022

### 2.1.2. Instructions concerning specific rows

Rows	Legal references and instructions
010	<b><u>Assets of the reporting institution</u></b> IAS 1.9 (a), Implementation Guidance (IG) 6; total assets of the reporting institution registered in its balance sheet.
020	<b><u>Loans on demand</u></b> IAS 1.54 (i) Institutions shall report the balances receivable on demand at central banks and other institutions. Cash on hand, that is, the holding of national and foreign banknotes and coins in circulation that are commonly used to make payments shall be included in the row 'other assets'.
030	<b><u>Equity instruments</u></b> Equity instruments held by the reporting institution as defined in IAS 32.1
040	<b><u>Debt securities</u></b> Annex V, Part 1, paragraph 31 Institutions shall report debt instruments held by the reporting institution issued as securities that are not loans in accordance with the ECB BSI Regulation.
050	<b><u>of which: covered bonds</u></b> Debt securities held by the reporting institution that are bonds referred to in the first subparagraph of Article 52(4) of Directive 2009/65/EC
060	<b><u>of which: securitisations</u></b> Debt securities held by the reporting institution that are securitisations as defined in Article 4(61) of CRR
070	<b><u>of which: issued by general governments</u></b> Debt securities held by the reporting institution which are issued by general governments
080	<b><u>of which: issued by financial corporations</u></b> Debt securities held by the reporting institution issued by financial corporations as defined in Annex V, Part 1, paragraph 42, points (c) and (d)
090	<b><u>of which: issued by non-financial corporations</u></b> Debt securities held by the reporting institution issued by non-financial corporations as defined in Annex V, Part 1, paragraph 42, point (e)
100	<b><u>Loans and advances other than loans on demand</u></b> Loans and advances that are debt instruments other than securities held by the reporting institutions; other than balances receivable on demand
110	<b><u>of which: Loans collateralised with Immovable Property</u></b> Loans and advances other than loans on demand that are collateralised with Immovable Property according to Annex V, part 2, paragraph 86

## Effective from 1 January 2022

120	<p><b><u>Other assets</u></b></p> <p>Other assets of the reporting institution registered in the balance sheet other than those mentioned in the above rows and different from own debt securities and own debt equity instruments that may not be derecognised from the balance sheet by a non-IFRS institution</p> <p>In this case, own debt instruments shall be included in row 240 of the AE-COL template and own equity instruments excluded from the asset encumbrance reporting.</p>
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### 2.1.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b><u>Carrying amount of encumbered assets</u></b></p> <p>Institutions shall report the carrying amount of its assets that are encumbered in accordance with the definition of asset encumbrance referred to in paragraph 11 of this Annex. The carrying amount shall mean the amount reported in the asset side of the balance sheet.</p>
020	<p><b><u>of which: issued by other entities of the group</u></b></p> <p>Carrying amount of encumbered assets held by the reporting institution that are issued by any entity within the prudential scope of consolidation</p>
030	<p><b><u>of which: central bank eligible</u></b></p> <p>Carrying amount of encumbered assets held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access</p> <p>Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, <b><u>i.e. leave the reporting field blank.</u></b></p>
035	<p><b><u>of which notionally eligible EHQLA and HQLA</u></b></p> <p>The carrying amount of encumbered assets which are notionally eligible to the qualification of assets of extremely high liquidity and credit quality (EHQLA) and assets of high liquidity and credit quality (HQLA)</p> <p>For the purpose of this rule, notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the assets that are listed in Articles 10, 11, 12 and 13 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 and would comply with the general and operational requirements set out in Articles 7 and 8 of that Part, were it not for their status as encumbered assets in</p>

## Effective from 1 January 2022

	<p>accordance with Annex XVII to PRA Rulebook, Reporting (CRR) Part, Chapter 5, Article 19.</p> <p>Notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall also comply with the exposure class-specific requirements set out in Articles 10 to 15 and 35 to 37 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2. The carrying amount of notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the carrying amount before the application of the haircuts specified in Articles 10 to 15 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2.</p>
040	<p><b><u>Fair value of encumbered assets</u></b></p> <p>IFRS 13 and Article 8 of Directive 2013/34/EU of the European Parliament and of the Council<sup>1</sup> for non-IFRS institutions</p> <p>Institutions shall report the fair value of its debt securities that are encumbered in accordance with the definition of asset encumbrance referred to in paragraph 11 of this Annex.</p> <p>Fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (see IFRS 13 Fair Value Measurement).</p>
050	<p><b><u>of which: central bank eligible</u></b></p> <p>Fair value of the encumbered debt securities held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access</p> <p>Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, <b><u>i.e. leave the reporting field blank.</u></b></p>
055	<p><b><u>of which notionally eligible EHQLA and HQLA</u></b></p> <p>Fair value of encumbered assets that are notionally eligible to the qualification of EHQLA and HQLA</p> <p>For the purpose of this rule, notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the assets that are listed in Articles 10, 11, 12 and 13 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 and would comply with the general and operational requirements set out in Articles 7 and 8, were it not for their status as encumbered assets in accordance with Annex XVII to PRA Rulebook, Reporting (CRR) Part, Chapter 5, Article 19. Notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall also comply with the exposure class-specific requirements set out in Articles 10 to 15 and 35 to 37 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2. The fair value of notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the fair value before the application of the haircuts specified in Articles 10 to 15 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2.</p>

<sup>1</sup> Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19).

## Effective from 1 January 2022

060	<p><b><u>Carrying amount of non-encumbered assets</u></b></p> <p>Institutions shall report the carrying amount of its assets that are non-encumbered in accordance with the definition of asset encumbrance referred to in paragraph 11 of this Annex.</p> <p>Carrying amount shall mean the amount reported in the asset side of the balance sheet</p>
070	<p><b><u>of which: issued by other entities of the group</u></b></p> <p>Carrying amount of non-encumbered assets held by the reporting institution that are issued by any entity within the prudential scope of consolidation</p>
080	<p><b><u>of which: central bank eligible</u></b></p> <p>Carrying amount of non-encumbered assets held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access</p> <p>Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, <b><u>i.e. leave the reporting field blank.</u></b></p>
085	<p><b><u>of which EHQLA and HQLA</u></b></p> <p>Carrying amount of unencumbered EHQLA and HQLA that are listed in Articles 10, 11, 12 and 13 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 and comply with the general and operational requirements set out in Articles 7 and 8 of that Part as well as with the exposure class-specific requirements set out in Articles 10 to 16 and 35 to 37 of that Part.</p> <p>The carrying amount of EHQLA and HQLA shall be the carrying amount before the application of the haircuts specified in Articles 10 to 15 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2</p>
090	<p><b><u>Fair value of non-encumbered assets</u></b></p> <p>IFRS 13 and Article 8 of Directive 2013/34/EU for non-IFRS institutions</p> <p>Institutions shall report the fair value of its debt securities that are non-encumbered in accordance with the definition of asset encumbrance referred to in paragraph 11 of this Annex.</p> <p>Fair value of a financial instrument shall be the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (see IFRS 13 Fair Value Measurement).</p>
100	<p><b><u>of which: central bank eligible</u></b></p> <p>Fair value of the non-encumbered debt securities held by the reporting institution which are eligible for operations with those central banks to which the reporting</p>

## Effective from 1 January 2022

	<p>institution has access</p> <p>Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, <b><u>i.e. leave the reporting field blank.</u></b></p>
105	<p><b><u>of which EHQLA and HQLA</u></b></p> <p>Fair value of unencumbered EHQLA and HQLA that are listed in Articles 10, 11, 12 and 13 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 and comply with the general and operational requirements set out in Articles 7 and 8 of that Part as well as with the exposure class-specific requirements also set out in Articles 10 to 16 and 35 to 37 of that Part.</p> <p>The fair value of EHQLA and HQLA shall be the fair value before the application of the haircuts specified in Articles 10 to 15 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2</p>

### 2.2. Template: AE-COL. Collateral received by the reporting institution

#### 2.2.1. General remarks

15. For the collateral received by the reporting institution and the own debt securities issued other than own covered bonds or securitisations, the category of “non-encumbered” assets is split between those “available for encumbrance” or potentially eligible to be encumbered and those “non-available for encumbrance”.
16. Assets are “non-available for encumbrance” when they have been received as collateral and the reporting institution is not permitted to sell or re-pledge the collateral, except in the case of a default by the owner of the collateral. Own debt securities issued other than own covered bonds or securitisations are non-available for encumbrance when there is any restriction in the terms of the issuance to sell or re-pledge the securities held.
17. For the purpose of the asset encumbrance reporting, securities borrowed in exchange for a fee without providing cash-collateral or non-cash collateral shall be reported as collateral received.

#### 2.2.2. Instructions concerning specific rows

Rows	Legal references and instructions
130	<p><b><u>Collateral received by the reporting institution</u></b></p> <p>All classes of collateral received by the reporting institution</p>
140	<p><b><u>Loans on demand</u></b></p> <p>Collateral received by the reporting institution that comprises loans on demand</p> <p>See legal references and instructions regarding row 020 of the AE-ASS template.</p>
150	<p><b><u>Equity instruments</u></b></p> <p>Collateral received by the reporting institution that comprises equity instruments</p> <p>See legal references and instructions regarding row 030 of the AE-ASS template.</p>

## Effective from 1 January 2022

160	<p><b><u>Debt securities</u></b></p> <p>Collateral received by the reporting institution that comprises debt securities See legal references and instructions regarding row 040 of the AE-ASS template.</p>
170	<p><b><u>of which: covered bonds</u></b></p> <p>Collateral received by the reporting institution that comprises covered bonds See legal references and instructions regarding row 050 of the AE-ASS template.</p>
180	<p><b><u>of which: securitisations</u></b></p> <p>Collateral received by the reporting institution that comprises securitisations See legal references and instructions regarding row 060 of the AE-ASS template.</p>
190	<p><b><u>of which: issued by general governments</u></b></p> <p>Collateral received by the reporting institution that comprises debt securities issued by general governments See legal references and instructions regarding row 070 of the AE-ASS template.</p>
200	<p><b><u>of which: issued by financial corporations</u></b></p> <p>Collateral received by the reporting institution that comprises debt securities issued by financial corporations See legal references and instructions regarding row 080 of the AE-ASS template.</p>
210	<p><b><u>of which: issued by non-financial corporations</u></b></p> <p>Collateral received by the reporting institution that comprises debt securities issued by non-financial corporations See legal references and instructions regarding row 090 of the AE-ASS template.</p>
220	<p><b><u>Loans and advances other than loans on demand</u></b></p> <p>Collateral received by the reporting institution that comprises loans and advances other than loans on demand See legal references and instructions regarding row 100 of the AE-ASS template.</p>
230	<p><b><u>Other collateral received</u></b></p> <p>Collateral received by the reporting institution that comprises other assets See legal references and instructions regarding row 120 of the AE-ASS template.</p>
240	<p><b><u>Own debt securities issued other than own covered bonds or securitisations</u></b></p> <p>Own debt securities issued retained by the reporting institution that are not own covered bonds issued or own securitisations issued.</p> <p>As the retained or repurchased own debt securities issued, according to IAS 39.42, decrease the relating financial liabilities, these securities shall not be included in the category of assets of the reporting institution (row 010 of the AE-ASS template). Own debt securities that may not be derecognised from the balance sheet by a non-IFRS institution shall be included in this row.</p> <p>Own covered bonds issued or own securitisations issued shall not be reported in</p>

## Effective from 1 January 2022

	<p>this category since different rules apply to those cases to avoid double counting:</p> <ul style="list-style-type: none"> <li>(a) where the own debt securities are pledged, the amount of the cover pool/underlying assets that are backing those securities retained and pledged shall be reported in the AE-ASS template as encumbered assets;</li> <li>(b) where the own debt securities are not yet pledged, the amount of the cover pool/underlying assets that are backing those securities retained and not yet pledged shall be reported in the AE-ASS templates as non-encumbered assets. Additional information about this second type of own debt securities not yet pledged (underlying assets, fair value and eligibility of those available for encumbrance and nominal of those non-available for encumbrance) shall be reported in the AE-NPL template.</li> </ul>
245	<p><b><u>Own covered bonds and securitisation issued and not yet pledged</u></b></p> <p>Own covered bonds and securitisations issued that are retained by the reporting institution and not encumbered</p> <p>To avoid double counting, the following rule applies in relation to own covered bonds and securitisations issued and retained by the reporting institution:</p> <ul style="list-style-type: none"> <li>(a) where those securities are pledged, the amount of the cover pool/underlying assets that are backing them shall be reported in Template AE-ASS (F32.01) as encumbered assets. The source of funding in the event of pledging own covered bonds and securitisations is the new transaction in which the securities are being pledged (central bank funding or other type of secured funding) and not the original issuance of covered bonds or securitisations;</li> <li>(b) where those securities are not yet pledged, the amount of the cover pool/underlying assets that are backing those securities shall be reported in Template AE-ASS (F32.01) as non-encumbered assets.</li> </ul>
250	<p><b><u>TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED</u></b></p> <p>All assets of the reporting institution registered in its balance sheet, all classes of collateral received by the reporting institution and own debt securities issued retained by the reporting institution that are not own covered bonds issued or own securitisations issued.</p>

### 2.2.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b><u>Fair value of encumbered collateral received or own debt securities issued</u></b></p> <p>Institutions shall report the fair value of the collateral received or own debt securities it holds/retains, which are encumbered in accordance with the definition of asset encumbrance referred to in paragraph 11 of this Annex.</p> <p>The fair value of a financial instrument shall be the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (see IFRS 13 Fair Value Measurement).</p>

## Effective from 1 January 2022

020	<p><b><u>of which: issued by other entities of the group</u></b></p> <p>Fair value of the encumbered collateral received or own debt securities issued held/retained by the reporting institution that are issued by any entity within the prudential scope of consolidation</p>
030	<p><b><u>of which: central bank eligible</u></b></p> <p>Fair value of the encumbered collateral received or own debt securities issued held/retained by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access</p> <p>Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, <b><u>i.e. leave the reporting field blank.</u></b></p>
035	<p><b><u>of which notionally eligible EHQLA and HQLA</u></b></p> <p>Fair value of the encumbered collateral received, including in any securities borrowing transaction, or own debt securities issued held/retained by the institution that are notionally eligible to the qualification of EHQLA and HQLA</p> <p>For the purpose of this rule, notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the items of collateral received or own debt securities issued held/retained by the institution that are listed in Articles 10, 11, 12 and 13 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 and would comply with the general and operational requirements set out in Articles 7 and 8 of that Part, were it not for their status as encumbered assets in accordance with Annex XVII to PRA Rulebook, Reporting (CRR) Part, Chapter 5, Article 19. Notionally eligible encumbered EHQLA and encumbered HQLA shall also comply with the exposure class-specific requirements set out in Articles 10 to 15 and 35 to 37 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2. The fair value of notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the fair value before the application of the haircuts specified in Articles 10 to 15 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2.</p>
040	<p><b><u>Fair value of collateral received or own debt securities issued available for encumbrance</u></b></p> <p>Fair value of the collateral received by the reporting institution that are non-encumbered but are available for encumbrance since the reporting institution is permitted to sell or re-pledge it in absence of default by the owner of the collateral. It also includes the fair value of own debt securities issued, other than own covered bonds or securitisations that are non-encumbered but available for encumbrance.</p>
050	<p><b><u>of which: issued by other entities of the group</u></b></p> <p>Fair value of collateral received or own debt securities issued other than own covered bonds or securitisations available for encumbrance that are issued by any entity within the prudential scope of consolidation</p>



## Effective from 1 January 2022

060	<p><b><u>of which: central bank eligible</u></b></p> <p>Fair value of collateral received or own debt securities issued other than own covered bonds or securitisations available for encumbrance, which are eligible for operations with those central banks to which the reporting institution has access.</p> <p>Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, <b><u>i.e. leave the reporting field blank.</u></b></p>
065	<p><b><u>of which EHQLA and HQLA</u></b></p> <p>Fair value of the unencumbered collateral received or own debt securities issued held/retained by the institution other than own covered bonds or securitisation positions available for encumbrance which qualify as EHQLA and HQLA that are listed in Articles 10, 11, 12 and 13 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 and comply with the general and operational requirements set out in Articles 7 and 8 of that Part, as well as with the exposure class-specific requirements set out in Articles 10 to 16 and 35 to 37 of that Part.</p> <p>The fair value of EHQLA and HQLA shall be the fair value before the application of the haircuts specified in Articles 10 to 15 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2.</p>
070	<p><b><u>Nominal of collateral received or own debt securities issued non available for encumbrance</u></b></p> <p>Nominal amount of the collateral received held by the reporting institution that are non-encumbered and non-available for encumbrance</p> <p>It shall include the nominal amount of the own debt securities issued other than own covered bonds or securitisations retained by the reporting institution that are non-encumbered and also non-available for encumbrance.</p>

2.3.Template: AE-NPL. Own covered bonds and securitisations issued and not yet pledged

### 2.3.1. General remarks

18. To avoid double counting, the following rule applies in relation to own covered bonds and securitisations issued and retained by the reporting institution:
  - (a) where those securities are pledged, the amount of the cover pool/underlying assets that are backing them shall be reported in the AE-ASS template as encumbered assets. The source of funding in the event of pledging own covered bonds and securitisations is the new transaction in which the securities are being pledged (central bank funding or other type of secured funding) and not the original issuance of covered bonds or securitisations;
  - (b) where those securities are not yet pledged, the amount of the cover pool/underlying assets that are backing those securities shall be reported in the AE-ASS template as non-encumbered assets.

## Effective from 1 January 2022

### 2.3.2. Instructions concerning specific rows

Rows	Legal references and instructions
010	<p><b><u>Own covered bonds and securitisations issued and not yet pledged</u></b></p> <p>Own covered bonds and securitisations issued that are retained by the reporting institution and not encumbered</p>
020	<p><b><u>Retained covered bonds issued</u></b></p> <p>Own covered bonds issued that are retained by the reporting institution and not encumbered</p>
030	<p><b><u>Retained securitisations issued</u></b></p> <p>Own securitisations issued that are retained by the reporting institution and not encumbered</p>
040	<p><b><u>Senior</u></b></p> <p>Senior tranches of the own securitisations issued that are retained by the reporting institution and not encumbered See Article 4(67) of CRR.</p>
050	<p><b><u>Mezzanine</u></b></p> <p>Mezzanine tranches of the own securitisations issued that are retained by the reporting institution and not encumbered</p> <p>All tranches that are not senior tranches, i.e. the last to absorb the loss or first loss tranches, shall be considered mezzanine tranches. See Article 4(67) of CRR.</p>
060	<p><b><u>First loss</u></b></p> <p>First loss tranches of the own securitisations issued that are retained by the reporting institution and are not encumbered See Article 4(67) of CRR.</p>

### 2.3.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b><u>Carrying amount of the underlying pool of assets</u></b></p> <p>Carrying amount of the cover pool/underlying assets that back the own covered bonds and own securitisations retained and are not yet pledged</p>
020	<p><b><u>Fair value of debt securities issued available for encumbrance</u></b></p> <p>Fair value of the own covered bonds and own securitisations retained that are non-encumbered but available for encumbrance</p>
030	<p><b><u>Of which: central bank eligible</u></b></p> <p>Fair value of the own covered bonds and own securitisations retained that meet</p>

## Effective from 1 January 2022

	<p>each of the following conditions:</p> <ul style="list-style-type: none"><li>(i) they are non-encumbered;</li><li>(ii) they are available for encumbrance;</li><li>(iii) they are eligible for operations with those central banks to which the reporting institution has access</li></ul> <p>Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, <b><u>i.e. leave the reporting field blank.</u></b></p>
035	<p><b><u>of which notionally eligible EHQLA and HQLA</u></b></p> <p>Fair value of the encumbered collateral received, including in any securities borrowing transaction, or own debt securities issued held/retained by the institution that are notionally eligible to the qualification of EHQLA and HQLA</p> <p>For the purpose of this rule, notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the items of collateral received or own debt securities issued held/retained by the institution that are listed in Articles 10, 11, 12 and 13 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2 and would comply with the general and operational requirements set out in Articles 7 and 8 of that Part, were it not for their status as encumbered assets in accordance with Annex XVII to PRA Rulebook, Reporting (CRR) Part, Chapter 5, Article 19. Notionally eligible encumbered EHQLA and encumbered HQLA shall also comply with the exposure class-specific requirements set out in Articles 10 to 15 and 35 to 37 of that Part PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2. The fair value of notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the fair value before the application of the haircuts specified in Articles 10 to 15 of PRA Rulebook, Liquidity Coverage Ratio (CRR) Part, Chapter 2.</p>
040	<p><b><u>Nominal of own debt securities issued non-available for encumbrance</u></b></p> <p>Nominal amount of the own covered bonds and own securitisations retained that are non-encumbered and also non-available for encumbrance</p>

### 2.4. Template: AE-SOU. Sources of encumbrance

#### 2.4.1. General remarks

19. This template provides information on the importance for the reporting institution of the different sources of encumbrance, including those with no associated funding as loans commitments or financial guarantees received and securities lending with non-cash collateral.
20. The total amounts of assets and collateral received in the AE-ASS and the AE-COL templates meet the following validation rule: {AE-SOU; r170; c030} = {AE-ASS; r010; c010} + {AE-COL; r130; c010} + {AE-COL; r240; c010}.

## Effective from 1 January 2022

### 2.4.2. Instructions concerning specific rows

Rows	Legal references and instructions
010	<p><b><u>Carrying amount of selected financial liabilities</u></b> Carrying amount of selected collateralised financial liabilities of the reporting institution insofar as these liabilities entail asset encumbrance for that institution</p>
020	<p><b><u>Derivatives</u></b> Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities, that is, with a negative fair value, insofar as these derivatives entail asset encumbrance for that institution</p>
030	<p><b><u>of which: over-the-counter</u></b> Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities which are traded over-the-counter, insofar as these derivatives entail asset encumbrance</p>
040	<p><b><u>Deposits</u></b> Carrying amount of the collateralised deposits of the reporting institution insofar as these deposits entail asset encumbrance for that institution</p>
050	<p><b><u>Repurchase agreements</u></b> Gross carrying amount (without any netting allowed in the accounting framework) of the repurchase agreements of the reporting institution insofar as these transactions entail asset encumbrance for that institution</p> <p>Repurchase agreements (repos) shall be the transactions in which the reporting institution receives cash in exchange for financial assets sold at a given price under a commitment to repurchase the same (or identical) assets at a fixed price on a specified future date. The following variants of repo-type operations are all required to be reported as repurchase agreements: - amounts received in exchange for securities temporarily transferred to a third party in the form of securities lending against cash collateral and - amounts received in exchange for securities temporarily transferred to a third party in the form of a sale/buy-back agreement.</p>
060	<p><b><u>of which: central banks</u></b> Carrying amount of the repurchase agreements of the reporting institution with central banks insofar as these transactions entail asset encumbrance</p>
070	<p><b><u>Collateralised deposits other than repurchase agreements</u></b> Carrying amount of the of the collateralised deposits other than repurchase agreements of the reporting institution insofar as these deposits entail asset encumbrance for that institution</p>
080	<p><b><u>of which: central banks</u></b> Carrying amount of the collateralised deposits other than repurchase agreements of the reporting institution with central banks insofar as these deposits entail asset encumbrance for that institution</p>

## Effective from 1 January 2022

090	<p><b><u>Debt securities issued</u></b></p> <p>Carrying amount of the debt securities issued by the reporting institution insofar as these securities issued entail asset encumbrance for that institution</p> <p>The retained part of any issuance shall follow the specific treatment set out in point (vi) of paragraph 15 of Part A so that only the percentage of debt securities placed outside the entities of the group are to be included under this category.</p>
100	<p><b><u>of which: covered bonds issued</u></b></p> <p>Carrying amount of covered bonds the assets of which are originated by the reporting institution insofar as these securities issued entail asset encumbrance for that institution</p>
110	<p><b><u>of which: securitisations issued</u></b></p> <p>Carrying amount of the securitisations issued by the reporting institution insofar as these securities issued entail asset encumbrance for that institution</p>
120	<p><b><u>Other sources of encumbrance</u></b></p> <p>Amount of collateralised transactions of the reporting institution other than financial liabilities, insofar as these transactions entail asset encumbrance for that institution</p>
130	<p><b><u>Nominal of loan commitments received</u></b></p> <p>Nominal amount of the loan commitments received by the reporting institution, insofar as these commitments received entail asset encumbrance for that institution</p>
140	<p><b><u>Nominal of financial guarantees received</u></b></p> <p>Nominal amount of the financial guarantees received by the reporting institution, insofar as these guarantees received entail asset encumbrance for that institution</p>
150	<p><b><u>Fair value of securities borrowed with non-cash collateral</u></b></p> <p>Fair value of the securities borrowed by the reporting institution without cash collateral, insofar as these transactions entail asset encumbrance for that institution</p>
160	<p><b><u>Other</u></b></p> <p>Amount of collateralised transactions of the reporting institution other than financial liabilities, not covered by the above items, insofar as these transactions entail asset encumbrance for that institution</p>
170	<p><b><u>TOTAL SOURCES OF ENCUMBRANCE</u></b></p> <p>Amount of all collateralised transactions of the reporting institution insofar as these transactions entail asset encumbrance for that institution</p>

## Effective from 1 January 2022

### 2.4.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b><u>Matching liabilities, contingent liabilities or securities lent</u></b></p> <p>Amount of the matching financial liabilities, contingent liabilities (loan commitments received and financial guarantees received) and of the securities lent with non-cash collateral, insofar as these transactions entail asset encumbrance for that institution.</p> <p>Financial liabilities shall be reported at their carrying amount; contingent liabilities shall be reported at their nominal value; and securities lent with non-cash collateral shall be reported at their fair value.</p>
020	<p><b><u>of which: from other entities of the group</u></b></p> <p>Amount of the matching financial liabilities, contingent liabilities (loan commitments received and financial guarantees received) and of the securities lent with non-cash collateral, insofar as the counterparty is any other entity within the prudential scope of consolidation and the transaction entail for the reporting institution asset encumbrance.</p> <p>For rules applying to amount types, see instructions for column 010.</p>
030	<p><b><u>Assets, collateral received and own securities issued other than covered bonds and securitisations encumbered</u></b></p> <p>Amount of the assets, collateral received and own securities issued other than covered bonds and securitisations that are encumbered as a result of the different type of transactions specified in the rows</p> <p>To ensure consistency with the criteria in the templates AE-ASS and AE-COL, assets of the reporting institution registered in the balance sheet shall be reported at their carrying amount, re-used collateral received and encumbered own securities issued other than covered bonds and securitisations shall be reported at their fair value.</p>
040	<p><b><u>of which: collateral received re-used</u></b></p> <p>Fair value of the collateral received that are re-used/encumbered as a result of the different type of transactions specified in the rows</p>
050	<p><b><u>Of which: own debt securities encumbered</u></b></p> <p>Fair value of the own securities issued other than covered bonds and securitisations that are encumbered as a result of the different type of transactions specified in the rows</p>

### 3. Part B: Maturity data

#### 3.1. General remarks

21. The template included in Part B shows a general overview of the amount of encumbered assets and collateral received re-used that fall under the defined intervals of the matching liabilities' residual maturity.

## Effective from 1 January 2022

### 3.2. Template: AE-MAT. Maturity data

#### 3.2.1. Instructions concerning specific rows

Rows	Legal references and instructions
010	<p><b><u>Encumbered assets</u></b></p> <p>For the purpose of this template, encumbered assets shall include all of the following:</p> <ul style="list-style-type: none"> <li>(a) the assets of the reporting institution (see instruction for row 010 of the AEASS template), which shall be reported at their carrying amount;</li> <li>(b) own debt securities issued other than covered bonds or securitisations (see instruction for row 240 of the AE-COL template), which shall be reported at fair value.</li> <li>(c) These amounts shall be distributed among the set of residual maturity buckets specified in the columns according to the residual maturity of the source of its encumbrance (matching liability, contingent liability or securities lending transaction).</li> </ul>
020	<p><b><u>Collateral received re-used (receiving leg)</u></b></p> <p>See instructions for row 130 of the AE-COL template and column 040 of the AESOU template.</p> <p>Institutions shall report the amounts at fair value and distribute among the set of residual maturity buckets specified in the columns according to the residual maturity of the transaction that generated for the entity the reception of the collateral that is being re-used (receiving leg).</p>
030	<p><b><u>Collateral received re-used (re-using leg)</u></b></p> <p>See instructions for row 130 of the AE-COL template and column 040 of the AESOU template</p> <p>Institutions shall report the amounts at fair value and distribute among the set of residual maturity buckets specified in the columns according to the residual maturity of the source of its encumbrance (re-using leg): matching liability, contingent liability or securities lending transaction.</p>

#### 3.2.2. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b><u>Open maturity</u></b></p> <p>On demand, without a specific maturity date</p>
020	<p><b><u>Overnight</u></b></p> <p>Due date earlier or equal to 1 day</p>
030	<p><b><u>&gt;1 day&lt;=1wk</u></b></p> <p>Due date later than 1 day and earlier than or equal to 1 week</p>
040	<p><b><u>&gt;1 wk&lt;=2wks</u></b></p> <p>Due date later than 1 week and earlier than or equal to 2 weeks</p>

## Effective from 1 January 2022

050	<b><u>&gt;2wks &lt;=1mth</u></b> Due date later than 2 weeks and earlier than or equal to 1 month
060	<b><u>&gt;1mth &lt;=3mths</u></b> Due date later than 1 month and earlier than or equal to 3 months
070	<b><u>&gt;3mths &lt;=6mths</u></b> Due date later than 3 months and earlier than or equal to 6 months
080	<b><u>&gt;6mths&lt;=1yr</u></b> Due date later than 6 months and earlier than or equal to 1 year
090	<b><u>&gt;1yr &lt;=2yrs</u></b> Due date later than 1 year and earlier than or equal to 2 years
100	<b><u>&gt;2yrs &lt;=3yrs</u></b> Due date later than 2 years and earlier than or equal to 3 years
110	<b><u>&gt;3yrs &lt;=5yrs</u></b> Due date later than 3 years and earlier than or equal to 5 years
120	<b><u>&gt;5yrs &lt;=10yrs</u></b> Due date later than 5 years and earlier than or equal to 10 years
130	<b><u>&gt;10yrs</u></b> Due date later than 10 years

### 4. Part C: Contingent encumbrance

#### 4.1. General remarks

22. This template requires institutions to calculate the level of asset encumbrance in a number of stressed scenarios.
23. Contingent encumbrance refers to the additional assets which may need to be encumbered when the reporting institutions faces adverse developments triggered by an external event over which the reporting institution has no control (including a downgrade, decrease of the fair value of the encumbered assets or a general loss of confidence). In these cases, the reporting institution will need to encumber additional assets as a consequence of already existing transactions. The additional amount of encumbered assets shall be net of the impact of the institution's hedge transactions against the events described under the aforementioned stressed scenarios.
24. This template includes the following two scenarios for reporting contingent encumbrance which are set out in more detail in points 4.1.1. and 4.1.2. The information reported shall be the institution's reasonable estimate based on the best available information.
  - (a) Decrease of the fair value of the encumbered assets by 30%. This scenario only covers a change in the underlying fair value of the assets, and not any other change which may affect its carrying amount such as foreign exchange gains or losses or potential impairment. The reporting institution may then be forced to post more collateral in order to keep the value of the collateral constant.



## Effective from 1 January 2022

(b) A 10% depreciation in each currency in which the institution has aggregate liabilities amounting to or exceeding 5% of the institution's total liabilities.

25. The scenarios shall be reported independently of each other, and significant currency depreciations shall also be reported independently of depreciations of other significant currencies. Consequently institutions shall not take correlations between the scenarios into account.

### 4.1.1. Scenario A: Decrease of 30% of encumbered assets

26. It shall be assumed that all encumbered assets decrease 30% in value. The need of additional collateral arising from such a decrease shall take into account existing levels of over-collateralisation, such that only the minimum collateralisation level is maintained. The need of additional collateral shall also take into account the contractual requirements of the contracts and agreements impacted, including threshold triggers.

27. Only contracts and agreements, where there is a legal obligation to supply additional collateral shall be included. This shall include covered bond issues where there is a legal requirement to uphold minimum levels of over collateralisation but no requirement to maintain existing rating levels on the covered bond.

### 4.1.2. Scenario B: Depreciation of 10% in significant currencies

28. A currency shall be a significant currency if the reporting institution has aggregate liabilities in that currency amounting to or exceeding 5% of the institution's total liabilities.

29. The calculation of a 10% depreciation shall take into account both changes on the asset and liability side, i.e. focus the asset-liability mismatches. For instance a repo transactions in USD based on USD assets does not cause additional encumbrance, whereas a repo transaction in USD based on a EUR asset causes additional encumbrance.

30. All transactions which have a cross-currency element shall be covered by this calculation.

## 4.2. Template: AE-CONT. Contingent encumbrance

### 4.2.1. Instructions concerning specific rows

31. See instructions concerning specific rows of the AE-SOU template in point 2.4.2. The content of the rows in AE-CONT template does not differ from the AE-SOU template.

### 4.2.2. Instructions concerning specific columns

Columns	Legal references and instructions
010	<p><b><u>Matching liabilities, contingent liabilities or securities lent</u></b></p> <p>Same instructions and data as for column 010 of the AE-SOU template; amount of the matching financial liabilities, contingent liabilities (loan commitments received and financial guarantees received) and of the securities lent with non-cash collateral, insofar as these transactions entail asset encumbrance for that institution</p> <p>As referred for each row in the template, institutions shall report financial liabilities at their carrying amount, contingent liabilities at their nominal and securities lent with non-cash collateral at their fair value.</p>

## Effective from 1 January 2022

020	<p><b>A. <u>Additional amount of encumbered assets</u></b></p> <p>Additional amount of assets that would become encumbered due to a legal, regulatory or contractual provision that could be triggered in the event of occurrence of scenario A</p> <p>Following the instructions laid down in Part A of this Annex, institutions shall report these amounts at their carrying amount if the amount is related to assets of the reporting institution or at their fair value if related to collateral received. Amounts exceeding the non-encumbered assets and collateral of the institution shall be reported at fair value.</p>
030	<p><b>B. <u>Additional amount of encumbered assets. Significant currency 1</u></b></p> <p>Additional amount of assets that would become encumbered due to a legal, regulatory or contractual provision that could be triggered in the event of a depreciation of significant currency number 1 in scenario B See rules for amount types in row 020.</p>
040	<p><b>B. <u>Additional amount of encumbered assets. Significant currency 2</u></b></p> <p>Additional amount of assets that would become encumbered due to a legal, regulatory or contractual provision that could be triggered in the event of a depreciation of significant currency number 2 in scenario B See rules for amount types in row 020.</p>

### 5. Part D: Covered bonds

#### 5.1. General remarks

32. The information in this template shall be reported for all UCITS-compliant covered bonds issued by the reporting institution. UCITS-compliant covered bonds are the bonds referred to in the first subparagraph of Article 52(4) of Directive 2009/65/EC. These are covered bonds issued by the reporting institution if the reporting institution is in relation to the covered bond subject by law to special public supervision designed to protect bond-holders and if for such covered bond it is required that sums deriving from the issue of those bonds shall be invested in accordance with the law in assets which, during the whole period of validity of the bonds, are capable of covering claims attaching to the bonds and which, in the event of failure of the issuer, would be used on a priority basis for the reimbursement of the principal and payment of the accrued interest.
33. Covered bonds issued by or on behalf of the reporting institution that are not UCITS compliant covered bonds shall not be reported within the AE-CB templates.
34. The reporting shall be based on the statutory covered bond regime, i.e. the legal framework which applies to the covered bond programme.

#### 5.2. Template: AE-CB. Covered bonds issuance

##### 5.2.1. Instructions concerning z-axis

z-axis	Legal references and instructions
010	<p><b><u>Cover pool identifier (open)</u></b></p> <p>The cover pool identifier shall consist of the name or unambiguous abbreviation of the cover pool issuing entity and the designation of the cover pool that individually is subject to the relevant covered bond protective measures.</p>

## Effective from 1 January 2022

### 5.2.2. Instructions concerning specific rows

Rows	Legal references and instructions
010	<p><b><u>Nominal amount</u></b></p> <p>Nominal amount shall be the sum of claims to payment of principal, determined in accordance with the respective statutory covered bond regime's rules that apply for determining sufficient coverage.</p>
020	<p><b><u>Present value (swap) / Market value</u></b></p> <p>Present value (swap) shall be the sum of claims to payment of principal and interest, as discounted by a foreign exchange-specific risk-free yield curve, determined in accordance with the relevant statutory covered bond regime's rules that apply for determining sufficient coverage.</p> <p>For columns 080 and 210 referring to cover pool derivative positions, the market value shall be reported.</p>
030	<p><b><u>Asset-specific value</u></b></p> <p>The asset-specific value shall be the economic value of the cover pool assets, as may be described by a fair value in accordance with IFRS 13, a market value observable from executed transactions in liquid markets, or a present value that would discount future cash flows of an asset by an asset-specific interest rate curve.</p>
040	<p><b><u>Carrying amount</u></b></p> <p>Carrying amount of a covered bond liability or a cover pool asset shall be the accounting value at the covered bond issuer.</p>

### 5.2.3. Instructions concerning specific columns

010	<p><b><u>Compliance with Article 129 of CRR? [YES/NO]</u></b></p> <p>Institutions shall specify whether the cover pool meets the requirements set out in Article 129 of CRR in order to be eligible for the preferential treatment set out in Article 129(4) and (5) of that rule.</p>
012	<p><b><u>If YES, indicate primary asset class of the cover pool</u></b></p> <p>If the cover pool is eligible for the preferential treatment set out in Article 129(4) and (5) of CRR (answer YES in column 011), the primary asset class of the cover pool shall be indicated in this cell. The classification in Article 129(1) of that rule shall be used for this purpose and codes "a", "b", "c", "d", "e", "f" and "g" shall be indicated accordingly. Code "h" will be applied when the primary asset class of the cover pool does not fall under any of the previous categories.</p>
020-140	<p><b><u>Covered bond liabilities</u></b></p> <p>Covered bond liabilities shall be the liabilities of the issuing entity incurred by issuing covered bonds and extends to all positions as defined by the respective statutory covered bond regime that are subject to the relevant covered bond protective measures (this may, for instance, include securities in circulation as well as the position of counterparts of the covered bond issuer in derivative positions with, from the perspective of the covered bond issuer, a negative market</p>

## Effective from 1 January 2022

	value attributed to the cover pool and treated as covered bond liabilities in accordance with the relevant statutory covered bond regime).
020	<p><b><u>Reporting date</u></b></p> <p>Amounts of covered bond liabilities, excluding cover pool derivative positions, according to the different future date ranges</p>
030	<p><b><u>+ 6 months</u></b></p> <p>The date "+ 6 months" shall be the point in time 6 months after the reporting reference date. Amounts shall be provided assuming no change in covered bond liabilities compared to the reporting reference date except for amortization. In the absence of a fixed payment schedule, for amounts outstanding at future dates the expected maturity shall be used in a consistent manner.</p>
040-070	<p><b><u>+ 12 months - + 10 years</u></b></p> <p>As for "+ 6 months" (column 030) for the respective point in time from the reporting reference date</p>
080	<p><b><u>Cover pool derivative positions with net negative market value</u></b></p> <p>Net negative market value of cover pool derivative positions which from the perspective of the covered bond issuer have a net negative market value</p> <p>The cover pool derivative positions shall be such net derivative positions that in accordance with the relevant statutory covered bond regime have been included in the cover pool and are subject to the respective covered bond protective measures in that such derivative positions with a negative market value require coverage by eligible cover pool assets.</p> <p>The net negative market value shall be reported for the reporting reference date only.</p>
090-140	<p><b><u>External credit rating on covered bond</u></b></p> <p>Institutions shall provide information on external credit ratings on the respective covered bond, as existing on the reporting date.</p>
090	<p><b><u>Credit rating agency 1</u></b></p> <p>If a credit rating of at least one credit rating agency exists as of the reporting date, institutions shall provide the name of one of these credit rating agencies. If credit ratings by more than three credit rating agencies exist as of the reporting date, the three credit rating agencies to whom information is provided shall be selected based on their respective market prevalence.</p>
100	<p><b><u>Credit rating 1</u></b></p> <p>The credit rating issued by the credit rating agency reported in column 090 on the covered bond as of the reporting reference date</p> <p>If long- and short-term credit ratings by the same credit rating agency exist, the long-term credit rating shall be reported. The credit rating to be reported shall include any modifiers.</p>

## Effective from 1 January 2022

110, 130	<p><b><u>Credit rating agency 2 and credit rating agency 3</u></b></p> <p>As for credit rating agency 1 (column 090) for further credit rating agencies that have issued credit ratings on the covered bond as of the reporting reference date</p>
120, 140	<p><b><u>Credit rating 2 and credit rating 3</u></b></p> <p>As for credit rating 1 (column 100) for further credit ratings issued by credit rating agencies 2 and 3 on the covered bond existing as of the reporting reference date</p>
150- 250	<p><b><u>Cover pool</u></b></p> <p>The cover pool shall consist of all positions, including cover pool derivative positions, from the perspective of the covered bond issuer, with a net positive market value, that are subject to the respective covered bond protective measures.</p>
150	<p><b><u>Reporting date</u></b></p> <p>Amounts of assets in the cover pool, excluding cover pool derivative positions</p> <p>This amount shall include minimum over-collateralisation requirements plus any additional over-collateralisation in excess of the minimum, to the extent subject to the respective covered bond protective measures.</p>
160	<p><b><u>+ 6 months</u></b></p> <p>The reporting date "+ 6 months" shall be the point in time 6 months after the reporting reference date. Institutions shall report the amounts assuming no change in cover pool compared to the reporting date except for amortization. In the absence of a fixed payment schedule, for amounts outstanding at future dates expected maturity shall be used in a consistent manner.</p>
170- 200	<p><b><u>+ 12 months - + 10 years</u></b></p> <p>As for "+ 6 months" (column 160) for the respective point in time from the reporting reference date</p>
210	<p><b><u>Cover pool derivative positions with net positive market value</u></b></p> <p>The net positive market value of cover pool derivative positions which, from the perspective of the covered bond issuer, have a net positive market value</p> <p>The cover pool derivative positions shall be such net derivative positions that in accordance with the relevant statutory covered bond regime have been included in the cover pool and are subject to the respective covered bond protective measures in that such derivative positions with a positive market value would not form part of the covered bond issuer's general insolvency estate.</p> <p>The net positive market value shall be reported for the reporting date only.</p>
220- 250	<p><b><u>Cover pool amounts in excess of minimum coverage requirements</u></b></p> <p>Amounts of cover pool, including cover pool derivative positions with net positive market values, in excess of requirements of minimum coverage (over-collateralisation)</p>
220	<p><b><u>As per the relevant statutory covered bond regime</u></b></p> <p>Amounts of over-collateralisation compared with the minimum coverage required by the relevant statutory covered bond regime.</p>

## Effective from 1 January 2022

230-250	<p><b><u>As per credit rating agencies' methodology to maintain current external credit rating on covered bond</u></b></p> <p>Amounts of over-collateralisation compared with the level that, according to information on the respective credit rating agency's methodology available to the covered bond issuer, would at a minimum be required to support the existing credit rating issued by the respective credit rating agency</p>
230	<p><b><u>Credit rating agency 1</u></b></p> <p>Amounts of over-collateralisation compared with the level that, according to information on the methodology of credit rating agency 1 (column 090) available to the covered bond issuer, would at a minimum be required to support credit rating 1 (column 100).</p>
240-250	<p><b><u>Credit rating agency 2 and credit rating agency 3</u></b></p> <p>The instructions for credit rating agency 1 (column 230) shall also apply to credit rating agency 2 (column 110) and credit rating agency 3 (column 130).</p>

### 6. Part E: Advanced data

#### 6.1. General remarks

35. Part E follows the same structure as in the encumbrance overview templates in Part A with different templates for the encumbrance of the assets of the reporting institution and for the collateral received: AE-ADV1 and AE-ADV2 respectively. Consequently, matching liabilities correspond to the liabilities that are secured by the encumbered assets and no one-to-one relation has to exist.

#### 6.2. Template: AE-ADV1. Advanced template for assets of the reporting institution

##### 6.2.1. Instructions concerning specific rows

Rows	Legal references and instructions
010-020	<p><b><u>Central bank funding (of all types, including repos)</u></b></p> <p>All types of liabilities of the reporting institution in which the counterparty of the transaction is a central bank</p> <p>Assets that have been pre-positioned with central banks shall not be treated as encumbered assets unless the central bank does not allow withdrawal of any asset placed without prior approval. For unused financial guarantees, the unused part, i.e., the amount above the minimum required by the central bank, shall be allocated on a pro-rata basis among the assets placed at the central bank.</p>
030-040	<p><b><u>Exchanged traded derivatives</u></b></p> <p>Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities, insofar as these derivatives are listed or traded on a recognised or designated investment exchange and they entail asset encumbrance for that institution</p>
050-060	<p><b><u>Over-the counter derivatives</u></b></p> <p>Carrying amount of the collateralised derivatives of the reporting institution that</p>

## Effective from 1 January 2022

	are financial liabilities, insofar as these derivatives are traded over-the-counter and they entail asset encumbrance for that institution; same instruction in row 030 of the AE-SOU template
070-080	<p><b><u>Repurchase agreements</u></b></p> <p>Carrying amount of the repurchase agreements of the reporting institution in which the counterparty of the transaction is not a central bank, insofar as these transactions entail asset encumbrance for that institution</p> <p>For tri-party repurchase agreements, the same treatment shall be followed as for the repurchase agreements insofar as these transactions entail asset encumbrance for the reporting institution.</p>
090-100	<p><b><u>Collateralised deposits other than repurchase agreements</u></b></p> <p>Carrying amount of the collateralised deposits other than repurchase agreements of the reporting institution in which the counterparty of the transaction is not a central bank, insofar as these deposits entail asset encumbrance for that institution</p>
110-120	<p><b><u>Covered bonds securities issued</u></b></p> <p>See instructions in row 100 of the AE-SOU template.</p>
130-140	<p><b><u>Securitisations issued</u></b></p> <p>See instructions in row 110 of the AE-SOU template.</p>
150-160	<p><b><u>Debt securities issued other than covered bonds and securitisations</u></b></p> <p>Carrying amount of the debt securities issued by the reporting institution other than covered bonds and securitisations insofar as these securities issued entail asset encumbrance for that institution</p> <p>In the event that the reporting institution had retained some of the debt securities issued, either from the issuance date or thereafter as a result of a repurchase, these retained securities shall not be included under this item. Additionally, the collateral assigned to them shall be classified as non-encumbered for the purpose of this template.</p>
170-180	<p><b><u>Other sources of encumbrance</u></b></p> <p>See instructions in row 120 of the AE-SOU template.</p>
190	<p><b><u>Total encumbered assets</u></b></p> <p>For each type of asset specified in the rows of the AE-ADV1 template, the carrying amount of the assets held by the reporting institution that are encumbered</p>
200	<p><b><u>of which: central bank eligible</u></b></p> <p>For each type of asset specified in the rows of the AE-ADV1 template, carrying amount of the assets held by the reporting institution that are encumbered and which are eligible for operations with those central banks to which the reporting institution has access</p> <p>Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, <b><u>i.e. leave the reporting field blank.</u></b></p>

## Effective from 1 January 2022

210	<p><b><u>Total non-encumbered assets</u></b></p> <p>For each type of asset specified in the rows of the AE-ADV1 template, the carrying amount of the assets held by the reporting institution that are non-encumbered</p> <p>The carrying amount shall mean the amount reported in the asset side of the balance sheet.</p>
220	<p><b><u>of which: central bank eligible</u></b></p> <p>For each type of asset specified in the rows of the AE-ADV1 template, carrying amount of the assets held by the reporting institution that are non-encumbered and which are eligible for operations with those central banks to which the reporting institution has access</p> <p>Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, <b><u>i.e. leave the reporting field blank.</u></b></p>
230	<p><b><u>Encumbered + non-encumbered assets</u></b></p> <p>For each type of asset specified in the rows of the AE-ADV1 template, the carrying amount of the assets held by the reporting institution</p>

### 6.2.2. Instructions concerning specific columns

Column s	Legal references and instructions
010	<p><b><u>Loans on demand</u></b></p> <p>See instructions for row 020 of the AE-ASS template.</p>
020	<p><b><u>Equity instruments</u></b></p> <p>See instructions for row 030 of the AE-ASS template.</p>
030	<p><b><u>Total</u></b></p> <p>See instructions for row 040 of the AE-ASS template.</p>
040	<p><b><u>of which: covered bonds</u></b></p> <p>See description instructions for row 050 of the AE-ASS template.</p>
050	<p><b><u>of which: issued by other entities of the group</u></b></p> <p>Covered bonds as described in the instructions for row 050 of the AE-ASS template that are issued by any entity within the prudential scope of consolidation</p>
060	<p><b><u>of which: securitisations</u></b></p> <p>See instructions for row 060 of the AE-ASS template.</p>
070	<p><b><u>of which: issued by other entities of the group</u></b></p> <p>Securitisations as described in the instructions for row 060 of the AE-ASS template that are issued by any entity within the prudential scope of consolidation</p>



## Effective from 1 January 2022

080	<b><u>of which: issued by general governments</u></b> See instructions for row 070 of the AE-ASS template.
090	<b><u>of which: issued by financial corporations</u></b> See instructions for row 080 of the AE-ASS template.
100	<b><u>of which: issued by non-financial corporations</u></b> See instructions for row 090 of the AE-ASS template.
110	<b><u>Central banks and general governments</u></b> Loans and advances other than loans on demand to a central bank or a general government
120	<b><u>Financial corporations</u></b> Loans and advances other than loans on demand to financial corporations
130	<b><u>Non-financial corporations</u></b> Loans and advances other than loans on demand to non-financial corporations
140	<b><u>of which: Loans collateralised with Immovable Property</u></b> Loans and advances other than loans on demand guaranteed with a Loan collateralised with Immovable Property given to non-financial corporations
150	<b><u>Households</u></b> Loans and advances other than loans on demand given to households
160	<b><u>of which: Loans collateralised with Immovable Property</u></b> Loans and advances other than loans on demand guaranteed with a Loan collateralised with Immovable Property given to households
170	<b><u>Other assets</u></b> See instruction for row 120 of the AE-ASS template.
180	<b><u>Total</u></b> See instruction for row 010 of the AE-ASS template.

6.3.Template: AE-ADV2. Advanced template for collateral received by the reporting institution

6.3.1. Instructions concerning specific rows

36. See point 6.2.1 as instructions are similar for both templates.

6.3.2. Instructions concerning specific columns

Columns	Legal references and instructions
010	<b><u>Loans on demand</u></b> See instructions for row 140 of the AE-COL template.
020	<b><u>Equity instruments</u></b> See instructions for row 150 of the AE-COL template.

## Effective from 1 January 2022

030	<p><b><u>Total</u></b></p> <p>See instructions for row 160 of the AE-COL template.</p>
040	<p><b><u>of which: covered bonds</u></b></p> <p>See instructions in row 170 of the AE-COL template.</p>
050	<p><b><u>of which: issued by other entities of the group</u></b></p> <p>Collateral received by the reporting institution that are covered bonds issued by any entity within the prudential scope of consolidation</p>
060	<p><b><u>of which: securitisations</u></b></p> <p>See instructions for row 180 of the AE-COL template.</p>
070	<p><b><u>of which: issued by other entities of the group</u></b></p> <p>Collateral received by the reporting institution that are securitisations issued by any entity within the prudential scope of consolidation</p>
080	<p><b><u>of which: issued by general governments</u></b></p> <p>See instructions for row 190 of the AE-COL template.</p>
090	<p><b><u>of which: issued by financial corporations</u></b></p> <p>See instructions for row 200 of the AE-COL template.</p>
100	<p><b><u>of which: issued by non-financial corporations</u></b></p> <p>See instructions for row 210 of the AE-COL template.</p>
110	<p><b><u>Central banks and general governments</u></b></p> <p>Collateral received by the reporting institution that are loans and advances other than loans on demand to a central bank or a general government</p>
120	<p><b><u>Financial corporations</u></b></p> <p>Collateral received by the reporting institution that are loans and advances other than loans on demand to financial corporations</p>
130	<p><b><u>Non-financial corporations</u></b></p> <p>Collateral received by the reporting institution that are loans and advances other than loans on demand to non-financial corporations</p>
140	<p><b><u>of which: Loans collateralised with Immovable Property</u></b></p> <p>Collateral received by the reporting institution that are loans and advances collateralised with immovable property given to non-financial corporations, excluding loans on demand</p>
150	<p><b><u>Households</u></b></p> <p>Collateral received by the reporting institution that are loans and advances other than loans on demand given to households</p>
160	<p><b><u>of which: Loans collateralised with Immovable Property</u></b></p> <p>Collateral received by the reporting institution that are loans and advances other than loans on demand guaranteed with a Loan collateralised with Immovable Property given to households</p>

## Effective from 1 January 2022

170	<b><u>Other assets</u></b> See instructions for row 230 of the AE-COL template.
180	<b><u>Own debt securities issued other than own covered bonds or securitisations</u></b> See instructions for row 240 of the AE-COL template.
190	<b><u>Total</u></b> See instructions for rows 130 and 140 of the AE-COL template.