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Notas de preenchimento do reporte FINREP Individual

## Texto da Instrução

**Assunto:** Reporte de informação financeira para supervisão em base individual

Considerando que, com a recente publicação, pela European Banking Authority (“EBA”), de uma versão atualizada das Implementing Technical Standards (“ITS”) on supervisory reporting, em base consolidada, e no âmbito das comunicações efetuadas pelo Banco de Portugal sobre esta matéria, o Banco Central Europeu (BCE) encontra-se, atualmente, a desenvolver normas de reporte de informação financeira e contabilística em base individual – FINREP individual.

Considerando que, o FINREP individual permitirá, por um lado, a obtenção de dados comparáveis para proceder, nomeadamente, à análise de riscos, e, por outro, o desenvolvimento e implementação de um conjunto único de regras harmonizadas de supervisão na União Europeia.

Do mesmo modo, considerando que a implementação do FINREP individual irá garantir a conformidade com os Princípios Fundamentais de Basileia III para uma supervisão eficaz, que estabelecem que a atividade de supervisão é realizada tanto a nível consolidado como individual.

Considerando que é imperativo proceder à antecipação da implementação do envio de informação financeira que permita a agregação de dados para fins estatísticos, a compilação de informação para a totalidade do sistema bancário, bem como o cumprimento de requisitos de reporte internacionais, até à definição pelo BCE do âmbito do reporte, que poderá vir a ser mais alargado.

O Banco de Portugal, ao abrigo do disposto no artigo 120.º do Regime Geral das Instituições de Crédito e Sociedades Financeiras, aprovado pelo Decreto-Lei n.º 298/92, de 31 de dezembro, e no uso da competência que lhe é conferida pelo artigo 17.º da sua Lei Orgânica, aprovada pela Lei n.º 5/98, de 31 de janeiro, determina o seguinte:

1. As instituições de crédito e empresas de investimento – as “Instituições”, na aceção do ponto 3) do n.º 1 do artigo 4.º do Regulamento (UE) n.º 575/2013, do Parlamento Europeu e do Conselho, de 26 de junho de 2013 (CRR) -, devem remeter ao Banco de Portugal os elementos previstos no Anexo I à presente Instrução, em base individual.

2. Sem prejuízo do disposto no ponto seguinte, as Instituições procedem ao envio do reporte da informação a que se refere a presente Instrução em formato simplificado, através do envio de ficheiros em formato XBRL.
3. As Instituições podem, até ao final do período de transição (30 de junho de 2015), proceder ao envio da informação financeira nos templates Excel a disponibilizar pelo Banco de Portugal.
4. O reporte da informação é remetido ao Banco de Portugal com uma periodicidade trimestral, até um mês e 15 dias de calendário após o termo do trimestre.
5. As Instituições devem continuar a reportar a situação analítica, nos termos previstos na Instrução n.º 23/2004.
6. A presente Instrução entra em vigor no dia seguinte ao da sua publicação, devendo o primeiro reporte ser remetido ao Banco de Portugal com referência a 31 de dezembro de 2014.
7. A presente Instrução mantém-se em vigor até ao início de vigência da regulamentação emitida pelo BCE ou adotada no direito nacional em conformidade com essa regulamentação que venha estabelecer os deveres de reporte de informação financeira e contabilística em base individual (FINREP individual).

## Anexo I

F 01.01 - Balance Sheet Statement [Statement of Financial Position]: Assets		
		Columns
		Carrying amount
		010
	Cash, cash balances at central banks and other demand deposits	010
	Cash on hand	020
	Cash balances at central banks	030
	Other demand deposits	040
	Financial assets held for trading	050
	Derivatives	060
	Equity instruments	070
	Debt securities	080
	Loans and advances	090
	Trading financial assets	091
	Derivatives	092
	Equity instruments	093
	Debt securities	094
	Loans and advances	095
	Financial assets designated at fair value through profit or loss	100
	Equity instruments	110
	Debt securities	120
	Loans and advances	130
	Available-for-sale financial assets	140
	Equity instruments	150
	Debt securities	160
	Loans and advances	170
	Non-trading non-derivative financial assets measured at fair value through profit or loss	171
	Equity instruments	172
	Debt securities	173
	Loans and advances	174
	Non-trading non-derivative financial assets measured at fair value to equity	175
	Equity instruments	176
	Debt securities	177
	Loan and advances	178
	Loans and receivables	180
	Debt securities	190
	Loans and advances	200
	Held-to-maturity investments	210
	Debt securities	220
	Loans and advances	230
	Non-trading debt instruments measured at a cost-based method	231
	Debt securities	232
	Loans and advances	233
	Other non-trading non-derivative financial assets	234
	Equity instruments	235
	Debt securities	236
	Loans and advances	237
	Derivatives – Hedge accounting	240
	Fair value changes of the hedged items in portfolio hedge of interest rate risk	250
	Investments in subsidiaries, joint ventures and associates	260
	Tangible assets	270
	Property, plant and equipment	280
	Investment property	290
	Intangible assets	300
	Goodwill	310
	Other intangible assets	320
	Tax assets	330
	Current tax assets	340
	Deferred tax assets	350
	Other assets	360
	Non-current assets and disposal groups classified as held for sale	370
	Total assets	380

F 01.02 - Balance Sheet Statement [Statement of Financial Position]: Liabilities		
		Columns
		Carrying amount
		010
	Financial liabilities held for trading	010
	Derivatives	020
	Short positions	030
	Deposits	040
	Debt securities issued	050
	Other financial liabilities	060
	Trading financial liabilities	061
	Derivatives	062
	Short positions	063
	Deposits	064
	Debt securities issued	065
	Other financial liabilities	066
	Financial liabilities designated at fair value through profit or loss	070
	Deposits	080
	Debt securities issued	090
	Other financial liabilities	100
	Financial liabilities measured at amortised cost	110
	Deposits	120
	Debt securities issued	130
	Other financial liabilities	140
Row	Non-trading non-derivative financial liabilities measured at a cost-based method	141
	Deposits	142
	Debt securities issued	143
	Other financial liabilities	144
	Derivatives – Hedge accounting	150
	Fair value changes of the hedged items in portfolio hedge of interest rate risk	160
	Provisions	170
	Funds for general banking risk [if presented within liabilities]	175
	Pension and other post employment defined benefit obligations	180
	Other long term employee benefits	190
	Restructuring	200
	Pending legal issues and tax litigation	210
	Commitments and guarantees given	220
	Other provisions	230
	Tax liabilities	240
	Current tax liabilities	250
	Deferred tax liabilities	260
	Share capital repayable on demand	270
	Other liabilities	280
	Liabilities included in disposal groups classified as held for sale	290
	Total liabilities	300

F 01.03 - Balance Sheet Statement [Statement of Financial Position]: Equity		
		Columns
		Carrying amount
		010
Capital		010
Paid up capital		020
Unpaid capital which has been called up		030
Share premium		040
Equity instruments issued other than capital		050
Equity component of compound financial instruments		060
Other equity instruments issued		070
Other equity		080
Accumulated other comprehensive income		090
Items that will not be reclassified to profit and loss		095
Tangible assets		100
Intangible assets		110
Actuarial gains or loss on defined benefit pension plans		120
Non-current assets and disposal groups classified as held for sale		122
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates		124
Items that may be reclassified to profit and loss		128
Hedges of net investments in foreign operations [effective portion]		130
Foreign currency translation		140
Hedging derivatives. Cash flow hedges [effective portion]		150
Available-for-sale financial assets		160
Non-current assets and disposal groups classified as held for sale		170
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates		180
Retained earnings		190
Revaluation reserves		200
Tangible assets		201
Equity instruments		202
Debt securities		203
Other		204
Fair value reserves		205
Hedges of net investments in foreign operations		206
Hedging derivatives. Cash flow hedges		207
Hedging derivatives. Other hedges		208
Non-trading non-derivative financial assets measured at fair value to equity		209
Other reserves		210
Funds for general banking risks [if presented within equity]		215
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates		220
Other		230
First consolidation differences		235
(-) Treasury shares		240
Profit or loss attributable to Owners of the parent		250
(-) Interim dividends		260
Minority interests [Non-controlling interests]		270
Accumulated Other Comprehensive Income		280
Other items		290
Total equity		300
Total equity and total liabilities		310

F 02.00 - Statement of profit or loss		Columns
		Current period
		010
	Interest income	010
	Financial assets held for trading	020
	Financial assets designated at fair value through profit or loss	030
	Available-for-sale financial assets	040
	Loans and receivables	050
	Held-to-maturity investments	060
	Derivatives - Hedge accounting, interest rate risk	070
	Other assets	080
	(Interest expense)	090
	(Financial liabilities held for trading)	100
	(Financial liabilities designated at fair value through profit or loss)	110
	(Financial liabilities measured at amortised cost)	120
	(Derivatives - Hedge accounting, interest rate risk)	130
	(Other liabilities)	140
	(Expenses on share capital repayable on demand)	150
	Dividend income	160
	Financial assets held for trading	170
	Financial assets designated at fair value through profit or loss	180
	Available-for-sale financial assets	190
	Fee and commission income	200
	(Fee and commission Expenses)	210
	Gains or (-) losses on financial assets & liabilities not measured at fair value through profit or loss, net	220
	Available-for-sale financial assets	230
	Loans and receivables	240
	Held-to-maturity investments	250
	Financial liabilities measured at amortised cost	260
	Other	270
	Gains or (-) losses on financial assets and liabilities held for trading, net	280
	Gains or (-) losses on trading financial assets and liabilities, net	285
	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	290
	Gains or (-) losses on non trading financial assets and liabilities, net	295
	Gains or (-) losses from hedge accounting, net	300
	Exchange differences [gain or (-) loss], net	310
	Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	320
	Gains or (-) losses on derecognition of non financial assets other than held for sale, net	330
	Other operating income	340
	(Other operating Expenses)	350
	TOTAL OPERATING INCOME, NET	355
	(Administrative Expenses)	360
	(Staff Expenses)	370
	(Other administrative Expenses)	380
	(Depreciation)	390
	(Property, Plant and Equipment)	400
	(Investment Properties)	410
	(Goodwill)	415
	(Other intangible assets)	420
	(Provisions or (-) reversal of provisions)	430
	(Commitments and guarantees given)	440
	(Other provisions)	450
	(Increases or (-) decreases of the fund for general banking risks, net)	455
	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	460
	(Financial assets measured at cost [unquoted equity and related derivatives])	470
	(Available-for-sale financial assets)	480
	(Loans and receivables)	490
	(Held to maturity investments)	500
	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	510
	(Impairment or (-) reversal of impairment on non-financial assets)	520
	(Property, plant and equipment)	530
	(Investment properties)	540
	(Goodwill)	550
	(Other intangible assets)	560
	(Other)	570
	Negative goodwill recognised in profit or loss	580
	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	590
	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	600
	Profit or (-) loss before tax from continuing operations	610
	(Tax Expenses or (-) income related to profit or loss from continuing operations)	620
	Profit or (-) loss after tax from continuing operations	630
	Extraordinary profit or (-) loss after tax	632
	Extraordinary profit or loss before tax	633
	(Tax Expenses or (-) income related to extraordinary profit or loss)	634
	Profit or (-) loss after tax from discontinued operations	640
	Profit or (-) loss before tax from discontinued operations	650
	(Tax Expenses or (-) income related to discontinued operations)	660
	Profit or (-) loss for the year	670
	Attributable to minority interest [non-controlling interests]	680
	Attributable to owners of the parent	690

**F 04.01 - Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading**

		Columns	
		Carrying amount	Amount of cumulative change in the fair values attributable to changes in the credit risk
		010	020
Row	Equity instruments	010	
	of which: at cost	020	
	of which: credit institutions	030	
	of which: other financial corporations	040	
	of which: non-financial corporations	050	
	Debt securities	060	
	Central banks	070	
	General governments	080	
	Credit institutions	090	
	Other financial corporations	100	
	Non-financial corporations	110	
	Loans and advances	120	
	Central banks	130	
	General governments	140	
	Credit institutions	150	
	Other financial corporations	160	
	Non-financial corporations	170	
	Households	180	

**F 04.02 - Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss**

		Columns	
		Carrying amount	Amount of cumulative change in the fair values attributable to changes in the credit risk
		010	020
Row	Equity instruments	010	
	of which: at cost	020	
	of which: credit institutions	030	
	of which: other financial corporations	040	
	of which: non-financial corporations	050	
	Debt securities	060	
	Central banks	070	
	General governments	080	
	Credit institutions	090	
	Other financial corporations	100	
	Non-financial corporations	110	
	Loans and advances	120	
	Central banks	130	
	General governments	140	
	Credit institutions	150	
	Other financial corporations	160	
	Non-financial corporations	170	
	Households	180	
	Financial assets designated at fair value through profit or loss	190	

F 04.03 - Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets						
Row			Columns			
			Carrying amount of unimpaired assets	Carrying amount of impaired assets	Carrying amount	Accumulated impairment
			010	020	030	040
	Equity instruments	010				
	of which: at cost	020				
	of which: credit institutions	030				
	of which: other financial corporations	040				
	of which: non-financial corporations	050				
	Debt securities	060				
	Central banks	070				
	General governments	080				
	Credit institutions	090				
	Other financial corporations	100				
	Non-financial corporations	110				
	Loans and advances	120				
	Central banks	130				
	General governments	140				
	Credit institutions	150				
	Other financial corporations	160				
	Non-financial corporations	170				
	Households	180				
	Available-for-sale financial assets	190				

F 04.04 - Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments								
Row			Columns				Carrying amount	
			Unimpaired assets	Impaired assets [gross carrying amount]	Specific allowances for financial assets, individually estimated	Specific allowances for financial assets, collectively estimated		Collective allowances for incurred but not reported losses
			010	020	030	040		050
	Debt securities	010						
	Central banks	020						
	General governments	030						
	Credit institutions	040						
	Other financial corporations	050						
	Non-financial corporations	060						
	Loans and advances	070						
	Central banks	080						
	General governments	090						
	Credit institutions	100						
	Other financial corporations	110						
	Non-financial corporations	120						
	Households	130						
	Loans and receivables	140						
	Debt securities	150						
	Central banks	160						
	General governments	170						
	Credit institutions	180						
	Other financial corporations	190						
	Non-financial corporations	200						
	Loans and advances	210						
	Central banks	220						
	General governments	230						
	Credit institutions	240						
	Other financial corporations	250						
	Non-financial corporations	260						
	Households	270						
	Held-to-maturity	280						



F 04.05 - Subordinated financial assets		
		<b>Columns</b>
		Carrying amount
		010
<b>Row</b>	Loans and advances	010
	Debt securities	020
	Subordinated [for the issuer] financial assets	030

F 05.00 - Breakdown of loans and advances by product							
		Columns					
		Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations	Households
		010	020	030	040	050	060
<b>Row</b>	On demand [call] and short notice [current account]	010					
	Credit card debt	020					
	Trade receivables	030					
	Finance leases	040					
	Reverse repurchase loans	050					
	Other term loans	060					
	Advances that are not loans	070					
	Loans and advances	080					
	of which: mortgage loans (Real estate collateralized loans)	090					
	of which: other collateralized loans	100					
	of which: credit for consumption	110					
	of which: lending for house purchase	120					
	of which: project finance loans	130					

F 06.00 - Breakdown of loans and advances to non-financial corporations by NACE codes				
		Columns		
		Non financial corporations [Gross carrying		
		Of which: non-performing	Accumulated impairment or Accumulated changes in fair value due to credit risk	
		010	012	020
<b>Row</b>	A Agriculture, forestry and fishing	010		
	B Mining and quarrying	020		
	C Manufacturing	030		
	D Electricity, gas, steam and air conditioning supply	040		
	E Water supply	050		
	F Construction	060		
	G Wholesale and retail trade	070		
	H Transport and storage	080		
	I Accommodation and food service activities	090		
	J Information and communication	100		
	L Real estate activities	110		
	M Professional, scientific and technical activities	120		
	N Administrative and support service activities	130		
	O Public administration and defence, compulsory social security	140		
	P Education	150		
	Q Human health services and social work activities	160		
	R Arts, entertainment and recreation	170		
	S Other services	180		
	Loans and advances	190		



F 08.01.b - Breakdown of financial liabilities by product and by counterparty (b)								
		Columns						Amount of cumulative change in fair values attributable to changes in credit risk
Carrying amount		Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
010		020	030	034	035	037	040	
Row	Total financial liabilities	450						

F 08.02 - Subordinated liabilities				
		Columns		
Designated at fair value through profit or loss		At amortized cost	At a cost-based method	
010		020	030	
Row	Deposits	010		
	Debt securities issued	020		
	Subordinated financial liabilities	030		

F 09.01 - Off-balance sheet items subject to credit risk: Loan commitments, financial guarantees and other commitments given		
		Columns
		Nominal amount
		010
Row	Loan commitments given	010
	Of which: non-performing	021
	Central banks	030
	General governments	040
	Credit institutions	050
	Other financial corporations	060
	Non-financial corporations	070
	Households	080
	Financial guarantees given	090
	Of which: non-performing	101
	Central banks	110
	General governments	120
	Credit institutions	130
	Other financial corporations	140
	Non-financial corporations	150
	Households	160
	Other Commitments given	170
	Of which: non-performing	181
	Central banks	190
	General governments	200
	Credit institutions	210
	Other financial corporations	220
	Non-financial corporations	230
	Households	240

F 09.02 - Loan commitments, financial guarantees and other commitments received			
Columns			
		Maximum collateral/guarantee that can be considered	Nominal amount
		010	020
Row	Loan commitments received	010	
	Central banks	020	
	General governments	030	
	Credit institutions	040	
	Other financial corporations	050	
	Non-financial corporations	060	
	Households	070	
	Financial guarantees received	080	
	Central banks	090	
	General governments	100	
	Credit institutions	110	
	Other financial corporations	120	
	Non-financial corporations	130	
	Households	140	
	Other Commitments Received	150	
	Central banks	160	
	General governments	170	
	Credit institutions	180	
	Other financial corporations	190	
	Non-financial corporations	200	
	Households	210	

F 10.00 - Derivatives: Trading							
Columns							
		Carrying amount		Mark-to-market (Mark-to-Model) value		Notional amount	
		Financial assets held for trading	Financial liabilities held for trading	Positive value, Trading	Negative value, Trading	Total Trading	Of which: sold
		010	020	022	025	030	040
Row	Interest rate	010					
	of which: economic hedges	020					
	OTC options	030					
	OTC other	040					
	Organized market options	050					
	Organized market other	060					
	Equity	070					
	of which: economic hedges	080					
	OTC options	090					
	OTC other	100					
	Organized market options	110					
	Organized market other	120					
	Foreign exchange and gold	130					
	of which: economic hedges	140					
	OTC options	150					
	OTC other	160					
	Organized market options	170					
	Organized market other	180					
	Credit	190					
	of which: economic hedges	200					
	Credit default swap	210					
	Credit spread option	220					
	Total return swap	230					
	Other	240					
	Commodity	250					
	of which: economic hedges	260					
	Other	270					
	of which: economic hedges	280					
	Derivatives	290					
	of which: OTC - credit institutions	300					
	of which: OTC - other financial corporations	310					
	of which: OTC - rest	320					

F 11.01 - Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge					
		Columns			
		Carrying amount		Notional amount	
		Assets	Liabilities	Total hedging	Of which: sold
		010	020	030	040
Interest rate	010				
OTC options	020				
OTC other	030				
Organized market options	040				
Organized market other	050				
Equity	060				
OTC options	070				
OTC other	080				
Organized market options	090				
Organized market other	100				
Foreign exchange	110				
OTC options	120				
OTC other	130				
Organized market options	140				
Organized market other	150				
Credit	160				
Credit default swap	170				
Credit spread option	180				
Total return swap	190				
Other	200				
Commodity	210				
Other	220				
Fair value hedges	230				
Interest rate	240				
OTC options	250				
OTC other	260				
Organized market options	270				
Organized market other	280				
Equity	290				
OTC options	300				
OTC other	310				
Organized market options	320				
Organized market other	330				
Foreign exchange	340				
OTC options	350				
OTC other	360				
Organized market options	370				
Organized market other	380				
Credit	390				
Credit default swap	400				
Credit spread option	410				
Total return swap	420				
Other	430				
Commodity	440				
Other	450				
Cash flow hedges	460				
Hedge of net investments in a foreign operation	470				
Portfolio Fair value hedges of interest rate risk	480				
Portfolio Cash flow hedges of interest rate risk	490				
Derivatives-Hedge accounting	500				
of which: OTC - credit institutions	510				
of which: OTC - other financial corporations	520				
of which: OTC - rest	530				



F 13.01 - Breakdown of loans and advances by collateral and guarantees						
		Columns				
		Mortgage loans (Real estate collateralized)		Other collateralized loans		Financial guarantees received
		Residential	Commercial	Cash [Debt instruments issued]	Rest	
		010	020	030	040	050
Row	Loans and advances	010				
	of which: Other financial corporations	020				
	of which: Non-financial corporations	030				
	of which: Households	040				

F 13.02 - Collateral obtained by taking possession during the p		
		Columns
		Carrying amount
		010
Row	Non-current assets held-for-sale	010
	Property, plant and equipment	020
	Investment property	030
	Equity and debt instruments	040
	Other	050
	Total	060

F 13.03 - Collateral obtained by taking possession [tangible		
		Columns
		Carrying amount
		010
Row	Foreclosure (tangible assets)	010

F 14.00 - Fair value hierarchy: financial instruments at fair value									
		Columns							
		Fair value hierarchy			Change in fair		Accumulated change in		
		Level 1	Level 2	Level 3	Level 2	Level 3	Level 1	Level 2	Level 3
		010	020	030	040	050	060	070	080
Row	<b>009 ASSETS</b>								
	Financial assets held for trading	010							
	Derivatives	020							
	Equity instruments	030							
	Debt securities	040							
	Loans and advances	050							
	Financial assets designated at fair value through profit or loss	060							
	Equity instruments	070							
	Debt securities	080							
	Loans and advances	090							
	Available-for-sale financial assets	100							
	Equity instruments	110							
	Debt securities	120							
	Loans and advances	130							
	Derivatives – Hedge accounting	140							
	<b>149 LIABILITIES</b>								
	Financial liabilities held for trading	150							
	Derivatives	160							
	Short positions	170							
	Deposits	180							
	Debt securities issued	190							
	Other financial liabilities	200							
	Financial liabilities designated at fair value through profit or loss	210							
	Deposits	220							
	Debt securities issued	230							
Other financial liabilities	240								
Derivatives – Hedge accounting	250								



F 16.01.a - Interest income and expenses by instrument and counterparty (a)			
		Columns	
		Income	Expenses
		010	020
Row	Derivatives	010	
	Debt securities	020	
	Central banks	030	
	General governments	040	
	Credit institutions	050	
	Other financial corporations	060	
	Non-financial corporations	070	
	Loans and advances	080	
	Central banks	090	
	General governments	100	
	Credit institutions	110	
	Other financial corporations	120	
	Non-financial corporations	130	
	Households	140	
	Other assets	150	
	Deposits	160	
	Central banks	170	
	General governments	180	
	Credit institutions	190	
	Other financial corporations	200	
	Non-financial corporations	210	
	Households	220	
	Debt securities issued	230	
	Other financial liabilities	240	
	Derivatives - Hedge accounting, interest rate risk	250	
	Other Liabilities	260	

F 16.01.b - Interest income and expense			
		Columns	
		Income	Expenses
		010	020
Row	Interest	270	

F 16.03 - Gains and losses on financial assets and liabilities held for trading by instrument		
		Columns
		Current period
		010
	Derivatives	010
	Equity instruments	020
	Debt securities	030
	Loans and advances	040
	Short positions	050
	Deposits	060
	Debt securities issued	070
	Other financial liabilities	080
Row	Gains or (-) losses on financial assets and liabilities held for trading, net	090
	Derivatives	100
	Equity instruments	110
	Debt securities	120
	Loans and advances	130
	Short positions	140
	Deposits	150
	Debt securities issued	160
	Other financial liabilities	170
	Gains or (-) losses on trading financial assets and liabilities, net	180



F 18.00.b - Information on performing and non-performing exposures (II)							
	Columns						
	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions						
	on performing exposures		on non-performing exposures				
	130	140	150	160	170	180	190
			Unlikely to pay that are not past-due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year	
Debt securities	010						
Central banks	020						
General governments	030						
Credit institutions	040						
Other financial corporations	050						
Non-financial corporations	060						
Loans and advances	070						
Central banks	080						
General governments	090						
Credit institutions	100						
Other financial corporations	110						
Non-financial corporations	120						
Of which: Small and Medium-sized Enterprises	130						
Of which: Commercial real estate	140						
Households	150						
Of which: Residential mortgage loans	160						
Of which: Credit for consumption	170						
DEBT INSTRUMENTS AT AMORTISED COST	180						
Debt securities	190						
Central banks	200						
General governments	210						
Credit institutions	220						
Other financial corporations	230						
Non-financial corporations	240						
Loans and advances	250						
Central banks	260						
General governments	270						
Credit institutions	280						
Other financial corporations	290						
Non-financial corporations	300						
Households	310						
DEBT INSTRUMENTS AT FAIR VALUE other than HFT	320						
DEBT INSTRUMENTS other than HFT	330						
Loan commitments given	340						
Central banks	350						
General governments	360						
Credit institutions	370						
Other financial corporations	380						
Non-financial corporations	390						
Households	400						
Financial guarantees given	410						
Central banks	420						
General governments	430						
Credit institutions	440						
Other financial corporations	450						
Non-financial corporations	460						
Households	470						
Other Commitments given	480						
Central banks	490						
General governments	500						
Credit institutions	510						
Other financial corporations	520						
Non-financial corporations	530						
Households	540						
OFF-BALANCE SHEET EXPOSURES	550						

F 18.00.c - Information on performing and non-performing exposures (III)		Columns
		Financial guarantees received on non-performing exposures
		210
	Debt securities	010
	Central banks	020
	General governments	030
	Credit institutions	040
	Other financial corporations	050
	Non-financial corporations	060
	Loans and advances	070
	Central banks	080
	General governments	090
	Credit institutions	100
	Other financial corporations	110
	Non-financial corporations	120
	Of which: Small and Medium-sized Enterprises	130
	Of which: Commercial real estate	140
	Households	150
	Of which: Residential mortgage loans	160
	Of which: Credit for consumption	170
	DEBT INSTRUMENTS AT AMORTISED COST	180
	Debt securities	190
	Central banks	200
	General governments	210
	Credit institutions	220
	Other financial corporations	230
	Non-financial corporations	240
	Loans and advances	250
	Central banks	260
	General governments	270
	Credit institutions	280
	Other financial corporations	290
	Non-financial corporations	300
	Households	310
	DEBT INSTRUMENTS AT FAIR VALUE other than HFT	320
	DEBT INSTRUMENTS other than HFT	330
	Loan commitments given	340
	Central banks	350
	General governments	360
	Credit institutions	370
	Other financial corporations	380
	Non-financial corporations	390
	Households	400
	Financial guarantees given	410
	Central banks	420
	General governments	430
	Credit institutions	440
	Other financial corporations	450
	Non-financial corporations	460
	Households	470
	Other Commitments given	480
	Central banks	490
	General governments	500
	Credit institutions	510
	Other financial corporations	520
	Non-financial corporations	530
	Households	540
	OFF-BALANCE SHEET EXPOSURES	550



F 19.00.b - Information forborne exposures (II)						
		Columns				
		Accumulated impairment, accumulated changes in fair value due to				
		on performing exposures with forbearance measures		on non-performing exposures with forbearance measures		
				Instruments with modifications in their terms and conditions	Refinancing	
		120	130	140	150	160
Row	Debt securities	010				
	Central banks	020				
	General governments	030				
	Credit institutions	040				
	Other financial corporations	050				
	Non-financial corporations	060				
	Loans and advances	070				
	Central banks	080				
	General governments	090				
	Credit institutions	100				
	Other financial corporations	110				
	Non-financial corporations	120				
	Of which: Small and Medium-sized Enterprises	130				
	Of which: Commercial real estate	140				
	Households	150				
	Of which: Residential mortgage loans	160				
	Of which: Credit for consumption	170				
	DEBT INSTRUMENTS AT AMORTISED COST	180				
	Debt securities	190				
	Central banks	200				
	General governments	210				
	Credit institutions	220				
	Other financial corporations	230				
	Non-financial corporations	240				
	Loans and advances	250				
	Central banks	260				
	General governments	270				
	Credit institutions	280				
	Other financial corporations	290				
	Non-financial corporations	300				
	Households	310				
	DEBT INSTRUMENTS AT FAIR VALUE other than HFT	320				
	DEBT INSTRUMENTS other than HFT	330				
	Loan commitments given	340				

F 19.00.c - Information for born exposures (III)		
		<b>Columns</b>
		Financial guarantees received on exposures with forbearance measures
		180
	Debt securities	010
	Central banks	020
	General governments	030
	Credit institutions	040
	Other financial corporations	050
	Non-financial corporations	060
	Loans and advances	070
	Central banks	080
	General governments	090
	Credit institutions	100
	Other financial corporations	110
	Non-financial corporations	120
	Of which: Small and Medium-sized Enterprises	130
	Of which: Commercial real estate	140
	Households	150
	Of which: Residential mortgage loans	160
	Of which: Credit for consumption	170
	<b>DEBT INSTRUMENTS AT AMORTISED COST</b>	<b>180</b>
	Debt securities	190
	Central banks	200
	General governments	210
	Credit institutions	220
	Other financial corporations	230
	Non-financial corporations	240
	Loans and advances	250
	Central banks	260
	General governments	270
	Credit institutions	280
	Other financial corporations	290
	Non-financial corporations	300
	Households	310
	<b>DEBT INSTRUMENTS AT FAIR VALUE other than HFT</b>	<b>320</b>
	<b>DEBT INSTRUMENTS other than HFT</b>	<b>330</b>
	Loan commitments given	340



F 20.04 - Geographical breakdown of assets by residence of the counterparty			
Sheet per Country of residence of the counterparty		Columns	
		Carrying amount	Accumulated impairment, or accumulated changes in fair value due to credit risk
		Of which: debt forbearance	Of which: non-performing
		010	022 025 030
Row	Derivatives	010	
	Of which: credit institutions	020	
	Of which: other financial corporations	030	
	Equity instruments	040	
	Of which: credit institutions	050	
	Of which: other financial corporations	060	
	Of which: non-financial corporations	070	
	Debt securities	080	
	Central banks	090	
	General governments	100	
	Credit institutions	110	
	Other financial corporations	120	
	Non-financial corporations	130	
	Loans and advances	140	
	Central banks	150	
	General governments	160	
	Credit institutions	170	
	Other financial corporations	180	
	Non-financial corporations	190	
	Of which: Small and medium sized enterprises	200	
	Of which: Loans collateralized by commercial immovable property	210	
	Households	220	
	Of which: Residential mortgage loans	230	
	Of which: Credit for consumption	240	

F 20.05.a - Geographical breakdown of off-balance sheet items subject to credit risk by residence of the counterparty (a)			
Sheet per Country of residence of the counterparty		Columns	
		Nominal amount	
		Of which: debt forbearance	Of which: non-performing
		010	022 025
Row	Loan commitments given	010	
	Financial guarantees given	020	
	Other commitments given	030	

F 20.05.b - Geographical breakdown of off-balance sheet items subject to credit risk by residence of the counterparty (b)		
Sheet per Country of residence of the counterparty		
		<b>Columns</b>
		Provisions for commitments and guarantees given
		030
Row	Loan commitments given	010
	Financial guarantees given	020
	Other commitments given	030

F 20.06 - Geographical breakdown of liabilities by residence of the counterparty		
Sheet per Country of residence of the counterparty		
		<b>Columns</b>
		Carrying amount
		010
Row	Derivatives	010
	Of which: credit institutions	020
	Of which: other financial corporations	030
	Short positions	040
	Of which: credit institutions	050
	Of which: other financial corporations	060
	Deposits	070
	Central banks	080
	General governments	090
	Credit institutions	100
	Other financial corporations	110
	Non-financial corporations	120
	Households	130

## Notas de preenchimento do reporte FINREP Individual

Tendo presente que o *template* do FINREP Individual resulta de uma simplificação do FINREP Consolidado, o preenchimento do *template* deve seguir as instruções referentes ao mesmo (Anexo V), à exceção das seguintes situações:

- a) Nas folhas F01.03 e F02.00, as células assinaladas não devem ser preenchidas porque dizem respeito ao processo de consolidação;
- b) Imparidade – A adaptação do reporte de base consolidada para base individual implica que os conceitos relativos às NCA, nomeadamente no que diz respeito às provisões para risco de crédito, calculadas de acordo com o disposto no Aviso 3/95, tenham que ser incorporados nas linhas designadas como “impairment (...)”, em particular:
  - i. Folha F01.02 {r230,c010}: deve incluir a provisão para riscos gerais de crédito;
  - ii. Folha F02.00 {r490,c010}: deve incluir o somatório das provisões para crédito e juros vencidos, provisão para cobrança duvidosa, provisão para risco país e provisão para riscos gerais de crédito (dotações – reposições);
  - iii. Folha F04.03 {r120-180,c010,c020,c040}: provisões para crédito (específicas e genéricas) associadas a crédito disponível para venda (se aplicável);
  - iv. Folha F04.04 {r070-130, r210-270, c030-050}: as células assinaladas não devem ser preenchidas. Dado que estas colunas não se aplicam, o montante das provisões associadas a estes créditos é obtido por diferença entre a c060 e o somatório da c010 e c020, para as linhas respetivas. Na c010 devem ser reportados os créditos sem provisões alocadas e na c020 devem ser reportados os créditos com provisões alocadas;
  - v. Folha F06.00 {c020}: Nesta coluna devem ser colocadas todas as provisões para crédito;
  - vi. Folha F18.00.a {r070-170, r250-310, c120}: Na c120 devem ser reportados os “*non-performing loans*” com provisões alocadas;
  - vii. Folha F18.00.b {r070-170, r250-310}: A expressão “*Accumulated impairment, accumulated changes in fair value due to credit risk and provisions*”, deve ser entendida como provisões acumuladas;
  - viii. Folha F19.00.a {r070-170, r250-310, c120}: Na c120 devem ser reportados os “*non-performing loans*” com provisões alocadas;
  - ix. Folha F19.00.b {r070-170, r250-310}: A expressão “*Accumulated impairment, accumulated changes in fair value due to credit risk and provisions*”, deve ser entendida como provisões acumuladas;
  - x. Folha F20.04 {r140-240, c030}: A expressão “*Accumulated impairment, accumulated changes in fair value due to credit risk and provisions*”, deve ser entendida como provisões acumuladas.