



INSTRUCTION No. 24/2023¹ ON REPORTING AND PUBLICATION

Banco Central de Timor-Leste (BCTL) has the responsibility of regulating and supervising financial institutions as prescribed by Art. 5 (j) of Law no. 5/2011 of 14 June, on the Organic Law of the BCTL.

Section 23(1) of the Regulation 2000/8 on Bank Licensing and Supervision establishes the requirements for banks to conduct administration and operations in accordance with sound administrative and accounting procedures.

Section 31 of the Regulation 2000/8 is concerning the obligation of banks to establish an accounting system appropriate to the nature and characteristic that reflects financial condition of banks in accordance with international accounting standards.

Section 35.1 of the Regulation 2000/8 establishes that each bank shall prepare and submit to the BCTL reports concerning its administration and operations, liquidity, solvency, and profitability, and those of its subsidiaries, that accurately reflect the financial condition of the bank and each of its subsidiaries on an individual and a consolidated basis. Reports must be prepared and presented, in the form and periods as determined by BCTL Instruction.

Section 46 of Regulation 2000/8 empowers the BCTL to issue Instructions and guidelines, as deemed necessary or advisable to give effect to the provisions of that regulation.

The BCTL is responsible for the monetary statistics and Articles 32 and 33 of the Law no. 5/2011 of 15 June, establish its responsibility for defining the information and statistics required, and responsibility of the institutions for providing the requested information.

The best international practices on banking supervision are defined by the Basel Committee on Banking Supervision (BCBS) and Principle 10 of the Core Principles for Effective Banking Supervision (Basel Core Principles) emphasizes that the supervisor shall collect, review and analyze prudential reports and statistical returns from banks on both a solo and a consolidated basis, and independently verify those reports.

¹ Please refer to the Portuguese version for official use. This English version is prepared to facilitate the availability of information for the financial institutions.

Taking into consideration the above and the benefit of having clearly defined the rules and criteria for obtaining data and publication, there is the need of standardizing reports from banks in order to improve the effective surveillance of the banking system and the preparation of reliable monetary statistic for Timor-Leste.

Therefore, the Governing Board of Banco Central de Timor-Leste, in accordance with Section 46 of Regulation n° 2000/8 of 25 February and Article 31 paragraph 1 of Law no. 5/2011 of 15 June, hereby resolves to approve the following Instruction:

Article 1 Objective and Scope

1. The objective of the present Instruction is to establish all reports that banks and ODTIs shall submit to the BCTL and publish, within the prescribed time limits, consolidating the banks' requirements to permit the effective surveillance of the banking system and the preparation of reliable monetary statistics for Timor-Leste.
2. This Instruction applies to every bank and ODTIs, and to all their subsidiaries, as well as to branches of foreign banks licensed to operate in Timor-Leste.

Article 2 Definitions

1. Unless otherwise provided in a specific provision, for the purposes of this Instruction and any other measure implementing it, terms shall have the same meaning as defined in the Regulation 2000/8, on Bank Licensing and Supervision.
2. Furthermore, the followings term shall have the following meanings:
 - a) “*Audit, Audit Opinion, Audit Report and Management Letter*” are expressions defined by Instruction No.15/2021 on Audits, Publication of Auditor’s Opinion and Annual Report;
 - b) “*Financial Statements*” means the statement of financial position (balance sheet), statement of profit and loss and statement of other comprehensive income, cash flow statement, statement of changes in equity, notes and other statements and explanatory material which are identified as being part of the financial statements;
 - c) “*Home Country Supervisor*” is the competent authority that supervises the financial activities in the country in which the head office of a foreign bank is located;
 - d) “*International Financial Reporting Standards (IFRSs)*” means the formal standards developed by the International Accounting Standards Board and adopted in Timor-Leste by Instruction No.11/2021 of October 27;

- e) “*Other Deposit-Taking Institutions (ODTIs)*” means any organization or company that is licensed according to the terms of the Instruction No.6/2010 of December 17.

Article 3 Report Requirements

1. All returns shall be prepared and submitted in accordance with International Financial Reporting Standards.
2. The returns shall be submitted to the BCTL via the Banking Supervision Application (BSA) as defined on Instruction No.14/2021 on the Submission Financial Reports via Banking Supervision Application.
3. Returns shall be prepared using the templates and formats established by the BCTL.

Article 4 Quality Assurance

1. Banks’ reports must be timely and accurate. The quality of the reports will be verified by the BCTL through either on-site examination, off-site surveillance, or use of external experts.
2. Each bank shall appoint an administrator responsible for the timely and accuracy of the returns within 30 (thirty) business days from the date of the publication of this Instruction.

Article 5 Monthly Reports

1. Banks incorporated in Timor-Leste and ODTI’s shall submit monthly the following documents:
 - a) Detailed Trial Balance sheet assets, liabilities, equity, income and expenses, with breakdown by residents, non-residents, institutional sector and currency, as prescribed in the Annex I of Instruction No.23/2023 on Chart of Accounts;
 - b) Statement of Financial Position (trial) as detailed in the Annex II of Instruction No.23/2023 on Chart of Accounts, composed by Assets, Liabilities and Equity;
 - c) Statement of Profit and Loss (trial) as detailed in the Annex II of the Instruction No.23/2023 on Chart of Accounts;
 - d) Statement of Comprehensive Income (trial) as detailed in the Annex II of the Instruction No.23/2023 on Chart of Accounts.
2. Branches of Foreign Banks shall submit monthly the same documents on an unconsolidated basis.
3. The templates for reporting are those attached to the Instruction No.23/2023 on Chart of Accounts.

Article 6

Consolidated Financial Position

1. The Consolidated Financial Position (“Call Report”) is hereby established as the standard and uniform document to be used by all banks and ODTIs, including branches of foreign banks, licensed to operate in Timor-Leste, to report to the BCTL information related to the banks’ administration, operations, liquidity, profitability and solvency.
2. The Consolidated Financial Position (“Call Report”) shall be submitted to the BCTL referring to the position at the end of every quarter (March, June, September, and December).
3. The following returns compose the Consolidated Financial Position (“Call Report”):
 - a) Statement of Financial Position (trial), composed by Assets, Liabilities and Equity;
 - b) Statement of Profit and Loss (trial);
 - c) Statement of Comprehensive Income (trial);
 - d) The Liquidity Risk Framework Reports required by the Instruction No. 22/2023 on the Liquidity Risk Management, and composed by the templates listed on the Annex I of that Instruction;
 - e) The Regulatory Capital Framework Reports, required by the Instruction No. .21/2023 on Regulatory Capital and Leverage Ratio, and composed by the templates listed on the Annex I of that Instruction;
 - f) The Prudential Regulation Framework Reports composed by the templates as listed on the Annex I of this Instruction.
4. Branches of foreign banks are exempted of remittance of some forms or are required to submit additional information according to the specific instructions that are attached to each form.
5. All reports shall be prepared and submitted in accordance with the International Financial Reporting Standards, the Chart of Accounts, and specific Instructions of the BCTL.
6. The breakdown by sector of activity shall be in conformity to the sectors defined by the Decree-Law n° 34/2017 dated of 27 September.
7. The guidelines attached to the framework shall be considered part of this Instruction.
8. Branches of foreign banks are required to handover a copy of the quarterly consolidated report from the parent foreign bank, unless such report has been published in the branch of Timor-Leste website.

Article 7

Quarterly Publications

1. All banks are required to publish quarterly a fair and true summary of their statement of financial position and the statement of comprehensive income as of the end of the previous calendar quarter in a national newspaper.
2. A bank is waived of the quarterly publication in a national newspaper if the financial statements referred to in the previous paragraph are published on the bank's website either of parent company or the branch in Timor-Leste.
3. Branches of foreign banks shall publish their financial statement on both an individual and a consolidated basis.
4. Branches of foreign banks are waived from the publication of the consolidated report if the publication of the unconsolidated financial statement of the position informs the website where the consolidated report can be found.

Article 8

Required returns on annual basis

1. The following returns shall be submitted on annual basis:
 - a) The Bank's Annual Report, containing the Board of Directors Evaluation;
 - b) Financial Statements, encompassing:
 - i. A Statement of Financial Position;
 - ii. A Statement of Profit and Loss;
 - iii. A Statement of Comprehensive Income;
 - iv. A Statement of Changes in Equity;
 - v. A Statement of Cash Flows;
 - vi. Notes, comprising a summary of the significant accounting policies, information required by IFRSs not presented in the financial statements and information that is relevant to an understanding of any of the financial statements.
 - c) External Auditing report, auditor's opinion on the financial statements and management letter on their audit findings and concerns;
 - d) ICAAP – Internal Capital Adequacy Assessment Report, as prescribed by Instruction No. .21/2023 on Regulatory Capital and Leverage Ratio;
 - e) a Market Discipline Report; and
 - f) ILAA – Internal Liquidity Adequacy Assessment, as required by Instruction No. 22/2023 on The Liquidity Risk Management.

2. The Bank's Annual Report shall incorporate the financial statements and the auditor's opinion.

Article 9
Dates for Submission of Reports

1. Monthly reports shall be submitted to the BCTL no later than the tenth (10th) business days following the previous month-end.
2. Quarterly reports shall also be submitted to the BCTL no later than the twentieth (20th) business days following the previous quarter-end.
3. Annual returns shall be submitted and published in accordance with the requirements as established on Article 7 of the Instruction No.15/2021 on Audits, Publications of Auditor's Opinion and Annual report.

Article 10
Other necessary information required by the BCTL

1. The BCTL can request, and banks shall submit, any return in shorter periods as it may deem fit, either for specific banks or all banks in general.
2. The BCTL can also request relevant information from banks, as well as any entities in the wider group, irrespective of their activities, where the BCTL believes that it is material to the condition of the bank or banking group, or to the assessment of the risks of the bank or banking group or is needed to support resolution planning. This includes internal management information.

Article 11
Administrative sanctions

If a bank and ODTI's fail to comply with this instruction, the Central Bank will pursue any or all corrective actions as provided under article 10 of Instruction No.14/2021 on the Submission Financial Reports via Banking Supervision Application and section 36 of Regulation 2000/8.

Article 12
Repealing of inconsistent provisions

1. All previous provisions contrary to this Instruction are hereby repealed, including Instruction BPA/B-2003/02 of 25 June 2003 and Instruction CPO/B-2000/8 of 26 December 2000.
2. The BCTL can issue guidelines and directives on the application of this Instruction.

Article 13
Entry into Force

This Instruction shall enter into force on the day of its publication in the *Jornal da República*; however, banks shall report in compliance with this Instruction starting with the position of June 30, 2024.

Approved on 4 July 2023.

The Governor
Abraão de Vasconcelos

ANNEX I – LIST OF TEMPLATES FOR THE PRUDENTIAL REGULATION REPORTING FRAMEWORK.

Code of Template	Name of the Template
PR1	Breakdown of financial assets by instrument and by counterparty sector
PR2	Breakdown of non-trading loans and advances by product
PR3	Breakdown of non-trading loans and advances to non-financial corporations by sectors
PR4	Financial assets subject to impairment that are past due
PR5	Breakdown of financial liabilities
PR6	Loan commitments, financial guarantees and other commitments
PR6.1	Loan commitments, financial guarantees and other commitments given
PR6.2	Loan commitments, financial guarantees and other commitments received
PR7	Derivatives - Trading and economic hedges
PR8	Hedge accounting
PR9	Movements in allowances and provisions for credit losses
PR9.1	Movements in allowances and provisions for credit losses
PR9.2	Transfers between impairment stages (gross basis presentation)
PR10	Collateral and guarantees received
PR10.1	Breakdown of collateral and guarantees by loans and advances other than held for trading
PR10.2	Collateral obtained by taking possession during the period [held at the reporting date]
PR11	Fair value hierarchy: financial instruments at fair value
PR12	Breakdown of selected statement of profit or loss items
PR12.1	Interest income and expenses by instrument and counterparty sector
PR12.2	Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument
PR12.3	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument
PR12.4	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk

PR12.5	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument
PR12.6	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument
PR12.7	Gains or losses from hedge accounting
PR12.8	Impairment on non-financial assets
PR13	Information on performing and non-performing exposures
PR14	Information forborne exposures
PR15	Fee and commission income and expenses by activity
PR16	Related parties
PR16.1	Related parties: amounts payable to and amounts receivable from
PR16.2	Related parties: expenses and income generated by transactions with
PR16.3	List of all Credit Exposures to Related Parties
PR17	Provisions
PR18	Defined benefit plans and employee benefits
PR18.1	Components of net defined benefit plan assets and liabilities
PR18.2	Movements in defined benefit obligations
PR19	Asset Classification – Instruction 17/2021
PR20	Large Credit Exposures
PR21	Equity Investments and Bonds

PR1. Breakdown of financial assets by instrument and by counterparty sector

PR1.1 Financial assets held for trading

Row	Financial assets held for trading	Carrying amount
1	Derivatives	
2	Equity instruments	
3	of which: banks and ODTIs	
4	of which: other financial corporations	
5	of which: non-financial corporations	
6	Debt securities	
7	Central banks	
8	General governments	
9	Banks and ODTIs	
10	Other financial corporations	
11	Non-financial corporations	
12	Loans and advances	
13	Central banks	
14	General governments	
15	Banks and ODTIs	
16	Other financial corporations	
17	Non-financial corporations	
18	Households	
19	FINANCIAL ASSETS HELD FOR TRADING	

PR1.2 Financial assets mandatorily at fair value through profit or loss

Row	Financial assets mandatorily at fair value through profit or loss	Carrying amount
1	Equity instruments	
2	of which: banks and ODTIs	
3	of which: other financial corporations	
4	of which: non-financial corporations	
5	Debt securities	
6	Central banks	
7	General governments	
8	Banks and ODTIs	
9	Other financial corporations	
10	Non-financial corporations	
11	Loans and advances	
12	Central banks	
13	General governments	
14	Banks and ODTIs	
15	Other financial corporations	
16	Non-financial corporations	
17	Households	

18	NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS
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PR1.3 Financial assets designated at fair value through profit or loss

Row	Financial assets designated at fair value through profit or loss	Carrying amount
1	Debt securities	
2	Central banks	
3	General governments	
4	Banks and ODTIs	
5	Other financial corporations	
6	Non-financial corporations	
7	Loans and advances	
8	Central banks	
9	General governments	
10	Banks and ODTIs	
11	Other financial corporations	
12	Non-financial corporations	
13	Households	
14	FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	

PR1.4 Financial assets at fair value through other comprehensive income

Row	Financial assets at fair value through other comprehensive income	carrying amount	With significant increase in credit risk, not-impaired	Credit impaired	Accumulated write-offs
1	Equity instruments				
2	of which: banks and ODTIs				
3	of which: other financial corporations				
4	of which: non-financial corporations				
5	Debt securities				
6	Central banks				
7	General governments				
8	Banks and ODTIs				
9	Other financial corporations				
10	Non-financial corporations				
11	Loans and advances				
12	Central banks				
13	General governments				
14	Banks and ODTIs				
15	Other financial corporations				
16	Non-financial corporations				

17	Households				
18	FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME				
19	of which: purchased credit-impaired financial assets				

PR1.5 Financial assets at amortized cost

Row	Financial assets at amortized cost	Gross carrying amount	With significant increase in credit risk, not-impaired	Credit impaired	Accumulated write-offs
1	Debt securities				
2	Central banks				
3	General governments				
4	Banks and ODTIs				
5	Other financial corporations				
6	Non-financial corporations				
7	Loans and advances				
8	Central banks				
9	General governments				
10	Banks and ODTIs				
11	Other financial corporations				
12	Non-financial corporations				
13	Households				
14	FINANCIAL ASSETS AT AMORTISED COST				
15	of which: purchased credit-impaired financial assets				

PR2. Breakdown of non-trading Loans and advances by product

PR2.1 Loans and advances other than held for trading and trading assets by product

Row	Product	Loans and advances not for trading assets by product	Gross carrying amount	Central banks	General governments	Banks and ODTIs	Other financial corporations	Non-financial corporations	Households
1	By product	On demand [call] and short notice [current account]							
2		Credit card debt							
3		Trade receivables							
4		Finance leases							
5		Reverse repurchase loans							
6		Other term loans							
7		Advances that are not loans							
8			LOANS AND ADVANCES						
9	By collateral	of which: Loans collateralized by immovable property							
10		of which: other collateralized loans							
11	By purpose	of which: credit for consumption							
12		of which: lending for house purchase							
13	By subordination	of which: project finance loans							

PR3. Breakdown of non-trading loans and advances to non-financial corporations by sectors

Row	Breakdown of loans and advances other than held for trading to non-financial corporations by sectors (D.L.34/2017 codes)	Non-financial corporations			
		Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	Accumulated impairment
A	Agriculture, forestry and fishing				
B	Mining and quarrying				
C	Manufacturing				
D	Electricity, gas, steam and air conditioning supply				
E	Water supply				
F	Construction				
G	Wholesale and retail trade				
H	Transport and storage				
I	Accommodation and food service activities				
J	Information and communication				
K	Financial and insurance activities				
L	Real estate activities				
M	Professional, scientific and technical activities				
N	Administrative and support service activities				
O	Public administration and defence, compulsory social security				
P	Education				
Q	Human health services and social work activities				
R	Arts, entertainment and recreation				
S	Other services				
TOTAL	LOANS AND ADVANCES				

PR4. Financial assets subject to impairment that are past due

Row	Financial assets subject to impairment that are past due	Carrying amount									Allowances for Impairment		Accumulated Write-off
		Assets without significant increase in credit risk since initial recognition (Stage 1)			Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Credit-impaired assets (Stage 3)			individually assessed	collectively assessed	
		≤ 30 days	> 30 days ≤ 90 days	> 90 days	≤ 30 days	> 30 days ≤ 90 days	> 90 days	≤ 30 days	> 30 days ≤ 90 days	> 90 days			
1	Debt securities												
2	Central banks												
3	General governments												
4	Banks and ODTIs												
5	Other financial corporations												
6	Non-financial corporations												
7	Loans and advances												
8	Central banks												
9	General governments												
10	Banks and ODTIs												
11	Other financial corporations												
12	Non-financial corporations												
13	Households												
14	TOTAL DEBT INSTRUMENTS												
15	Loans and advances by product, by collateral and by subordination												
16	On demand [call] and short notice [current account]												
17	Credit card debt												
18	Trade receivables												
19	Finance leases												
20	Reverse repurchase loans												
21	Other term loans												
22	Advances that are not loans												
23	of which: Loans collateralized by immovable property												
24	of which: other collateralized loans												

33	Deposits with agreed maturity					
34	Deposits redeemable at notice					
35	Repurchase agreements					
36	Debt securities issued					
37	Certificates of deposits					
38	Asset-backed securities					
29	Covered bonds					
40	Hybrid contracts					
41	Other debt securities issued					
42	Convertible compound financial instruments					
43	Non-convertible					
44	Other financial liabilities					
45	FINANCIAL LIABILITIES					

PR6. Loan commitments, financial guarantees and other commitments

PR6.1 Off-balance sheet exposures : Loan commitments, financial guarantees and other commitments given

Row	Off-balance sheet exposures : Loan commitments, financial guarantees and other commitments given	Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment			Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment			Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4		Commitments and financial guarantees measured at fair value	
		Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Instruments without significant increase in credit risk since initial recognition (Stage 1)	Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired instruments (Stage 3)	Nominal amount	Provision	Nominal amount	Accumulated negative changes in fair value due to credit risk on non-performing commitments
1	Loan commitments given										
2	of which: non-performing										
3	Central banks										
4	General governments										

5	Credit institutions									
6	Other financial corporations									
7	Non-financial corporations									
8	Households									
9	Financial guarantees given									
10	of which: non-performing									
11	Central banks									
12	General governments									
13	Credit institutions									
14	Other financial corporations									
15	Non-financial corporations									
16	Households									
17	Other Commitments given									
18	of which: non-performing									
19	Central banks									
20	General governments									
21	Credit institutions									
22	Other financial corporations									
23	Non-financial corporations									
24	Households									

PR7. Derivatives - Trading and economic hedges

Row	Derivatives - Trading and economic hedges	Carrying amount		Notional amount	
		Financial assets for trading	Financial liabilities for trading	Total Trading	of which: sold
1	Interest rate				
2	of which: economic hedges				
3	OTC options				
4	OTC other				
5	Organized market options				
6	Organized market other				
7	Equity				
8	of which: economic hedges				
9	OTC options				
10	OTC other				
11	Organized market options				
12	Organized market other				
13	Foreign exchange and gold				
14	of which: economic hedges				
15	OTC options				
16	OTC other				
17	Organized market options				
18	Organized market other				
19	Credit				
20	of which: other economic hedges				
21	Credit default swap				
22	Credit spread option				
23	Total return swap				
24	Other				
24	Commodity				
25	of which: economic hedges				
26	Other				
27	of which: economic hedges				
28	DERIVATIVES				
29	of which: OTC - credit institutions				
30	of which: OTC - other financial corporations				
31	of which: OTC - rest				

PR8. Hedge accounting

PR8.1 Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge

Row	By product or by type of market	Carrying amount		Notional amount	
		Assets	Liabilities	Total Hedging	of which: sold
1	Interest rate				
2	OTC options				
3	OTC other				
4	Organized market options				
5	Organized market other				
6	Equity				
7	OTC options				
8	OTC other				
9	Organized market options				
10	Organized market other				
11	Foreign exchange and gold				
12	OTC options				
13	OTC other				
14	Organized market options				
15	Organized market other				
16	Credit				
17	Credit default swap				
18	Credit spread option				
19	Total return swap				
20	Other				
21	Commodity				
22	Other				
23	FAIR VALUE HEDGES				
24	Interest rate				
24	OTC options				
25	OTC other				
26	Organized market options				
27	Organized market other				
28	Equity				
29	OTC options				
30	OTC other				
31	Organized market options				
32	Organized market other				
33	Foreign exchange and gold				
34	OTC options				
35	OTC other				
36	Organized market options				

37	Organized market other				
38	Credit				
39	Credit default swap				
40	Credit spread option				
41	Total return swap				
42	Other				
43	Commodity				
44	Other				
45	CASH FLOW HEDGES				
46	HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION				
47	PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK				
48	PORTFOLIO CASH FLOW HEDGES OF INTEREST RATE RISK				
49	DERIVATIVES-HEDGE ACCOUNTING				
50	of which: OTC - banks				
51	of which: OTC - other financial corporations				
52	of which: OTC - rest				

PR9. Movements in allowances and provisions for credit losses

PR9.1 Movements in allowances and provisions for credit losses

Row	Allowances and provisions for credit losses	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the methodology for estimation (net)	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss
1	Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)											
2	Debt securities											
3	Central banks											
4	General governments											
5	Banks											
6	Other financial corporations											
7	Non-financial corporations											
8	Loans and advances											
9	Central banks											
10	General governments											
11	Banks											
12	Other financial corporations											
13	Non-financial corporations											
14	Households											
15	of which: collectively measured allowances											
16	of which: individually measured allowances											

17	Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																			
18	Debt securities																			
19	<i>Central banks</i>																			
20	<i>General governments</i>																			
21	<i>Banks</i>																			
22	<i>Other financial corporations</i>																			
23	<i>Non-financial corporations</i>																			
24	Loans and advances																			
24	<i>Central banks</i>																			
25	<i>General governments</i>																			
26	<i>Banks</i>																			
27	<i>Other financial corporations</i>																			
28	<i>Non-financial corporations</i>																			
29	<i>Households</i>																			
30	of which: collectively measured allowances																			
31	of which: individually measured allowances																			
32	of which: non-performing																			
33	Allowances for credit-impaired debt instruments (Stage 3)																			
34	Debt securities																			
35	<i>Central banks</i>																			
36	<i>General governments</i>																			
37	<i>Banks</i>																			

38	Other financial corporations									
39	Non-financial corporations									
40	Loans and advances									
41	Central banks									
42	General governments									
43	Banks									
44	Other financial corporations									
45	Non-financial corporations									
46	Households									
47	of which: collectively measured allowances									
48	of which: individually measured allowances									
49	Total allowance for debt instruments									
50	Commitments and financial guarantees given (Stage 1)									
51	Commitments and financial guarantees given (Stage 2)									
52	of which: non-performing									
53	Commitments and financial guarantees given (Stage 3)									
54	Total provisions on commitments and financial guarantees given									

PR9.2 Transfers between impairment stages (gross basis presentation)

Row	Debt instruments	Gross carrying amount / nominal amount					
		Transfers between Stage 1 and Stage 2		Transfers between Stage 2 and Stage 3		Transfers between Stage 1 and Stage 3	
		To Stage 2 from Stage 1	To Stage 1 from Stage 2	To Stage 3 from Stage 2	To Stage 2 from Stage 3	To Stage 3 from Stage 1	To Stage 1 from Stage 3
1	Debt securities						
2	<i>Central banks</i>						
3	<i>General governments</i>						
4	<i>Banks</i>						
5	<i>Other financial corporations</i>						
6	<i>Non-financial corporations</i>						
7	Loans and advances						
8	<i>Central banks</i>						
9	<i>General governments</i>						
10	<i>Banks</i>						
11	<i>Other financial corporations</i>						
12	<i>Non-financial corporations</i>						
13	<i>Households</i>						
14	Total debt instruments						
15	Commitments and financial guarantees given						

PR10. Collateral and guarantees received

PR10.1 Breakdown of collateral and guarantees by loans and advances other than held for trading

Row	Guarantees and collateral	Maximum amount of the collateral or guarantee that can be considered				
		Loans collateralized by immovable property		Other collateralized loans		Financial guarantees received
		Residential	Commercial	Cash [Debt instruments issued]	Rest	
1	Loans and advances					
2	of which: Other financial corporations					
3	of which: Non-financial corporations					
4	of which: Households					
5	of which: lending for house purchase					

PR10.2 Collateral obtained by taking possession during the period [held at the reporting date]

Row	Collateral obtained	Carrying amount
1	Non-current assets held-for-sale	
2	Property, plant and equipment	
3	Investment property	
4	Equity and debt instruments	
5	Other	
6	Total	

PR11. Fair value hierarchy: financial instruments at fair value

Row	Assets and Liabilities	Fair value hierarchy			Change in fair value for the period		Accumulated change in fair value before taxes		
		Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
1	ASSETS								
2	Financial assets held for trading								
3	Derivatives								
4	Equity instruments								
5	Debt securities								
6	Loans and advances								
7	Non-trading financial assets mandatorily at fair value through profit or loss								
8	Equity instruments								
9	Debt securities								
10	Loans and advances								
11	Financial assets designated at fair value through profit or loss								
12	Debt securities								
13	Loans and advances								
14	Financial assets at fair value through other comprehensive income								
15	Equity instruments								
16	Debt securities								
17	Loans and advances								
18	Derivatives – Hedge accounting								
19	LIABILITIES								
20	Financial liabilities held for trading								
21	Derivatives								
22	Short positions								
23	Deposits								

24	Debt securities issued							
25	Other financial liabilities							
26	Financial liabilities designated at fair value through profit or loss							
27	Deposits							
28	Debt securities issued							
29	Other financial liabilities							
30	Derivatives - Hedge accounting							

PR12. Breakdown of selected statement of profit or loss items

PR12.1 Interest income and expenses by instrument and counterparty sector

Row	Interest income and expenses by instrument and counterparty sector	Current period	
		Income	Expenses
1	Derivatives -Trading		
	of which: interest income from derivatives in economic hedges		
2			
3	Debt securities		
4	Central banks		
5	General governments		
6	Banks and ODTIs		
7	Other financial corporations		
8	Non-financial corporations		
9	Loans and advances		
10	Central banks		
11	General governments		
12	Banks and ODTIs		
13	Other financial corporations		
14	Non-financial corporations		
15	Households		
16	Other assets		
17	Deposits		
18	Central banks		
19	General governments		
20	Banks and ODTIs		
21	Other financial corporations		
22	Non-financial corporations		
23	Households		
24	Debt securities issued		
25	Other financial liabilities		
26	Derivatives - Hedge accounting, interest rate risk		
27	Other Liabilities		
28	INTEREST		
29	of which: interest-income on credit impaired financial assets		

PR12.2 Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument

Row	Financial Instruments	Current period
1	Debt securities	
2	Loans and advances	
3	Deposits	
4	Debt securities issued	
5	Other financial liabilities	
6	GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET	

PR12.3 Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument

Row	Financial Instruments	Current period
1	Derivatives	
2	of which: Economic hedges with use of the fair value option	
3	Equity instruments	
4	Debt securities	
5	Loans and advances	
6	Short positions	
7	Deposits	
8	Debt securities issued	
9	Other financial liabilities	
10	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET	
11	of which: gains and losses due to the reclassification of assets at amortized cost	

PR12.4 Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk

Row	Financial Instruments	Current period
1	Interest rate instruments and related derivatives	
2	Equity instruments and related derivatives	
3	Foreign exchange trading and derivatives related with foreign exchange and gold	
4	Credit risk instruments and related derivatives	
5	Derivatives related with commodities	
6	Other	
7	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET	

PR12.5 Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument

Row	Financial Instruments	Current period
1	Equity instruments	
2	Debt securities	
3	Loans and advances	
4	GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT AND LOSS, NET	
5	of which: gains and losses due to the reclassification of assets at amortised cost	

PR12.6 Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument

Row	Financial Instruments	Current period	Changes in fair value due to credit risk
1	Debt securities		
2	Loans and advances		
3	Deposits		
4	Debt securities issued		
5	Other financial liabilities		
6	GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET		
7	of which: gains or (-) losses upon designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net		
8	of which: gains or (-) losses after designation on financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net		

PR12.7 Gains or losses from hedge accounting

Row	Hedge Accounting	Current period
1	Fair value changes of the hedging instrument [including discontinuation]	
2	Fair value changes of the hedged item attributable to the hedged risk	
3	Ineffectiveness in profit or loss from cash flow hedges	
4	Ineffectiveness in profit or loss from hedges of net investments in foreign operations	
5	GAINS OR (-) LOSSES FROM HEDGE ACCOUNTING, NET	

PR12.8 Impairment on non-financial assets

Row	Impairment on non-financial assets	Current period		
		Additions	Reversals	Accumulated impairment
1	Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates			
2	Subsidiaries			
3	Joint ventures			
4	Associates			
5	Impairment or (-) reversal of impairment on non-financial assets			
6	Property, plant and equipment			
7	Investment properties			
8	Goodwill			
9	Other intangible assets			
10	Other			
11	TOTAL			

PR14. Information forborne exposures

Row	Forborne Exposures	Gross carrying amount/ nominal amount of exposures with forbearance measures										Accumulated impairment, accumulated negative changes in fair value			Maximum amount of the collateral received and financial		
		Performing exposures with forbearance measures			performing exposures with forbearance measures							Performing exposures with forbearance measures - Accum	Non-performing exposures with forbearance		Collateral received on exposures with forbearance	Financial guarantees received on exposures	
		Total	Instruments with modifications in their terms	Refinancing	Total	Instruments with modifications in their terms	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures	Total		Instruments with modifications in their terms	Refinancing			
1	Debt securities																
2	Central banks																
3	General governments																
4	Credit institutions																
5	Other financial corporations																
6	Non-financial corporations																
7	Loans and advances																
8	Central banks																
9	General governments																
10	Credit institutions																
11	Other financial corporations																
12	Non-financial corporations																
13	Of which: Small and Medium-sized Enterprises																
14	Of which: Loans collateralised by commercial immovable property																
15	Households																
16	Of which: Loans collateralised by residential immovable property																
17	Of which: Credit for consumption																
18	DEBT INSTRUMENTS AT COST OR AT AMORTISED COST																
19	Debt securities																
20	Central banks																
21	General governments																
22	Credit institutions																
23	Other financial corporations																
24	Non-financial corporations																
24	Loans and advances																
25	Central banks																
26	General governments																
27	Credit institutions																
28	Other financial corporations																
29	Non-financial corporations																
30	Households																
31	DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT																
32	Debt securities																
33	Central banks																
34	General governments																
35	Credit institutions																
36	Other financial corporations																
37	Non-financial corporations																
38	Loans and advances																
39	Central banks																
40	General governments																
41	Credit institutions																
42	Other financial corporations																
43	Non-financial corporations																
44	Households																
45	DEBT INSTRUMENTS AT STRICT LIQUIDATION, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT																
46	DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING																
47	DEBT INSTRUMENTS HELD FOR SALE																
48	Loan commitments given																

PR15. Fee and commission income and expenses by activity

Row	Fees and commissions	Current period
1	Fee and commission income	
2	Securities	
3	<i>Issuances</i>	
4	<i>Transfer orders</i>	
5	<i>Other</i>	
6	Clearing and settlement	
7	Asset management	
8	Custody [by type of customer]	
9	<i>Collective investment</i>	
10	<i>Other</i>	
11	Central administrative services for collective investment	
12	Fiduciary transactions	
13	Payment services	
14	Customer resources distributed but not managed [by type of product]	
15	<i>Collective investment</i>	
16	<i>Insurance products</i>	
17	<i>Other</i>	
18	Structured Finance	
19	Loan servicing activities	
20	Loan commitments given	
21	Financial guarantees given	
22	Other	
23	(Fee and commission expenses)	
24	(Clearing and settlement)	
25	(Custody)	
26	(Loan servicing activities)	
27	(Loan commitments received)	
28	(Financial guarantees received)	
29	(Other)	

PR16. Related parties

Limits of Instruction BCTL 2000/6, of 26 December

Individual	5% of Regulatory Capital	
Aggregate	40% of Tier 1 Capital	

PR16.1 Related parties: amounts payable to and amounts receivable from

Row	Related parties: amounts payable to and amounts receivable from	Outstanding balances				
		Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
1	Selected financial assets					
2	Equity instruments					
3	Debt securities					
4	Loans and advances					
5	of which: non-performing					
6	Selected financial liabilities					
7	Deposits					
8	Debt securities issued					
9	Nominal amount of loan commitments, financial guarantees and other commitments given					
10	of which: non-performing					
11	Loan commitments, financial guarantees and other commitments received					
12	Notional amount of derivatives					
13	Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures					
14	Provisions on non-performing off-balance sheet exposures					

PR16.2 Related parties: expenses and income generated by transactions with

Row	Related parties: expenses and income generated by transactions with	Current Period				
		Parent and entities with joint control or significant influence	Subsidiaries and other entities of the same group	Associates and joint ventures	Key management of the institution or its parent	Other related parties
1	Interest income					
2	Interest expenses					
3	Dividend income					
4	Fee and commission income					
5	Fee and commission expenses					
6	Gains or (-) losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss					
7	Gains or (-) losses on de-recognition of other than financial assets					
8	Impairment or (-) reversal of impairment on non-performing exposures					
9	Provisions or (-) reversal of provisions on non-performing exposures					

PR16.3 Related parties: List of All Credit Exposures

Row	Identification of Counterparty (include groups of inter-related persons)	Credit Exposure
1		
2		
3		
4		
5		
etc		
7	Sum of all Credit Exposures to	

PR17. Provisions

Row	Provisions	Carrying amount					
		Pensions and other post-employment defined benefit obligations	Other long term employee benefits	Restructuring	Pending legal issues and tax litigation	Other commitments and guarantees given measured under IAS 37 and guarantee given measured under IFRS 17	Other provisions
1	Opening balance [carrying amount at the beginning of the period]						
2	Additions, including increases in existing provisions						
3	(-) Amounts used						
4	(-) Unused amounts reversed during the period						
5	Increase in the discounted amount [passage of time] and effect of any change in the discount rate						
6	Other movements						
7	Closing balance [carrying amount at the end of the period]						

PR18. Defined benefit plans and employee benefits

PR18.1 Components of net defined benefit plan assets and liabilities

Row	Components of net defined benefit plan assets and liabilities	Amount
1	Fair value of defined benefit plan assets	
2	Of which: Financial instruments issued by the institution	
3	Equity instruments	
4	Debt instruments	
5	Real estate	
6	Other defined benefit plan assets	
7	Present value of defined benefit obligations	
8	Effect of the asset ceiling	
9	Net defined benefit assets [Carrying amount]	
10	Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]	
11	Memo item: Fair value of any right to reimbursement recognized as an asset	

PR18.2 Movements in defined benefit obligations

Row	Movements in defined benefit obligations	Defined benefit obligations
1	Opening balance [present value]	
2	Current service cost	
3	Interest cost	
4	Contributions paid	
5	Actuarial (-) gains or losses from changes in demographic assumptions	
6	Actuarial (-) gains or losses from changes in financial assumptions	
7	Foreign currency exchange increase or (-) decrease	
8	Benefits paid	
9	Past service cost,-including gains and losses arising from settlements	
10	Increase or (-) decrease through business combinations and disposals	
11	Other increases or (-) decreases	
12	Closing balance [present value]	

PR19. Asset Classification – Instruction 17/2021

Row	Assets	Carrying Amount	Credit Risk Mitigation	Adjusted Carrying Amount	Standard	Under Supervision	Substandard	Doubtful	Loss	Total
1	Credit and Leases			0						
2	Securities			0						
3	Assets held for sale			0						
4	Other Assets			0						
5	Total	0	0	0	0	0	0	0	0	0
6	% of Provision for Credit Losses				1.00%	3.00%	25.00%	50.00%	100.00%	
7	Provisioning for Credit Losses				0	0	0	0	0	0
8	Allowances for Loan Losses									
9	Allowances for Losses on other Assets									
10	Reserves for Loan Losses									

PR20. Large Credit Exposures

Calculation of Limitations

Instruction on Large Credit Exposures, Sections II.C. and III.A:

Amount of Regulatory Capital as of Current Month End:

10% of Regulatory Capital:	
25% of Regulatory Capital:	

Instruction on Large Credit Exposures, Section III.B.:

Total Credit Portfolio as of Current Month End:	
40% of Total Credit Portfolio:	

Rank by Size	Identification of Counterparty (include groups of inter-related persons)	Credit Classification	Total Amount
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
	Sum of 10 Greatest Credit Exposures		
11			
12			
13			
etc.			
	SUM OF ALL LARGE CREDIT EXPOSURES		

PR21. Equity Investments and Bonds (Including loans to investee entities)

Row	Name of Issuer	% Equity	Equity Investments in:				Loans to entities in which equities ownership
			Financial Institutions	Non-financial Institutions significant interest	Minority interest	Total Equity	
1							
2							
3							
4							
5							
6							
7							
8							
etc.							
A	Equity Investments Subtotal per category						
Row	Name of Issuer		Securities (bonds)				Loans to entities in which bonds are held
			Financial Institutions	Central Government	Other Public Sector	Private Sector	
1							
2							
3							
4							
5							
6							
7							
8							
9							
etc.							
B	Bonds Subtotal by Counterparties						
C	Total B+C						