



*This template should be used for reporting from 1 June 2020.*

**RFB004: Intragroup financial reporting (detailed breakdown)**

**General Information**

|    |  |        |
|----|--|--------|
| 1  | Name of the template                                     | RFB004 |
| 2  | PRA template version control                             | v1.01  |
| 3  | Basis of reporting                                       |        |
| 4  | Submission number <i>(increase by 1 if resubmission)</i> |        |
| 5  | Firm reference number <i>(FRN)</i>                       |        |
| 6  | Legal entity identifier <i>(LEI)</i>                     |        |
| 7  | Name of the firm   |        |
| 8  | Reporting period start date                              |        |
| 9  | Reporting period end date                                |        |
| 10 | Reporting currency                                       |        |
| 11 | Currency reporting unit                                  | single |





**RFB004: Intragroup financial reporting (detailed breakdown)**

**RFB004b: Breakdown of financial liabilities**

Based on FINREP template F08.01

|     |   | Carrying amount: Intragroup |   |                |
|-----|---|-----------------------------|---|----------------|
|     |   | Held for trading            | Designated at fair value through profit or loss | Amortised cost |
|     |   | 010                         | 020   | 030            |
| 010 | <b>Derivatives</b>                                |                             |   |                |
| 020 | <b>Short positions</b>                            |                             |   |                |
| 030 | Equity instruments                                |                             |   |                |
| 040 | Debt securities                                   |                             |   |                |
| 050 | <b>Deposits</b>                                   |                             |   |                |
| 051 | <i>Current accounts / overnight deposits</i>      |                             |   |                |
| 052 | <i>Deposits with agreed maturity</i>              |                             |   |                |
| 053 | <i>Deposits redeemable at notice</i>              |                             |   |                |
| 054 | <i>Repurchase agreements</i>                      |                             |   |                |
| 360 | <b>Debt securities issued</b>                     |                             |   |                |
| 370 | Certificates of deposits                          |                             |   |                |
| 380 | Asset-backed securities                           |                             |   |                |
| 390 | Covered bonds                                     |                             |   |                |
| 400 | Hybrid contracts                                  |                             |   |                |
| 410 | Other debt securities issued                      |                             |   |                |
| 420 | <i>Convertible compound financial instruments</i> |                             |   |                |
| 430 | <i>Non-convertible</i>                            |                             |   |                |
| 440 | <b>Other financial liabilities</b>                |                             |   |                |
| 445 | <i>of which: lease liabilities</i>                |                             |   |                |



RFB004: Intragroup financial reporting (detailed breakdown)

RFB004c: Loan commitments, financial guarantees and other commitments

Part 1: Loan commitments, financial guarantees and other commitments given to other group entities

Based on FINREP template F09.01

|     |                                   | Intragroup transactions  |  |                                       |  |  |                                       |   |           |   |   |
|-----|-----------------------------------|--|--|---------------------------------------|--|--|---------------------------------------|---|-----------|---|---|
|     |                                   | 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 considered under IAS 37 and financial guarantees measured under IFRS4 |           | 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 |
|     |                                   | 010  | 020  | 030                                   | 040  | 050  | 060                                   | 100   | 110       | 120   | 130   |
| 010 | <b>Loan commitments given</b>     |  |  |                                       |  |  |                                       |   |           |   |   |
| 021 | of which: non-performing          |  |  |                                       |  |  |                                       |   |           |   |   |
| 090 | <b>Financial guarantees given</b> |  |  |                                       |  |  |                                       |   |           |   |   |
| 101 | of which: non-performing          |  |  |                                       |  |  |                                       |   |           |   |   |
| 170 | <b>Other Commitments given</b>    |  |  |                                       |  |  |                                       |   |           |   |   |
| 181 | of which: non-performing          |  |  |                                       |  |  |                                       |   |           |   |   |

Part 2: Loan commitments, financial guarantees and other commitments received from other group entities

Based on FINREP template F09.02

|     |                                      | Maximum amount of the guarantee that can be considered | Nominal amount |
|-----|--------------------------------------|--|----------------|
|     |                                      | 010  | 020            |
| 010 | <b>Loan commitments received</b>     |  |                |
| 080 | <b>Financial guarantees received</b> |  |                |
| 150 | <b>Other Commitments received</b>    |  |                |



RFB004: Intragroup financial reporting (detailed breakdown)

RFB004d: Derivatives

Based on FINREP template F10.00

| By type of risk / By product or by type of market |   | Carrying amount:                              |  | Notional amount: |                |
|---|---|---|--|------------------|----------------|
|   |   | Financial assets held for trading and trading | Financial liabilities held for trading and trading | Total Trading    | of which: sold |
|   |   | 010   | 020  | 030              | 040            |
| 010   | <b>Interest rate</b>  |   |  |                  |                |
| 020   | of which: economic hedges                                   |   |  |                  |                |
| 035   | options   |   |  |                  |                |
| 045   | other   |   |  |                  |                |
| 070   | <b>Equity</b>   |   |  |                  |                |
| 080   | of which: economic hedges                                   |   |  |                  |                |
| 095   | options   |   |  |                  |                |
| 105   | other   |   |  |                  |                |
| 130   | <b>Foreign exchange and gold</b>                            |   |  |                  |                |
| 140   | of which: economic hedges                                   |   |  |                  |                |
| 155   | options   |   |  |                  |                |
| 165   | other   |   |  |                  |                |
| 190   | <b>Credit</b>   |   |  |                  |                |
| 195   | of which: economic hedges with use of the fair value option |   |  |                  |                |
| 201   | of which: other economic hedges                             |   |  |                  |                |
| 210   | Credit default swap   |   |  |                  |                |
| 220   | Credit spread option  |   |  |                  |                |
| 230   | Total return swap   |   |  |                  |                |
| 240   | Other   |   |  |                  |                |
| 250   | <b>Commodity</b>  |   |  |                  |                |
| 260   | of which: economic hedges                                   |   |  |                  |                |
| 270   | <b>Other</b>  |   |  |                  |                |
| 280   | of which: economic hedges                                   |   |  |                  |                |
| 290   | <b>DERIVATIVES</b>  |   |  |                  |                |

RFB004: Intragroup financial reporting (detailed breakdown)

RFB004e: Fair value hierarchy

Part 1: Fair value hierarchy: financial instruments at fair value

Based on FINREP template F14.00

|                    |   | Intragroup transactions |         |         |                                     |         |   |         |         |
|--------------------|---|-------------------------|---------|---------|-------------------------------------|---------|---|---------|---------|
|                    |   | 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 |
|                    |   | 010                     | 020     | 030     | 040                                 | 050     | 060   | 070     | 080     |
| <b>ASSETS</b>      |   |                         |         |         |                                     |         |   |         |         |
| 010                | <b>Financial assets held for trading</b>  |                         |         |         |                                     |         |   |         |         |
| 020                | Derivatives   |                         |         |         |                                     |         |   |         |         |
| 030                | Equity instruments  |                         |         |         |                                     |         |   |         |         |
| 040                | Debt securities   |                         |         |         |                                     |         |   |         |         |
| 050                | Loans and advances  |                         |         |         |                                     |         |   |         |         |
| 056                | <b>Non-trading financial assets mandatorily at fair value through profit and loss</b> |                         |         |         |                                     |         |   |         |         |
| 057                | Equity instruments  |                         |         |         |                                     |         |   |         |         |
| 058                | Debt securities   |                         |         |         |                                     |         |   |         |         |
| 059                | Loans and advances  |                         |         |         |                                     |         |   |         |         |
| 060                | <b>Financial assets designated at fair value through profit or loss</b>               |                         |         |         |                                     |         |   |         |         |
| 080                | Debt securities   |                         |         |         |                                     |         |   |         |         |
| 090                | Loans and advances  |                         |         |         |                                     |         |   |         |         |
| 101                | <b>Financial assets at fair value through other comprehensive income</b>              |                         |         |         |                                     |         |   |         |         |
| 102                | Equity instruments  |                         |         |         |                                     |         |   |         |         |
| 103                | Debt securities   |                         |         |         |                                     |         |   |         |         |
| 104                | Loans and advances  |                         |         |         |                                     |         |   |         |         |
| <b>LIABILITIES</b> |   |                         |         |         |                                     |         |   |         |         |
| 150                | <b>Financial liabilities held for trading</b>   |                         |         |         |                                     |         |   |         |         |
| 160                | Derivatives   |                         |         |         |                                     |         |   |         |         |
| 170                | Short positions   |                         |         |         |                                     |         |   |         |         |
| 180                | Deposits  |                         |         |         |                                     |         |   |         |         |
| 190                | Debt securities issued  |                         |         |         |                                     |         |   |         |         |
| 200                | Other financial liabilities   |                         |         |         |                                     |         |   |         |         |
| 210                | <b>Financial liabilities designated at fair value through profit or loss</b>          |                         |         |         |                                     |         |   |         |         |
| 220                | Deposits  |                         |         |         |                                     |         |   |         |         |
| 230                | Debt securities issued  |                         |         |         |                                     |         |   |         |         |
| 240                | Other financial liabilities   |                         |         |         |                                     |         |   |         |         |

Part 2: Fair value hierarchy: financial instruments at amortised cost

Based on FINREP template F41.01

|                    |   | Fair value | Fair value hierarchy: Intragroup transactions |         |         |
|--------------------|---|------------|---|---------|---------|
|                    |   |            | Level 1                                       | Level 2 | Level 3 |
|                    |   | 010        | 020   | 030     | 040     |
| <b>ASSETS</b>      |   |            |   |         |         |
| 015                | <b>Financial assets at amortised cost</b>               |            |   |         |         |
| 016                | Debt securities   |            |   |         |         |
| 017                | Loans and advances                                      |            |   |         |         |
| <b>LIABILITIES</b> |   |            |   |         |         |
| 070                | <b>Financial liabilities measured at amortised cost</b> |            |   |         |         |
| 080                | Deposits  |            |   |         |         |
| 090                | Debt securities issued                                  |            |   |         |         |
| 100                | Other financial liabilities                             |            |   |         |         |



RFB004: Intragroup financial reporting (detailed breakdown)

RFB004f: Breakdown of selected statement of profit or loss items

Part 1: Interest income and expenses by instrument and counterparty sector  
Based on FINREP template F16.01

|     |   | Current period: Intragroup transactions |          | Current period: Shared customer transactions |          |
|-----|---|---|----------|--|----------|
|     |   | Income                                  | Expenses | Income                                       | Expenses |
|     |   | 010                                     | 020      | 030  | 040      |
| 010 | <b>Derivatives - Trading</b>                                  |   |          |  |          |
| 020 | <b>Debt securities</b>  |   |          |  |          |
| 030 | Central banks   |   |          |  |          |
| 040 | General governments   |   |          |  |          |
| 050 | Credit institutions   |   |          |  |          |
| 060 | Other financial corporations                                  |   |          |  |          |
| 070 | Non-financial corporations                                    |   |          |  |          |
| 080 | <b>Loans and advances</b>                                     |   |          |  |          |
| 090 | Central banks   |   |          |  |          |
| 100 | General governments   |   |          |  |          |
| 110 | Credit institutions   |   |          |  |          |
| 120 | Other financial corporations                                  |   |          |  |          |
| 130 | Non-financial corporations                                    |   |          |  |          |
| 140 | Households  |   |          |  |          |
| 141 | of which: credit for consumption                              |   |          |  |          |
| 142 | of which: lending for house purchase                          |   |          |  |          |
| 150 | <b>Other assets</b>   |   |          |  |          |
| 160 | <b>Deposits</b>   |   |          |  |          |
| 170 | Central banks   |   |          |  |          |
| 180 | General governments   |   |          |  |          |
| 190 | Credit institutions   |   |          |  |          |
| 200 | Other financial corporations                                  |   |          |  |          |
| 210 | Non-financial corporations                                    |   |          |  |          |
| 220 | Households  |   |          |  |          |
| 230 | <b>Debt securities issued</b>                                 |   |          |  |          |
| 240 | <b>Other financial liabilities</b>                            |   |          |  |          |
| 260 | <b>Other liabilities</b>                                      |   |          |  |          |
| 270 | <b>INTEREST</b>   |   |          |  |          |
| 280 | of which: interest-income on credit impaired financial assets |   |          |  |          |
| 290 | of which: interest from leases                                |   |          |  |          |

Part 2: Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instr  
Based on FINREP template F16.02

|     |  | Current period: Intragroup transactions |
|-----|--|---|
|     |  | 010                                     |
| 020 | <b>Debt securities</b>   |   |
| 030 | <b>Loans and advances</b>  |   |
| 040 | <b>Deposits</b>  |   |
| 050 | <b>Debt securities issued</b>  |   |
| 060 | <b>Other financial liabilities</b>   |   |
| 070 | <b>GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET</b> |   |

Part 3: Gains or losses on financial assets and liabilities held for trading by instrument  
Based on FINREP template F16.03

|     |  | Current period: Intragroup transactions |
|-----|--|---|
|     |  | 010                                     |
| 010 | <b>Derivatives</b>   |   |
| 015 | of which: Economic hedges with use of the fair value option                          |   |
| 020 | <b>Equity instruments</b>  |   |
| 030 | <b>Debt securities</b>   |   |
| 040 | <b>Loans and advances</b>  |   |
| 050 | <b>Short positions</b>   |   |
| 060 | <b>Deposits</b>  |   |
| 070 | <b>Debt securities issued</b>  |   |
| 080 | <b>Other financial liabilities</b>   |   |
| 090 | <b>GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET</b> |   |
| 095 | of which: gains and losses due to the reclassification of assets at amortised cost   |   |

Part 4: Gains or losses on non-trading financial assets mandatorily at fair value through profit and loss by instrument  
Based on FINREP template F16.04.1

|     |   | Current period: Intragroup transactions |
|-----|---|---|
|     |   | 010                                     |
| 020 | <b>Equity instruments</b>   |   |
| 030 | <b>Debt securities</b>  |   |
| 040 | <b>Loans and advances</b>   |   |
| 090 | <b>GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT AND LOSS, NET</b> |   |
| 100 | of which: gains and losses due to the reclassification of assets at amortised cost                                |   |

Part 5: Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument  
Based on FINREP template F16.05

|     |   | Current period: Intragroup transactions | Changes in fair value due to credit risk |
|-----|---|---|--|
|     |   | 010                                     | 020                                      |
| 020 | <b>Debt securities</b>  |   |  |
| 030 | <b>Loans and advances</b>   |   |  |
| 040 | <b>Deposits</b>   |   |  |
| 050 | <b>Debt securities issued</b>   |   |  |
| 060 | <b>Other financial liabilities</b>  |   |  |
| 070 | <b>GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET</b> |   |  |



RFB004: Intragroup financial reporting (detailed breakdown)

RFB004g: Asset management, custody and other service functions

Part 1: Fee and commission income and expenses by activity

Based on FINREP template F22.01

|     |   | Current period: Intragroup transactions |
|-----|---|---|
|     |   | 010                                     |
| 010 | <b>Fee and commission income</b>  |   |
| 020 | Securities  |   |
| 030 | Issuances   |   |
| 040 | Transfer orders   |   |
| 050 | Other fee and commission income in relation to securities                                     |   |
| 051 | Corporate Finance   |   |
| 052 | M&A advisory  |   |
| 053 | Treasury services   |   |
| 054 | Other fee and commission income in relation to corporate finance activities                   |   |
| 055 | Fee based advice  |   |
| 060 | Clearing and settlement   |   |
| 070 | Asset management  |   |
| 080 | Custody [by type of customer]   |   |
| 090 | Collective investment   |   |
| 100 | Other fee and commission income in relation to custody services                               |   |
| 110 | Central administrative services for collective investment                                     |   |
| 120 | Fiduciary transactions  |   |
| 131 | Payment services  |   |
| 132 | Current accounts  |   |
| 133 | Credit cards  |   |
| 134 | Debit cards and other card payments   |   |
| 135 | Transfers and other payment orders  |   |
| 136 | Other fee and commission income in relation to payment services                               |   |
| 140 | Customer resources distributed but not managed [by type of product]                           |   |
| 150 | Collective investment   |   |
| 160 | Insurance products  |   |
| 170 | Other fee and commission income in relation to customer resources distributed but not managed |   |
| 180 | Structured Finance  |   |
| 190 | Loan servicing activities   |   |
| 200 | Loan commitments given  |   |
| 210 | Financial guarantees given  |   |
| 211 | Loans granted   |   |
| 213 | Foreign exchange  |   |
| 214 | Commodities   |   |
| 220 | Other fee and commission income   |   |
| 230 | <b>(Fee and commission expenses)</b>  |   |
| 235 | (Securities)  |   |
| 240 | (Clearing and settlement)   |   |
| 245 | (Asset management)  |   |
| 250 | (Custody)   |   |
| 255 | (Payment services)  |   |
| 256 | of which: Credit, Debit and other Cards   |   |
| 260 | (Loan servicing activities)   |   |
| 270 | (Loan commitments received)   |   |
| 280 | (Financial guarantees received)   |   |
| 281 | (Externally provided distribution of products)  |   |
| 282 | (Foreign exchange)  |   |
| 290 | (Other fee and commission expenses)   |   |

Part 2: Assets involved in the services provided

Based on FINREP template F22.02

|     |  | Amount of the assets involved in the services provided to other group entities |
|-----|--|--|
|     |  | 010  |
| 010 | <b>Asset management [by type of customer]</b>                              |  |
| 020 | Collective investment  |  |
| 030 | Pension funds  |  |
| 040 | Customer portfolios managed on a discretionary basis                       |  |
| 050 | Other investment vehicles  |  |
| 060 | <b>Custody assets [by type of customer]</b>                                |  |
| 070 | Collective investment  |  |
| 080 | Other  |  |
| 090 | Of which: entrusted to other entities                                      |  |
| 100 | <b>Central administrative services for collective investment</b>           |  |
| 110 | <b>Fiduciary transactions</b>  |  |
| 120 | <b>Payment services</b>  |  |
| 130 | <b>Customer resources distributed but not managed [by type of product]</b> |  |
| 140 | Collective investment  |  |
| 150 | Insurance products   |  |
| 160 | Other  |  |





RFB004: Intragroup financial reporting (detailed breakdown)

RFB004i: Information on forbore exposures to other group entities

Based on FINREP template F19.00

|     | Gross carrying amount / nominal amount of exposures with forbearance measures                             |     |   |                    |   |  |   |                    |                            |                           |  | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions |   |     |     | Collateral received and financial guarantees received               |                    |   |
|-----|---|-----|---|--------------------|---|--|---|--------------------|----------------------------|---------------------------|--|--|---|-----|-----|---|--------------------|---|
|     | Performing exposures with forbearance measures  |     |   |                    |   | Non-performing exposures with forbearance measures |   |                    |                            |                           |  | Performing exposures with forbearance measures - Accumulated impairment and provisions               | Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in impairment due to credit risk and provisions |     |     |   |                    |   |
|     | 010   | 020 | Instruments with modifications in their terms and conditions<br>030 | Refinancing<br>040 | of which: Performing forbore exposures under probation<br>050 | 060  | Instruments with modifications in their terms and conditions<br>070 | Refinancing<br>080 | of which: Defaulted<br>090 | of which: Impaired<br>100 | of which: Forbearance of non-performing exposures<br>110 |  | 120   | 130 | 140 | Instruments with modifications in their terms and conditions<br>150 | Refinancing<br>160 | Collateral received on exposures with forbearance measures<br>170 |
| 010 | Debt securities   |     |   |                    |   |  |   |                    |                            |                           |  |  |   |     |     |   |                    |   |
| 070 | Loans and advances  |     |   |                    |   |  |   |                    |                            |                           |  |  |   |     |     |   |                    |   |
| 180 | DEBT INSTRUMENTS AT COST OR AT AMORTISED COST   |     |   |                    |   |  |   |                    |                            |                           |  |  |   |     |     |   |                    |   |
| 181 | Debt securities   |     |   |                    |   |  |   |                    |                            |                           |  |  |   |     |     |   |                    |   |
| 191 | Loans and advances  |     |   |                    |   |  |   |                    |                            |                           |  |  |   |     |     |   |                    |   |
| 201 | DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT |     |   |                    |   |  |   |                    |                            |                           |  |  |   |     |     |   |                    |   |
| 211 | Debt securities   |     |   |                    |   |  |   |                    |                            |                           |  |  |   |     |     |   |                    |   |
| 221 | Loans and advances  |     |   |                    |   |  |   |                    |                            |                           |  |  |   |     |     |   |                    |   |
| 231 | DEBT INSTRUMENTS AT FAIR VALUE THROUGH PROFIT AND LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT        |     |   |                    |   |  |   |                    |                            |                           |  |  |   |     |     |   |                    |   |
| 330 | DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING   |     |   |                    |   |  |   |                    |                            |                           |  |  |   |     |     |   |                    |   |
| 340 | Loan commitments given  |     |   |                    |   |  |   |                    |                            |                           |  |  |   |     |     |   |                    |   |



**RFB004: Intragroup financial reporting (detailed breakdown)**

**RFB004j: Information on other administrative expenses**

*Based on FINREP template F16.08*

|     |  | Current period |
|-----|--|----------------|
|     |  | 010            |
| 010 | <b>Information Technology expenses</b>               |                |
| 020 | IT outsourcing                                       |                |
| 030 | IT expenses other than IT outsourcing expenses       |                |
| 040 | <b>Taxes and duties (other)</b>                      |                |
| 050 | <b>Consulting and professional services</b>          |                |
| 060 | <b>Advertising marketing and communication</b>       |                |
| 070 | <b>Expenses related to credit risk</b>               |                |
| 080 | <b>Litigation expenses not covered by provisions</b> |                |
| 090 | <b>Real estate expenses</b>                          |                |
| 100 | <b>Leasing expenses</b>                              |                |
| 110 | <b>Other administrative expenses - Rest</b>          |                |
| 120 | <b>OTHER ADMINISTRATIVE EXPENSES</b>                 |                |