

Illustrative examples

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1 Illustrative Example on derivatives

1.1 Option

1.1.1 Plain equity call

OTC contract that gives me the option to buy 1000 shares of company xyz with strike 1000€ in the date 1/2/2018.

Type of instrument	Position in the instrument	Type of risk	Type of derivative	Type of market	Notional amount
Call option	Buyer	Equity	Not applicable	OTC	1,000,000

Notional amount is calculated as the strike price times the number of shares.

1.2 Forward

1.2.1 FRA

OTC forward rate agreement with a notional deposit of 1.000.000€ for 3 months and a reference rate of 3.5%. The settlement date is in 12 months. The underlying reference rate is Euribor 3m.

Type of instrument	Position in the instrument	Type of risk	Type of derivative	Type of market	Notional amount
Forward	Not applicable	Interest rate	Not applicable	OTC	1,000,000

1.3 Future

Exchange traded contract to buy 1000 barrels of oil for 50\$ in 6 months (exchange rate 1.1 USD/EUR).

Type of instrument	Position in the instrument	Type of risk	Type of derivative	Type of market	Notional amount
Forward	Not applicable	Commodities	Not applicable	Organised market	45,455

The notional amount is calculated as the strike price times number of units. Since the price is in USD, it needs to be translated to EUR first.

1.4 Swap

1.4.1 Interest rate swap

OTC contract to exchange each year for the next 10 years, for a notional of 1.000.000€, a fixed rate of 3.5% against Euribor 12 months.

Type of instrument	Position in the instrument	Type of risk	Type of derivative	Type of market	Notional amount
Swap	Not applicable	Interest rate	Not applicable	OTC	1,000,000

1.4.2 FX swap

OTC contract to exchange, in 3 days, we pay 1,000,000 USD for 750,000 GBP, and in 6 months we pay 725,000 GBP for 1,000,000 USD. Exchange rates: 1.1 USD/EUR, 0.89 GBP/EUR.

Type of instrument	Position in the instrument	Type of risk	Type of derivative	Type of market	Notional amount
Swap	Not applicable	FX	Not applicable	OTC	909,091

The notional amount is considered to be the fixed amount (i.e. the amount that the banks pays first and receives after). Since it is in dollars, it is converted to euros. In other words, the derivative is considered to be about applying different exchange rates (spot and forward) to a fixed notional amount.

1.4.3 Cross currency swap

OTC contract to exchange initially 1M USD (pay) for 750,000 GBP (receive), with floating interest rate for USD and fixed interest rate (2%) for GBP during 5 years, and final exchange 750,000 GPB (receive) for 1M (USD) pay. Exchange rates: 1.1 USD/EUR, 0.89 GBP/EUR.

Type of instrument	Position in the instrument	Type of risk	Type of derivative	Type of market	Notional amount
Swap	Not applicable	FX	Not applicable	OTC	909,091

The contract has two legs, one with the currency and interest rate we will receive (USD floating) and another one with the currency and interest rate we will pay (GBP fixed). The contract, assuming the evolution of floating rates in the third column, would imply the following cash flows (shown for illustrative purposes):

	USD	GBP	Floating rate
0	-1000000	750000	
1	22500	-15000	2.25%
2	20000	-15000	2.00%
3	17500	-15000	1.75%
4	20000	-15000	2.00%
5	22500	-15000	2.25%
5	1000000	-750000	

The relevant leg for calculating the notional amount and providing the currency of the derivative is considered to be the leg with the amounts we are ensuring to receive in the future, i.e. USD.

According to Annex 5, part 2, paragraph 129, this kind of derivative shall be classified with the type of risk FX.

1.4.4 Total return swap

OTC contract to exchange the interest rate of a debt security plus its increases in the fair value, and receive decreases in the fair value of the debt securities plus floating rate and 2% spread. The reference nominal amount for the contract is 1,000,000 EUR. The bank is buying the protection.

This contract has the particularity that can be seen as a single contract or as the combination of a Credit Default Swap (CDS) and an Interest Rate Swap (IRS)¹. When populating the input layer, two approaches can be followed:

- a) One single record for the contract:

Position ID	Instrument ID	Is main component	Position in the instrument	Type of instrument	Type of risk	Type of derivative	Type of market	Notional amount	Fair value
1			Buyer	Swap	Credit derivative	Total return swap	OTC	1,000,000	20,000 €

- b) Two records, one for each component of the contract:

Position ID	Instrument ID	Is main component	Position in the instrument	Type of instrument	Type of risk	Type of derivative	Type of market	Notional amount	Fair value
2	456	TRUE	Buyer	Swap	Credit derivative	Total return swap	OTC	1,000,000	30,000 €
3	456	FALSE	Not applicable	Swap	Interest rate	Not applicable	OTC	1,000,000	-10,000 €

In this case, both contracts share the same instrument ID. Furthermore, the variable “Is main component” specifies the main record from which the information will be taken. Note that the type of derivative is Total return swap, and not CDS. The input layer shall be populated with this value, transformation from CDS to Total return swap should be then done before data is populated into the input layer. The generation rules for FinRep shall take all the values from the main component,

¹ Actually, for CoRep both derivatives have to be treated separately.

except for the fair value, which will be the sum of all components. The final result is equivalent to option a).

1.5 Several contracts with the same organised market

1.5.1 General case

Suppose that a bank has two accounts with one organised market, and several different exchange traded derivatives with each account as shown in the following table:

Account ID	Contract	Underlying asset	Maturity	Strike	Position	Number of contracts	Notional	Fair value
123	Future	AT123456789	31/03/2018		Long	100	1000	0 ²
123	Future	AT123456789	30/04/2018		Long	90	1000	0
123	Call option	AT123456789	31/03/2018	100	Sold	200	1000	-100
123	Future	AT123456789	31/03/2018		Short	50	1000	0
456	Call option	AT123456789	31/03/2018	100	Sold	100	1000	-50
456	Call option	AT123456789	31/03/2018	100	Bought	200	1000	100

In exchange traded derivatives, transactions on the same contract are added together as a single transaction by the market for each account in the market. For futures, two contracts are the same if they have the same underlying asset and maturity. For options, two contracts are the same if they have the same underlying asset, maturity and strike.

The BIRD input layer has to be populated with the net position towards each account in the market.

In this example there are two separate accounts. This means that the contracts in both accounts have to be treated separately.

For the account 123, the same contract has been entered in twice with opposite positions (green rows). In practice, the market creates one single contract with the net result. There is another future with the same underlying asset but a different maturity date, so it constitutes a separate contract.

As regards account 456, there are two transactions on the same contract, which leads to a net position in the contract. Note that the contract in account 456 is the same as the option in account 123, but given that the accounts are different, the market is not putting them together.

² We suppose that the fair value is 0 because the margins are settled with the market, so the profit or loss generated by the instruments is recognised against cash.

Position ID	Type of instrument	Position in the instrument	Type of risk	Type of derivative	Type of market	Notional amount	Fair value
1	Future	Not applicable	Equity	Not applicable	Organised market	50,000 €	0 €
2	Future	Not applicable	Equity	Not applicable	Organised market	90,000 €	0 €
3	Call option	Seller	Equity	Not applicable	Organised market	200,000 €	-100 €
4	Call option	Buyer	Equity	Not applicable	Organised market	100,000 €	50 €

Position 1 corresponds to the two transactions in green. Given that they are one single position, the notional amount is calculated considering the absolute value of net amount of contracts (100-50) times the notional amount per each contract.

Positions 2 and 3 correspond to the other two transactions with account 123.

Position 4 corresponds to the two transactions with the same contract in the account 456 (in blue). In this case, supposing that there is a fair value, the fair value positions will be the sum of all the fair values.

1.5.2 Master netting agreements

Master netting agreements are relevant for reporting purposes in case they imply an accounting netting (FinRep) or prudential netting (CoRep). The accounting netting needs to be in accordance to IAS 32. The variable Netting applicability is set “accounting netting”.

In these cases, the challenge is how to allocate the net amounts between the derivative positions that are part of the agreement.

Master netting agreements can be collateralized.

Because master netting agreements have their own characteristics (like whether they are applicable for accounting or prudential purposes, and the relationships to collateral), we propose to create a separate cube.

1.5.3 Single product

The following transactions are included in a master netting agreement:

Transaction	Position in the instrument	Type of risk	Type of instrument	Notional amount	Fair value
1	Buyer	Equity	Call option	2000	200
2	Seller	Equity	Call option	1000	-50
3	Seller	Equity	Call option	1000	-50
4	Seller	Equity	Call option	1000	-50
				5000	50

According to FinRep, the notional amount cannot be netted, so the final result for such a case would be:

		Carrying amount		Notional amount	
		010	020	030	040
070	Equity				
080	of which: economic hedges				
090	OTC options	50		5000	3000

The input layer would contain two cubes, one for the netting agreement:

Master netting agreement ID	Netting applicability	Main position ID
abc	Accounting netting	1

And for the derivatives:

Master netting agreement ID	Position in the instrument	Type of instrument	Type of risk	Type of derivative	Type of market	Notional amount	Fair value
abc	Buyer	Call option	Equity	Not applicable	OTC	2,000 €	200 €
abc	Seller	Call option	Equity	Not applicable	OTC	1,000 €	-50 €
abc	Seller	Call option	Equity	Not applicable	OTC	1,000 €	-50 €
abc	Seller	Call option	Equity	Not applicable	OTC	1,000 €	-50 €

A derivation rule should generate the carrying amount, by assigning the sum of all fair values to the position marked in the master netting agreement cube.

Master netting agreement ID	Position in the instrument	Type of instrument	Type of risk	Type of derivative	Type of market	Notional amount	Fair value	Carrying amount
abc	Buyer	Call option	Equity	Not applicable	OTC	2,000 €	200 €	50 €
abc	Seller	Call option	Equity	Not applicable	OTC	1,000 €	-50 €	0 €
abc	Seller	Call option	Equity	Not applicable	OTC	1,000 €	-50 €	0 €
abc	Seller	Call option	Equity	Not applicable	OTC	1,000 €	-50 €	0 €

1.5.4 Cross product

Let's suppose now a master netting agreement with the following instruments:

Position in the instrument	Type of risk	Type of instrument	Notional amount	Fair value
Not applicable	Equity	Forward	2000	200
Not applicable	Equity	Swap	1000	-50
Seller	Interest rate	Call option	3000	-75
Buyer	Credit	Total return swap	4000	75
			10000	150

In Finrep, this should be reported as:

		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	Interest rate				
030	OTC options			3000	3000
070	Equity				
100	OTC other	150 ³		3000	
190	Credit				
230	Total return swap			4000	

The master netting agreements cube should indicate the preferred contract for assigning the carrying amount:

Master netting agreement ID	Netting applicability	Main position ID
def	Accounting netting	1

³ Depending on the banks' decision

The input layer for the derivatives would be:

Position ID	Master netting agreement ID	Position in the instrument	Type of instrument	Type of risk	Type of derivative	Type of market	Notional amount	Fair value
1	def	Not applicable	Forward	Equity	Not applicable	OTC	2,000 €	200 €
2	def	Not applicable	Swap	Equity	Not applicable	OTC	1,000 €	-50 €
3	def	Seller	Call option	Interest rate	Not applicable	OTC	3,000 €	-75 €
4	def	Buyer	Swap	Credit	Total return swap	OTC	4,000 €	75 €

After applying the derivation rule, the carrying amount would be assigned:

Position in the instrument	Type of instrument	Type of risk	Type of derivative	Type of market	Notional amount	Fair value	Carrying amount
Not applicable	Forward	Equity	Not applicable	OTC	2,000 €	200 €	150 €
Not applicable	Swap	Equity	Not applicable	OTC	1,000 €	-50 €	0 €
Seller	Call option	Interest rate	Not applicable	OTC	3,000 €	-75 €	0 €
Buyer	Swap	Credit	Total return swap	OTC	4,000 €	75 €	0 €

2 Illustrative example on Securitisation

2.1 Traditional securitisations

Case A: Traditional securitisation with subordinated loan to the SPV

Description

The bank transfers a pool of loans to an SPV as part of a traditional securitisation according to the CRR. The portfolio consists of three loans (instrument identifier # 1,2,3) with an outstanding nominal amount of 100, 110 and 120 EUR. The carrying amount is identical. The loans are measured at amortised costs on the balance sheet of the bank and the carrying amount equals to the outstanding nominal amount. In order to retain the junior tranche of 10% of the loan pool, the bank gives a subordinate loan to the SPV (instrument identifier # 10).

In this example the securitised loans are entirely recognised on the balance sheet. The subordinate loan is not recorded in the balance sheet as an asset, but modifies the amount of liabilities recognised for the securitisation. Therefore, the accounting attributes related to the positions are not significant.

Treatment in the main output frameworks

Information on the securitisation is reported in FinRep template F15.00. The carrying amount of the associated liability is derived by subtracting the outstanding nominal amount of the subordinated loan (33 EUR) from the carrying amount of the loan portfolio (330 EUR).

	References		Transferred financial assets entirely recognized					
			Transferred assets			Associated liabilities <i>ITS V.Part 2.181</i>		
			Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
			<i>IFRS 7.42D.(e), Annex V.Part 1.27</i>	<i>IFRS 7.42D(e); CRR art 4(1)(61)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.183-184</i>	<i>IFRS 7.42D(e)</i>	<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e); Annex V.Part 2.183-184</i>
			010	020	030	040	050	060
131	Financial assets at amortised cost	<i>IFRS 7.8 (f); IFRS 9.4.1.2</i>						
132	Debt securities	<i>Annex V.Part 1.31</i>						
133	Loans and advances	<i>Annex V.Part 1.32</i>	330	330		297	297	

The securitised assets and the subordinate loan are reported to AnaCredit. Note that the junior tranche is sometimes represented by ABSs, which would be reported in SHS but not AnaCredit. Given that the accounting attributes for these positions is not significant, and for consistency with SHS, we propose that the accounting and risk-related attributes take the value not applicable for these variables.

Regarding the sources of encumbrance, we consider that the assets are not per se encumbered, because the loan may be freely disposed of. Of course, this does not prevent the loan for being encumbered for other reasons.

Instrument identifier	Accounting classification	Source of encumbrance	Recognition	Type of securitisation	Carrying amount	Outstanding amount
1	Amortised cost	Deposits other than repurchase agreements	Entirely recognised	Traditional securitisation	100	100
2	Amortised cost	Deposits other than repurchase agreements	Entirely recognised	Traditional securitisation	110	110
3	Amortised cost	Deposits other than repurchase agreements	Entirely recognised	Traditional securitisation	120	120
10	Not applicable	No encumbrance	Entirely derecognised	Not applicable		33

Population of the input layer

Loan cube:

Instrument ID	Securitisation/transfer identifier	Relationship with securitisation or credit transfer	Sources of encumbrance	accounting classification	Carrying amount	Outstanding nominal amount
1	SEC 1	securitised/transferred asset	deposits other than repurchase agreements	Amortised cost	100	100
2	SEC 1	securitised/transferred asset	deposits other than repurchase agreements	Amortised cost	110	110
3	SEC 1	securitised/transferred asset	deposits other than repurchase agreements	Amortised cost	120	120
10	SEC 1	Credit enhancement	Not encumbered	Not applicable		33

Liability cube:

Instrument ID	Securitisation/transfer identifier	Relationship with securitisation or credit transfer	accounting classification	Carrying amount
7	SEC 1	Not necessary for liabilities	Amortised costs(liabilities)	324

Securitisation and other asset transfers

Securitisation/transfer identifier	Type of risk transfer	Treatment of securitised/transferred assets in balance sheet
SEC 1	traditional securitisation	entirely recognised

Transactions to counterparties: In the example the associated liability is a deposit, but may also reflected as different type of liability. The dummy variable indicates the counterparty provide by the bank.

Transaction identifier	Type of transaction	Counterparty identifier	Counterparty role in a transaction
SEC 1	Securitisation/Transfer	Reporting bank	originator
SEC 1	Securitisation/Transfer	SPV	transferee
SEC 1	Securitisation/Transfer	Reporting bank	servicer
7	Deposits	Dummy - Banks shall create the dummy counterparties with the sectors they consider	Customer

Case B: Traditional securitisation with credit line and a derivative

Description

The bank transfers a pool of loans to an SPV as part of a traditional securitisation according to the CRR. The portfolio consists of three loans (instrument identifier # 1,2,3) with an carrying amount of 110, 120 and 130 EUR. A credit line with the SPV provides liquidity support and a different credit line is established for the purpose of credit enhancement (instrument identifier # 20 and 21, respectively). The bank arranges an interest rate swap with the SPV to exchange floating against fixed payments (instrument identifier #25).

Treatment in the main output frameworks

In FinRep F 15:

	References		Transferred financial assets entirely recognized					
			Transferred assets			Associated liabilities <i>ITS V.Part 2.181</i>		
			Carrying amount	Of which: securitizations	Of which: repurchase agreements	Carrying amount	Of which: securitizations	Of which: repurchase agreements
			<i>IFRS 7.42D.(e), Annex V.Part 1.27</i>	<i>IFRS 7.42D(e): CRR art 4(1)(61)</i>	<i>IFRS 7.42D(e): Annex V.Part 2.183-184</i>	<i>IFRS 7.42D(e)</i>	<i>IFRS 7.42D.(e)</i>	<i>IFRS 7.42D(e): Annex V.Part 2.183-184</i>
		010	020	030	040	050	060	
131	Financial assets at amortised cost	<i>IFRS 7.8 (f); IFRS 9.4.1.2</i>						
132	Debt securities	<i>Annex V.Part 1.31</i>						
133	Loans and advances	<i>Annex V.Part 1.32</i>	360	360		360	360	

In AnaCredit:

Instrument identifier	Accounting classification	Recognition	Type of securitisation	Carrying amount	Outstanding amount
1	Amortised cost	Entirely recognised	Traditional securitisation	110	120
2	Amortised cost	Entirely recognised	Traditional securitisation	120	130
3	Amortised cost	Entirely recognised	Traditional securitisation	130	140
20	Not applicable	Entirely derecognised	Not applicable		10
21	Not applicable	Entirely derecognised	Not applicable		35

Population of the input layer

Loan cube

Instrument ID	Securitisation/transfer identifier	Relationship with securitisation or credit transfer	Sources of encumbrance	accounting classification	Carrying amount	Outstanding nominal amount
1	SEC 1	securitised/transferred asset	deposits other than repurchase agreements	Amortised cost	110	120
2	SEC 1	securitised/transferred asset	deposits other than repurchase agreements	Amortised cost	120	130
3	SEC 1	securitised/transferred asset	deposits other than repurchase agreements	Amortised cost	130	140

Cube of credit lines

Instrument ID	Securitisation/transfer identifier	Relationship with securitisation or credit transfer	Purpose	Commitment amount at inception
20	SEC 1	Liquity support	Other purposes	10
21	SEC 1	Credit enhancement	Other purposes	35

Cube other financial derivatives

Instrument ID	Securitisation/transfer identifier	Relationship with securitisation or credit transfer
25	SEC 1	Exposure to securitisations other than liquidity support or credit enhancement

Liabilities cube

Instrument ID	Securitisation/transfer identifier	Relationship with securitisation or credit transfer	Type of instrument	accounting classification	Carrying amount
7	SEC 1	Not necessary for liabilities	Deposits (or ABSs)	Amortised costs(liabilities)	360

Cube transactions to counterparties

Transaction identifier	Type of transaction	Counterparty identifier	Counterparty role in a transaction
SEC 1	Securitisation/Transfer	Reportig bank	originator
SEC 1	Securitisation/Transfer	SPV	transferee
SEC 1	Securitisation/Transfer	Reportig bank	servicer
1	Loans	person	Customer
2	Loans	person	Customer
3	Loans	person	Customer
7	Deposits	Dummy - Banks shall create the dummy counterparties with the sectors they consider	Customer
20	Credit line	SPV	Customer
21	Credit facility	SPV	Customer
25	Derivatives	SPV	Counterparty

2.2 Second case - Instruments to be reported which are not on in the bank books

Description

Transaction 1: The bank transfers a loan (ID 10) with an outstanding nominal amount 200 EUR to bank ABC. The loan is entirely derecognised from its balance sheet. The bank is still servicer of the loans. The current creditor (bank ABC) is reporting to AnaCredit.

Transaction 2: The bank transfers a loan (ID 11) with an outstanding nominal amount 300 EUR. The loan is entirely derecognised from its balance sheet. The current creditor (bank EFG) is not reporting to AnaCredit.

Treatment in the main output frameworks

Transaction 1: There is no reporting requirement in AnaCredit. The loans are reported in FinRep template F15 in the column “Principal amount outstanding of transferred financial assets entirely derecognised for which the institution retains servicing rights”.

Transaction 2: The loan is reported to AnaCredit. The regulation Annex 1 states that accounting and prudential attributes are not required. The reporting of some other attributes are left for national discretion. The reporting in FinRep is equivalent to transaction 1.

Population of the input layer

Cube of instruments: The variable “gave risk to credit risk in the past” needs to be filled, if the bank is not the creditor of the loans. In case the value is FALSE, the loan is not FinRep F15.

Instrument ID	Securitisation/transfer identifier	Relationship with securitisation or credit transfer	accounting classification	Carrying amount	Outstanding nominal amount	Gave rise to credit risk in the past
10	Transfer 1	securitised/transferred asset	Not applicable		200	TRUE
11	Transfer 2	securitised/transferred asset	Not applicable		300	TRUE

Securitisation and other asset transfers

Securitisation/ transfer identifier	Type of risk transfer	Treatment of securitised/transferred assets in balance sheet
Transfer 1	Other credit transfer	Entirely derecognised
Transfer 2	Other credit transfer	Entirely derecognised

Transactions to counterparties:

Transaction identifier	Type of transaction	Counterparty identifier	Counterparty role in a transaction
Transfer 1	Securitisation/Transfer	Bank ABC	transferee
Transfer 1	Securitisation/Transfer	Reporting bank	servicer
10	Loans	Legal entitiy	Customer
10	Loans	Reporting bank	servicer
10	Loans	Bank ABC	creditor
Transfer 2	Securitisation/Transfer	Bank EFG	transferee
Transfer 2	Securitisation/Transfer	Reporting bank	servicer
11	Loans	Legal entitiy	Customer
11	Loans	Reporting bank	Servicer
11	Loans	Bank EFG	Customer

Counterparties:

Counterparty identifier	Is reporting to AnaCredit
Bank ABC	TRUE
Bank EFG	FALSE

3 Illustrative example on Joint liability

Two approaches are currently followed by banks to handle joint liabilities:

- 1) the joint liability is treated as a specific counterparty;
- 2) only the components of the joint liability are considered as counterparties.

The solution adopted for the BIRD input layer is compatible with both approaches. Some information is related to both approaches. In particular for cube *Counterparties (CNTRPRTS)*:

- *Counterparty identifier*
- Other variables related to the counterparty (name, institutional sector, NACE, country, etc.)
- *Note: in approach 1 the joint counterparty has got a specific identifier.*

For all the cubes related to instruments:

- *Instrument unique identifier*
- Other variables related to the instrument (currency, purpose, interest rate, outstanding nominal amount, etc.)

For the cube *Transactions-Counterparties (TRNSCTNS_CNTRPRTS)*:

- *Counterparty identifier*
- *Transaction identifier*
- *Counterparty role in a transaction*
- *Note: in case of an instrument to a joint counterparty, for approach 1 there is only one record, whereas for approach 2 there are several records.*

Under approach 1 (the joint liability is treated as a specific counterparty) the following information has to be provided.

For cube *Joint counterparties (JNT_CNTRPRTS)*:

- *Counterparty identifier*
- *Joint counterparty component (JNT_CNTRPTY_CMPNNT)*
- *Joint counterparty percentage (JNT_CNTRPTY_PRCNTG)* (by multiplying it by the outstanding nominal amount, the joint liability amount can be obtained)

For approach 2 (only the components of the joint liability are considered as counterparties) the following information has to be reported.

For cube *Transactions-Counterparties (TRNSCTNS_CNTRPRTS)*:

- *Joint liability (JNT_LBLTY)*, which can assume the values 0 (= no joint liability), 1 (= joint liability – main counterparty), 2 (= joint liability – secondary counterparty)⁴

Joint liability amount (JNT_LBLTY_AMNT): a schematic representation is displayed in the following tables. Green parts refer to approach 1, whereas orange parts refer to approach 2.

⁴ This variable is used to determine the counterparty's features (institutional sector, NACE, country, etc.) needed to classify the instrument. The possibility to classify the joint counterparty differently from its components cannot be handled in approach 2.

COUNTERPARTIES

Counterparty identifier	Name	Institutional sector	Country
A
B
AB
.....

INSTRUMENT

Instrument unique ID	Currency	Purpose	Interest rate	Outstanding nominal amount
InsID1
InsID2
InsID3
.....

TRANSACTIONS-COUNTERPARTIES

Counterparty identifier	Transaction Identifier	Counterparty role in a transaction	Joint liability	Joint liability amount	.....
A	InsID1	Debtor	0 = no joint liability	0	.....
B	InsID2	Debtor	0 = no joint liability	0	.....
AB	InsID3	Debtor			.....
A	InsID3	Debtor	1 = main counterparty	.....	.....
B	InsID3	Debtor	2 = secondary counterparty	.....	.....
.....

JOINT LIABILITIES

Counterparty identifier	Joint counterparty component	Joint counterparty percentage
AB	A	.....
AB	B	.....
.....

4 Illustrative example on perspective information

In this example is illustrated how the perspective of the agent that is reporting the information can influence the probability of default of the counterparty and the concept of related party following the IAS 24.

Assuming one group ABC that is composed by entity:

- A
- B
- C

Entity A has as a related party its own manager “manager A”

Entity B has as a related party its own manager “manager B” and “manager A”

Finally entity C has as a related party its own manager “manager C” and “manager A”

In the example below it is shown how the point of view of the entity that is evaluating the related party change the condition of related party and the evaluation of the probability of default that can be assigned to the specific counterparty. The point of view is indicated with variable perspective id

CNTRPRTY_ID	OBSRVD_AGNT_ID	PD	PRSPCTV_ID	RLT_PRTY
manager B	B	0.001	B	F(key management personnel of the entity or its parent
Manager A	B	0.0002	B	F(key management personnel of the entity or its parent
Manager C	B	0.0004	B	H not a related party
A	B	0.001	B	A (the parent
C	B	0.0004	B	g(other related parties)
manager B	C	0.003	C	H not a related party
Manager A	C	0.001	C	F(key management personnel of the entity or its parent
Manager C	C	0.0002	C	F(key management personnel of the entity or its parent
manager B	A	0.0004	A	H not a related party
Manager A	A	0.003	A	F(key management personnel of the entity or its parent
Manager C	A	0.001	A	H not a related party
manager B	ABC	0.0002	ABC	H not a related party
Manager A	ABC	0.0004	ABC	F(key management personnel of the entity or its parent)
Manager C	ABC	0.003	ABC	H not a related party

5 Illustrative examples on (Reverse) repurchase agreements

Description of the scenario

<i>when</i>	<i>what</i>
initial setup	Bank A owns securities (of type xyz) of 200, the passive side of Bank A consists of equity instruments only.
t0	Bank A & Bank B enter into a repo / reverse repo contract with a maturity date of three months. For Bank A, who gets cash (100) for giving securities (of type xyz), this is a Repurchase agreement, while for Bank B, who gives cash (100) for getting securities, this is a Reverse repurchase loan.
t1	Bank A & Bank D enter into a reverse repo / repo with Bank D, where Bank A gets security for giving cash (25). Therefore for Bank A it's a Reverse repurchase loan while for Bank D it's a Repurchase agreement.
t2	Bank A & Bank B enter into another repo / reverse repo contract with a value of 125 where A gives security for getting cash. So for Bank A it's again a Repurchase agreement, while for Bank B it's a Reverse repurchase loan.

Please note that we present records from different reporting agents in the same cube in order to illustrate the whole situation, the distinction to which reporting agent a particular record belongs can be achieved by the value of the variable Observed agent internal identifier (OBSRVD_AGNT_INTRNL_ID). Please also note that the value of the variable Reference date (DT_RFRNC) allows distinguishing between the different points in time.

For the sake of completeness we also note that the columns indicated in green represent the dimension(s) (i.e. primary key) of each cube.

Representation in the input layer

At time t0

Bank A balance sheet

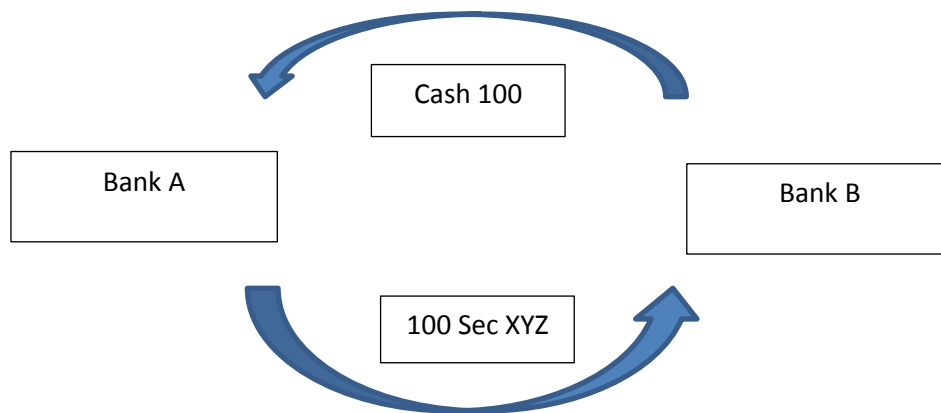
BANK A	
ISIN XYZ 200	Equity 200

Starting from Bank A's perspective of the situation there is the 200 owned securities represented in the cube of Owned securities (OWND_SCRTS):

Owned Securities (OWND_SCRTS)			
OWND_SCRTY_ID	OBSRVD_AGNT_INTRNL_ID	SCRTY_ID	CRRYNG_AMNT
sec1	Bank A	xyz	200

After Bank A & Bank B enter the repo / reverse repo contract

In particular Bank A gets cash (100) for giving securities (of type xyz), this is a Repurchase agreement, while for Bank B, who gives cash (100) for getting securities, this is a Reverse repurchase loan, the duration of the REPO is three months.



Bank A balance sheet after the REPO

BANK A	
ISIN XYZ 200	Equity 200
Cash 100	
(pledge given 100)	REPO 100

Involved cubes.

Bank A lists a record in the cube Repurchase agreement (RPRCHS_AGRMNT):

Repurchase agreement (RPRCHS_AGRMNT)				
DT_RFRNC	INSTRMNT_UNQ_ID	OBSRVD_AGNT_INTRNL_ID	DT_STTLMNT	CRRYNG_AMNT
t0	repoAB1	Bank A	t0	100

With related record in the cube Repurchase agreements-securities (RPRCHS_AGRMNTS_SCRTS):

Repurchase agreement-securities (RPRCHS_AGRMNT_SCRTS)				
OBSRVD_AGNT_INTRNL_ID	DT_RFRNC	INSTRMNT_UNQ_ID	SCRTY_ID	ENCMBRD_AMNT
Bank A	t0	repoAB1	xyz	100

Linking to the cube Registry table of securities (RGSTRY_TBL_SCRTS):

Registry table of securities (RGSTRY_TBL_SCRTS)		
SCRTY_ID	CRRNCY_DNMNTN	...
xyz	EURO	

Which allows us to establish a connection between the liability (i.e. the Repurchase agreement) and the asset (i.e. the Owned securities).

Due to the fact that there is an obligation for Bank A to exchange the items at the end of the maturity, there arises an off-balance sheet item for Bank A in the form of a Financial guarantee given (FNNCL_GRNT_GVN):

Financial guarantees given (FNNCL_GRNTS_GVN)					
DT_RFR NC	CRDT_FCLTY_UNQ_ID	TYP_FCLTY	OBSRVD_AGNT_INT_RNL_ID	GRNTD_A_MNT	OFF_BLNC_SHT_AMNT
t0	crdtFcltyId(repo AB1)	To provide guarantees	Bank A	100	100

While for Bank B there arises a Financial guarantee received.

Bank B on the other hand lists a new record in the cube Reverse repurchase loans (RVRS_RPRCHS_LNS):

Reverse repurchase loans (RVRS_RPRCHS_LNS)					
DT_RFRNC	INSTRMNT_UNQ_ID	OBSRVD_AGNT_INTRNL_ID	DT_STTLMNT	DT_LGL_FNL_MTRTY	CRRYNG_AMNT
t0	reverseRepoAB1	Bank B	t0	t0 + 3 month	100

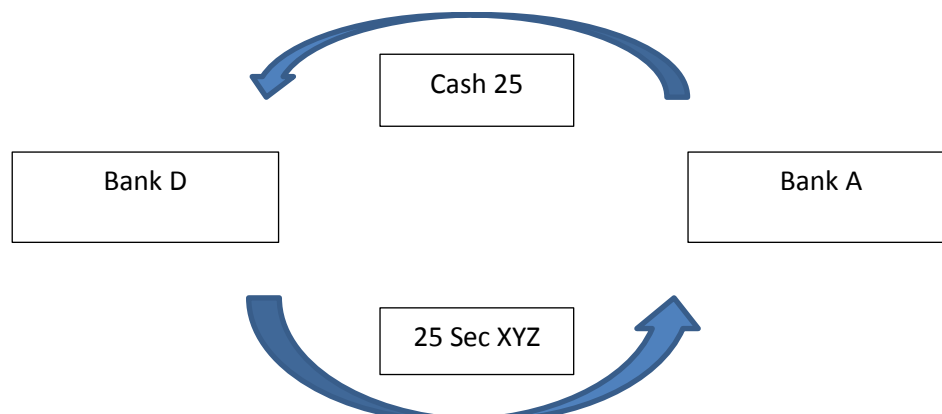
With related records in the cubes Instruments-protections (INSTRMNTS_PRTCTNS) and Securities protection (SCRYS_PRTCTN):

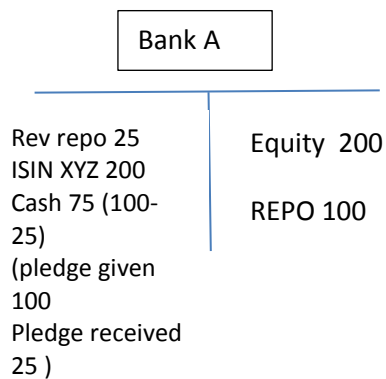
Instruments-protections (INSTRMNTS_PRTCTNS)					
OBSRVD_AGNT_INTRNL_ID	DT_RFRNC	INSTRMNT_UNQ_ID	PRTCTN_ID	PRTCTN_ALLCTD_VL	...
Bank B	t0	reverseRepoAB1	securityProtectionB1	100	

Securities protection (SCRYS_PRTCTN)				
DT_RFRNC	PRTCTN_ID	OBSRVD_AGNT_INTRNL_ID	SCRTY_ID	...
t0	securityProtectionB1	Bank B	xyz	

At time t1

Now Bank A enters into another repo / reverse repo with Bank D. For Bank A it's a Reverse repurchase loan (i.e. getting securities for giving cash), while for Bank D it's a Repurchase agreement. Bank A is giving 25 cash to Bank D to have 25 Securities XYZ





In term of input cubes

Therefore Bank A lists a new record in the cube Reverse repurchase loans (RVRS_RPRCHS_LNS):

Reverse repurchase loans (RVRS_RPRCHS_LNS)					
DT_RFR NC	INSTRMNT_UNQ_ID	OBSRVD_AGNT_INTRNL_ID	DT_STTLMNT	DT_LGL_FNL_MRTY	CRRYNG_A MNT
t0	reverseRepoAB1	Bank B	t0	t0 + 3 month	100
t1	reverseRepoAB1	Bank B	t0	t0 + 3 month	100
t1	reverseRepoDA1	Bank A	t1	?	25

With related records in the cubes Instruments-protections (INSTRMNTS_PRTCTNS) and Securities protection (SCRTS_PRTCTN):

Instruments-protections (INSTRMNTS_PRTCTNS)					
OBSRVD_AGNT_INTRNL_ID	DT_RFRNC	INSTRMNT_UNQ_ID	PRTCTN_ID	PRTCTN_ALLCTD_VL	...
Bank B	t0	reverseRepoAB1	securityProtectionB1	100	
Bank B	t1	reverseRepoAB1	securityProtectionB1	100	
Bank A	t1	reverseRepoDA1	securityProtectionD1	25	

Securities protection (SCRTS_PRTCTN)				
DT_RFRNC	PRTCTN_ID	OBSRVD_AGNT_INTRNL_ID	SCRTY_ID	...
t0	securityProtectionB1	Bank B	xyz	
t1	securityProtectionB1	Bank B	xyz	
t1	securityProtectionD1	Bank A	xyz	

While Bank D lists a new record in the cubes Repurchase agreement (RPRCHS_AGRMNT) and Repurchase agreements-securities (RPRCHS_AGRMNTS_SCRTS):

Repurchase agreement (RPRCHS_AGRMNT)				
DT_RFRNC	INSTRMNT_UNQ_ID	OBSRVD_AGNT_INTRNL_ID	DT_STTLMNT	CRRYNG_AMNT
t0	repoAB1	Bank A	t0	100
t1	repoAB1	Bank A	t0	100
t1	repoDA1	Bank D	t1	25

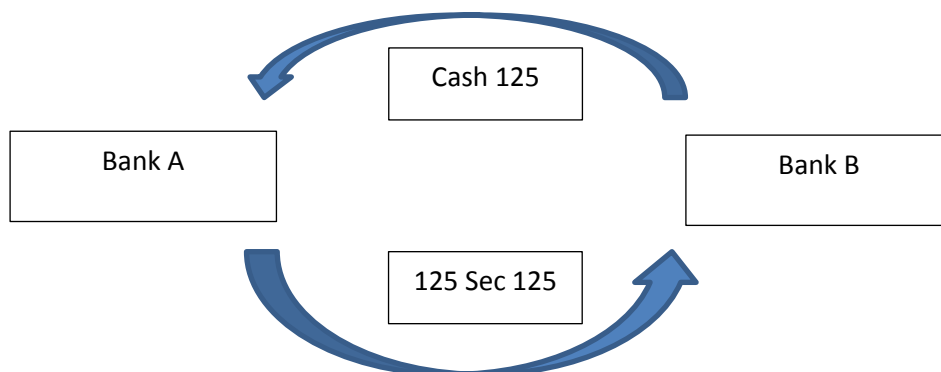
Repurchase agreement-securities (RPRCHS_AGRMNT_SCRTS)				
OBSRVD_AGNT_INTRNL_ID	DT_RFRNC	INSTRMNT_UNQ_ID	SCRTY_ID	ENCMBRD_AMNT
Bank A	t0	repoAB1	xyz	100
Bank A	t1	repoAB1	xyz	100
Bank D	t1	repoDA1	xyz	25

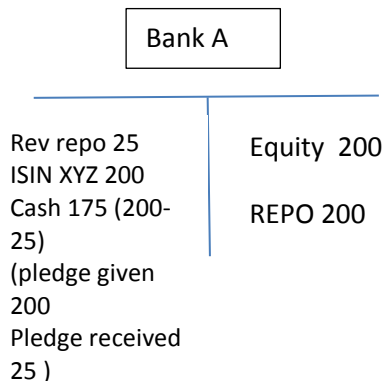
The related off-balance sheet items, in the form of Financial guarantees given (FNNCL_GRNTS_GVN) is given as follows:

Financial guarantees given (FNNCL_GRNTS_GVN)					
DT_RFR NC	CRDT_FCLTY_UNQ_ID	TYP_FCLTY	OBSRVD_AGNT_INTRNL_ID	GRNTD_AMNT	OFF_BLNC_SHT_AMNT
t0	crdtFcltyId(repoAB1)	To provide guarantees	Bank A	100	100
t1	crdtFcltyId(repoAB1)	To provide guarantees	Bank A	100	100
t1	crdtFcltyId(repoDA1)	To provide guarantees	Bank D	25	25

At time t2

Bank A & Bank B enter into a similar repo / reverse repo contract as at time t0, bank A receives 125 cash and provides to bank B 125 XYZ securities





resulting in the following input layer:

Repurchase agreement (RPRCHS_AGRMNT)				
DT_RFRNC	INSTRMNT_UNQ_ID	OBSRVD_AGNT_INTRNL_ID	DT_STTLMNT	CRRYNG_AMNT
t0	repoAB1	Bank A	t0	100
t1	repoAB1	Bank A	t0	100
t1	repoDA1	Bank D	t1	25
t2	repoAB1	Bank A	t0	100
t2	repoDA1	Bank D	t1	25
t2	repoAB2	Bank A	t2	125

Repurchase agreement-securities (RPRCHS_AGRMNT_SCRTS)				
OBSRVD_AGNT_INTRNL_ID	DT_RFRNC	INSTRMNT_UNQ_ID	SCRTY_ID	ENCMBRD_AMNT
Bank A	t0	repoAB1	xyz	100
Bank A	t1	repoAB1	xyz	100
Bank D	t1	repoDA1	xyz	25
Bank A	t2	repoAB1	xyz	100
Bank D	t2	repoDA1	xyz	25
Bank A	t2	repoAB2	xyz	125

Reverse repurchase loans (RVRS_RPRCHS_LNS)					
DT_RFRNC	INSTRMNT_UNQ_ID	OBSRVD_AGNT_INTRNL_ID	DT_STTLMNT	DT_LGL_FNL_MTRTY	CRRYNG_AMNT
t0	reverseRepoAB1	Bank B	t0	t0 + 3 month	100
t1	reverseRepoAB1	Bank B	t0	t0 + 3 month	100
t1	reverseRepoDA1	Bank A	t1	?	25
t2	reverseRepoAB1	Bank B	t0	t0 + 3 month	100
t2	reverseRepoDA1	Bank A	t1		25
t2	reverseRepoAB2	Bank B	t2		125

Instruments-protections (INSTRMNTS_PRTCTNS)					
OBSRVD_AGNT_INTRNL_ID	DT_RFRNC	INSTRMNT_UNQ_ID	PRTCTN_ID	PRTCTN_ALLCTD_VL	...
Bank B	t0	reverseRepoAB1	securityProtectionB1	100	
Bank B	t1	reverseRepoAB1	securityProtectionB1	100	
Bank A	t1	reverseRepoDA1	securityProtectionD1	25	
Bank B	t2	reverseRepoAB1	securityProtectionB1	100	
Bank A	t2	reverseRepoDA1	securityProtectionD1	25	
Bank B	t2	reverseRepoAB2	securityProtectionB2	125	

Securities protection (SCRTS_PRTCTN)				
DT_RFRNC	PRTCTN_ID	OBSRVD_AGNT_INTRNL_ID	SCRTY_ID	...
t0	securityProtectionB1	Bank B	xyz	
t1	securityProtectionB1	Bank B	xyz	
t1	securityProtectionD1	Bank A	xyz	
t2	securityProtectionB1	Bank B	xyz	
t2	securityProtectionD1	Bank A	xyz	
t2	securityProtectionB2	Bank B	xyz	

Financial guarantees given (FNNCL_GRNTS_GVN)					
DT_RFRNC	CRDT_FCLTY_UNQ_ID	TYP_FCLTY	OBSRVD_AGNT_INTRNL_ID	GRNTD_AMNT	OFF_BLNC_SHT_AMNT
t0	crdtFcltyId(repoAB1)	To provide guarantees	Bank A	100	100
t1	crdtFcltyId(repoAB1)	To provide guarantees	Bank A	100	100
t1	crdtFcltyId(repoDA1)	To provide guarantees	Bank D	25	25
t2	crdtFcltyId(repoAB1)	To provide guarantees	Bank A	100	100
t2	crdtFcltyId(repoDA1)	To provide guarantees	Bank D	25	25
t2	crdtFcltyId(repoAB2)	To provide guarantees	Bank A	125	125

6 Illustrative example on credit quality

Specific instructions to feed the input layer are provided below, with reference to some examples described in the Part II of the AnaCredit Manual.

Example 1 illustrates the reporting in the case of 'transaction based' assessment in line with paragraph 154 of Annex V to the ITS applying the definition of default at the level of an individual instrument in line with Article 178(1) of the CRR.

INSTRUMENT IDENTIFIER	BIRD INPUT					ANACREDIT OUTPUT			
	CREDIT QUALITY STATUS	DATE OF DEFAULT STATUS	DATE OF PERFORMING STATUS	ASSESSMENT APPROACH FOR CREDIT QUALITY STATUS	IS RETAIL EXPOSURE	DEFAULT STATUS	DATE OF DEFAULT STATUS	PERFORMING STATUS	DATE OF PERFORMING STATUS
INS#1	NON-PERFORMING BUT NOT IN DEFAULT	31/12/2017	12/09/2019	TRANSACTION BASED	TRUE	NOT IN DEFAULT	31/12/2017	NON-PERFORMING	12/09/2019
INS#2	DEFAULT BECAUSE MORE THAN 90/180 DAYS PAST DUE	20/09/2019	20/09/2019	TRANSACTION BASED	TRUE	DEFAULT BECAUSE MORE THAN 90/180 DAYS PAST DUE	20/09/2019	NON-PERFORMING	20/09/2019
COUNTERPARTY IDENTIFIER	CREDIT QUALITY STATUS	DATE OF DEFAULT STATUS	IS PULLING EFFECT			DEFAULT STATUS	DATE OF DEFAULT STATUS		
DEB#1	NOT APPLICABLE	-	FALSE			-	-		

Example 2 illustrates the reporting in the case of 'debtor based' assessment in line with paragraph 154 of Annex V to the ITS applying the definition of default at the level of a debtor.

INSTRUMENT IDENTIFIER	BIRD INPUT					ANACREDIT OUTPUT			
	CREDIT QUALITY STATUS	DATE OF DEFAULT STATUS	DATE OF PERFORMING STATUS	ASSESSMENT APPROACH FOR CREDIT QUALITY STATUS	IS RETAIL EXPOSURE	DEFAULT STATUS	DATE OF DEFAULT STATUS	PERFORMING STATUS	DATE OF PERFORMING STATUS
INS#1	NOT APPLICABLE	-	20/09/2019	DEBTOR BASED	TRUE	NOT APPLICABLE	NOT APPLICABLE	NON-PERFORMING	20/09/2019
INS#2	NOT APPLICABLE	-	20/09/2019	DEBTOR BASED	TRUE	NOT APPLICABLE	NOT APPLICABLE	NON-PERFORMING	20/09/2019
COUNTERPARTY IDENTIFIER	CREDIT QUALITY STATUS	DATE OF DEFAULT STATUS	IS PULLING EFFECT			DEFAULT STATUS	DATE OF DEFAULT STATUS		
DEB#1	DEFAULT BECAUSE MORE THAN 90/180 DAYS PAST DUE	20/09/2019	FALSE			DEFAULT BECAUSE MORE THAN 90/180 DAYS PAST DUE	20/09/2019		

Example 3 illustrates the reporting in the case of non-retail exposures applying the definition of default at the level of a debtor.

INSTRUMENT IDENTIFIER	BIRD INPUT					ANACREDIT OUTPUT			
	CREDIT QUALITY STATUS	DATE OF DEFAULT STATUS	DATE OF PERFORMING STATUS	ASSESSMENT APPROACH FOR CREDIT QUALITY STATUS	IS RETAIL EXPOSURE	DEFAULT STATUS	DATE OF DEFAULT STATUS	PERFORMING STATUS	DATE OF PERFORMING STATUS
INS#1	NOT APPLICABLE	-	11/05/2018	DEBTOR BASED	FALSE	NOT APPLICABLE	NOT APPLICABLE	PERFORMING	11/05/2018
INS#2	NOT APPLICABLE	-	15/09/2019	DEBTOR BASED	FALSE	NOT APPLICABLE	NOT APPLICABLE	NON-PERFORMING	15/09/2019
INS#3	NOT APPLICABLE	-	21/01/2019	DEBTOR BASED	FALSE	NOT APPLICABLE	NOT APPLICABLE	PERFORMING	21/01/2019
COUNTERPARTY IDENTIFIER	CREDIT QUALITY STATUS	DATE OF DEFAULT STATUS	IS PULLING EFFECT			DEFAULT STATUS	DATE OF DEFAULT STATUS		
DEB#1	PERFORMING	31/12/2099	FALSE			NOT IN DEFAULT	NOT APPLICABLE		
DEB#2	DEFAULT BECAUSE UNLIKELY TO PAY	15/09/2019	FALSE			DEFAULT BECAUSE UNLIKELY TO PAY	15/09/2019		
DEB#3	PERFORMING	31/12/2099	FALSE			NOT IN DEFAULT	NOT APPLICABLE		

Example 4 illustrates the reporting in the case of ‘transaction based’ assessment in line with paragraph 154 of Annex V to the ITS applying the definition of default at the level of an individual credit facility in line with Article 178(1) of the CRR.

INSTRUMENT IDENTIFIER	BIRD INPUT					ANACREDIT OUTPUT			
	CREDIT QUALITY STATUS	DATE OF DEFAULT STATUS	DATE OF PERFORMING STATUS	ASSESSMENT APPROACH FOR CREDIT QUALITY STATUS	IS RETAIL EXPOSURE	DEFAULT STATUS	DATE OF DEFAULT STATUS	PERFORMING STATUS	DATE OF PERFORMING STATUS
INS#1	NON-PERFORMING BUT NOT IN DEFAULT	29/03/2018	20/09/2019	TRANSACTION BASED	TRUE	NOT IN DEFAULT	29/03/2018	NON-PERFORMING	20/09/2019
INS#2	DEFAULT BECAUSE MORE THAN 90/180 DAYS PAST DUE	20/09/2019	20/09/2019	TRANSACTION BASED	TRUE	DEFAULT BECAUSE MORE THAN 90/180 DAYS PAST DUE	20/09/2019	NON-PERFORMING	20/09/2019
COUNTERPARTY IDENTIFIER	CREDIT QUALITY STATUS	DATE OF DEFAULT STATUS	IS PULLING EFFECT			DEFAULT STATUS	DATE OF DEFAULT STATUS		
DEB#1	NOT APPLICABLE	-	TRUE			NOT APPLICABLE	NOT APPLICABLE		

Example 5: reporting the default status of the counterparty.

Reference date: 31/03/2019									
BIRD INPUT						ANACREDIT OUTPUT			
INSTRUMENT IDENTIFIER	CREDIT QUALITY STATUS	DATE OF DEFAULT STATUS	DATE OF PERFORMING STATUS	ASSESSMENT APPROACH FOR CREDIT QUALITY STATUS	IS RETAIL EXPOSURE	DEFAULT STATUS	DATE OF DEFAULT STATUS	PERFORMING STATUS	DATE OF PERFORMING STATUS
LOAN#1	NOT APPLICABLE	-	31/12/2017	DEBTOR BASED	FALSE	NOT APPLICABLE	NOT APPLICABLE	PERFORMING	31/12/2017
COUNTERPARTY IDENTIFIER	CREDIT QUALITY STATUS	DATE OF DEFAULT STATUS	IS PULLING EFFECT			DEFAULT STATUS	DATE OF DEFAULT STATUS		
DEB#1	PERFORMING	-	FALSE			NOT IN DEFAULT	NOT APPLICABLE		
GAR#T	PERFORMING	-	FALSE			NOT IN DEFAULT	NOT APPLICABLE		
Reference date: 30/09/2019									
BIRD INPUT						ANACREDIT OUTPUT			
INSTRUMENT IDENTIFIER	CREDIT QUALITY STATUS	DATE OF DEFAULT STATUS	DATE OF PERFORMING STATUS	ASSESSMENT APPROACH FOR CREDIT QUALITY STATUS	IS RETAIL EXPOSURE	DEFAULT STATUS	DATE OF DEFAULT STATUS	PERFORMING STATUS	DATE OF PERFORMING STATUS
LOAN#1	DEFAULT BECAUSE UNLIKELY TO PAY	-	15/09/2019	DEBTOR BASED	FALSE	NOT APPLICABLE	NOT APPLICABLE	NON-PERFORMING	15/09/2019
COUNTERPARTY IDENTIFIER	CREDIT QUALITY STATUS	DATE OF DEFAULT STATUS	IS PULLING EFFECT			DEFAULT STATUS	DATE OF DEFAULT STATUS		
DEB#1	DEFAULT BECAUSE UNLIKELY TO PAY	15/09/2019	FALSE			DEFAULT BECAUSE UNLIKELY TO PAY	15/09/2019		
GAR#T	PERFORMING	-	FALSE			NOT IN DEFAULT	NOT APPLICABLE		
Reference date: 31/01/2020									
BIRD INPUT						ANACREDIT OUTPUT			
INSTRUMENT IDENTIFIER	CREDIT QUALITY STATUS	DATE OF DEFAULT STATUS	DATE OF PERFORMING STATUS	ASSESSMENT APPROACH FOR CREDIT QUALITY STATUS	IS RETAIL EXPOSURE	DEFAULT STATUS	DATE OF DEFAULT STATUS	PERFORMING STATUS	DATE OF PERFORMING STATUS
LOAN#1	DEFAULT BECAUSE UNLIKELY TO PAY	-	15/09/2019	DEBTOR BASED	FALSE	NOT APPLICABLE	NOT APPLICABLE	NON-PERFORMING	15/09/2019
COUNTERPARTY IDENTIFIER	CREDIT QUALITY STATUS	DATE OF DEFAULT STATUS	IS PULLING EFFECT			DEFAULT STATUS	DATE OF DEFAULT STATUS		
DEB#1	DEFAULT BECAUSE UNLIKELY TO PAY	15/09/2019	FALSE			DEFAULT BECAUSE UNLIKELY TO PAY	15/09/2019		
GAR#T	DEFAULT BECAUSE MORE THAN 90/180 DAYS PAST DUE	24/01/2020	FALSE			DEFAULT BECAUSE MORE THAN 90/180 DAYS PAST DUE	24/01/2020		

Example 6: Reporting the relationship between Credit Facilities and related protections/instruments items, no sublimit for the instruments.

Time	Business Situation
T0	The bank registers a new Credit Facility (CF1) with the nominal amount of 300 euros that is completely covered by the collateral (P1). The banks allocation process of the collateral consists in splitting the collateral proportionally among the different instruments of the credit facility. There are no specific limits to the different instruments connected to the CF, only the maximum amount of the CF. The allocation process among the instruments, in case the total amount of the CF is not used, is proportional.
T1	The bank creates a new Instrument (I1) connected with the Credit Facility. The carrying amount of the instrument is 100.
T2	The bank creates a new Instrument (I2) connected with the Credit Facility. The carrying amount of the instrument is 100.
T3	The bank creates a new Instrument (I2) connected with the Credit Facility. The carrying amount of the instrument is 100.

Credit Facility Cube	Time	Action	RECORD			
			COMMITMENT UNIQUE ID	NOMINAL AMOUNT	OFF-BALANCE SHEET AMOUNT	INSTRUMENT ID
	T0	ADD	CF1	300	300	-
	T1	MODIFY	CF1	300	200	I1
	T2	MODIFY	CF1	300	100	I2
	T3	MODIFY	CF1	300	0	I3

Instrument Cube (For instance Other Loans)	Time	Action	RECORD		
			INSTRUMENT ID	CARRYING AMOUNT	OFF-BALANCE SHEET AMOUNT
	T0		-	-	-
	T1	ADD	I1	100	200
	T2	MODIFY	I1	100	50
	T2	ADD	I2	100	50
	T3	MODIFY	I1	100	0
	T3	MODIFY	I2	100	0
	T3	ADD	I3	100	0

Instrument-Protection Cube	Time	Action	RECORD			
			INSTRUMENT ID	PROTECTION ID	Maximum amount of guarantee that can be considered	.....
	T0		-	-	-	
	T1	ADD	I1	P1	100	
	T2	ADD	I2	P1	100	
	T3	ADD	I3	P1	100	

		RECORD				
Commitment - Protection Cube	Time	Action	COMMITMENT UNIQUE ID	PROTECTION ID	Maximum amount of guarantee that can be considered	....
	T0	ADD	CF1	P1	300	
	T1	MODIFY	CF1	P1	200	
	T2	MODIFY	CF1	P1	100	
	T3	MODIFY	CF1	P1	0	

Example 7: Reporting the relationship between Credit Facilities and related protections/instruments items; one of the instruments is not secured by any guarantees/collaterals.

Time	Business Situation
T0	The bank registers a new Credit Facility (CF1) of 300 euros that is completely covered by the collateral (P1). The banks allocation process of the collateral consists in splitting the collateral proportionally among the different instruments of the credit facility. There are no specific limits to the different instruments connected to the CF, only the maximum amount of the CF. The allocation process among the instruments, in case the total amount of the CF is not used, is proportional. The collateral covers all instruments issued connected to the CF except those with a special characteristic.
T1	The bank creates a new Instrument (I1) connected with the Credit Facility. The amount of the instrument is 100 and it is not covered by the collateral (P1), due to the special characteristic of the instrument.
T2	The bank creates a new Instrument (I2) connected with the Credit Facility. The amount of the instrument is 100.
T3	The bank creates a new Instrument (I2) connected with the Credit Facility. The amount of the instrument is 100.

		RECORD				
Credit Facility Cube	Time	Action	COMMITMENT UNIQUE ID	NOMINAL AMOUNT	OFF-BALANCE SHEET AMOUNT	INSTRUMENT ID
	T0	ADD	CF1	300	300	-
	T1	MODIFY	CF1	300	200	I1
	T2	MODIFY	CF1	300	100	I2
	T3	MODIFY	CF1	300	0	I3

		RECORD			
Instrument Cube (For instance Other Loans)	Time	Action	INSTRUMENT ID	CARRYING AMOUNT	OFF-BALANCE SHEET AMOUNT
	T0		-	-	-
	T1	ADD	I1	100	200
	T2	MODIFY	I1	100	50
	T2	ADD	I2	100	50
	T3	MODIFY	I1	100	0
	T3	MODIFY	I2	100	0
	T3	ADD	I3	100	0

		RECORD				
Instrument- Protection Cube	Time	Action	INSTRUMENT ID	PROTECTION ID	Maximum amount of guarantee that can be considered	.....
	T0		-	-	-	
	T1		-	-	-	
	T2	ADD	I2	P1	100	
	T3	ADD	I3	P1	100	

		RECORD				
Commitment Protection Cube	Time	Action	COMMITMENT UNIQUE ID	PROTECTION_ID	Maximum amount of guarantee that can be considered	....
	T0	ADD	CF1	P1	300	
	T1	-	-	-	-	
	T2	MODIFY	CF1	P1	100	
	T3	MODIFY	CF1	P1	0	