

BIS consolidated banking statistics

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Reporting practices by country, as of 31 December 2015

Australia

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No	
Is the reporting population different from international active banks? (Yes / No)	No	
Percentage coverage of foreign claims	Nearly 100	
Percentage coverage of international claims	Over 90	
Types of reporting institutions	All licensed banks	16 banks provide nil returns as they do not hold international assets or liabilities

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes	
Inclusion in international claims - Equities, participations, working capital	Yes	
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes	
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Yes	All relevant liabilities are included

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes	
Deviations from the recommended definition - Exclusions		
Deviations from the recommended definition - Inclusions	Contingent liabilities/credit commitments	
Separate reporting of risk transfers	Yes	
Type of banks	Domestic banks	

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	None
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents

CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	No gaps
Sector	Banks, public sector and non-bank private sector reported

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	
Treated as claims on the public sector	

CBS-09 Consolidation practice

Consolidation practice	As per Australian accounting standards
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	Yes (Australian-owned reporting entities include subsidiaries involved in hire-purchase, factoring, bank-funded "warehousing", leasing, bond trading and those who trade in or underwrite securities; estimated share is negligible)

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No
Inclusion of credit derivatives in the reporting of guarantees extended	Yes
Netting of any offsetting positions against credit protection sold	Yes
Reporting of credit protection sold at notional amount	Yes

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Banking book claims valued at face value or cost price and trading book claims valued at market or fair values
Valuation rules applied - Derivative contracts	Positive Fair value
Valuation rules applied - Guarantees	Face value or maximum possible exposure

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	No
Reduction of claims due to provisions	No

Austria

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	Primarily no
Is the reporting population different from international active banks? (Yes / No)	No, only internationally active banks included
Percentage coverage of foreign claims	Nearly 100
Percentage coverage of international claims	Nearly 100
Types of reporting institutions	Commercial banks, savings banks and specialised credit institutions

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Yes, all local liabilities in local currency depending on accounting standard used.

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	No	only net total
Deviations from the recommended definition - Exclusions	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Deviations from the recommended definition - Inclusions	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Separate reporting of risk transfers	Yes	
Type of banks	Domestic banks only	(as per BIS guidelines)

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	values for "sectors unallocated" are on immediate borrower basis
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents No Gaps

CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity No Gaps

Sector No Gaps

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector No

Treated as claims on the public sector Yes

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks Yes

Treated as claims on the public sector Yes

CBS-09 Consolidation practice

Consolidation practice National Accounting Rules or International Accounting Standards adjusted through national law.

Inclusion of nonfinancial affiliates in the reporting population No

Inclusion of other nonbank financial institutions No

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended No

Inclusion of credit derivatives in the reporting of guarantees extended Yes

Netting of any offsetting positions against credit protection sold some banks

Banks in the respective country are allowed to follow different accounting standards. Depending on the standard, netting is allowed under certain conditions, eg under IFRS.

Reporting of credit protection sold at notional amount Yes

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	IFRS/Local GAAP; provisions not included in claims (net basis)
Valuation rules applied - Derivative contracts	credit equivalent values
Valuation rules applied - Guarantees	Face value

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes, as they come due	
Reduction of claims due to provisions	Yes	Claims do not include provisions, that is provisions are netted from the claim positions.

Belgium

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	Yes
Is the reporting population different from international active banks? (Yes / No)	All banks are included, no matter whether they are internationally active or not.
Percentage coverage of foreign claims	100
Percentage coverage of international claims	100
Types of reporting institutions	All domestic banks and all foreign affiliates (subsidiaries and branches)

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	All instruments from liabilities are included, except for derivatives positions (deposits, debt securities liabilities, other liabilities)

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes
Deviations from the recommended definition - Exclusions	
Deviations from the recommended definition - Inclusions	
Separate reporting of risk transfers	Yes
Type of banks	"National banks (BE)" and "Inside-area foreign banks not consolidated by their parent (4E)"

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	None
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents None

CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity None

Sector None

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector Yes

Treated as claims on the public sector

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks

Treated as claims on the public sector Yes

CBS-09 Consolidation practice

Consolidation practice National supervisory practice according to which non-bank financial and non-financial institutions are included in the reporting population

Inclusion of nonfinancial affiliates in the reporting population Yes, although they are not statistically significant (e.g. real estate companies that are consolidated directly or indirectly by their banking parents)

Inclusion of other nonbank financial institutions Yes, although they are not statistically significant (e.g. leasing companies that are consolidated directly or indirectly by their banking parents)

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended No

Inclusion of credit derivatives in the reporting of guarantees extended Yes

Netting of any offsetting positions against credit protection sold Yes (only in case of legally enforceable bilateral netting agreements)

Reporting of credit protection sold at notional amount Yes

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)

Loans in general at amortised cost, holdings of debt securities in general at fair value

Valuation rules applied - Derivative contracts

Valuation as recommended by Guidelines (sum of positive market values after netting agreements, includes protection buyer of credit derivatives if belonging to trading book)

Valuation rules applied - Guarantees

Valuation as recommended by Guidelines (face value, includes protection seller of credit derivatives)

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears

Yes: as interest falls due

Reduction of claims due to provisions

No, provisions are not netted from the claim positions

Brazil

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No	
Is the reporting population different from international active banks? (Yes / No)	Yes	Includes only banks that takes demand deposits (commercial and saving banks). It includes international active banks and others. All brazilian international active banks are included in this sample.
Percentage coverage of foreign claims	Nearly 100	
Percentage coverage of international claims	Nearly 100	
Types of reporting institutions	Commercial banks and savings banks	

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Yes

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes
Deviations from the recommended definition - Exclusions	
Deviations from the recommended definition - Inclusions	
Separate reporting of risk transfers	Yes
Type of banks	-

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	(Not reporting on an ultimate risk basis)
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents No gaps

CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity No

Sector No

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector

Treated as claims on the public sector Yes

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks Yes

Treated as claims on the public sector Yes

CBS-09 Consolidation practice

Consolidation practice As per BIS guidelines.

Inclusion of nonfinancial affiliates in the reporting population No

Inclusion of other nonbank financial institutions No

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended (Not reporting on an ultimate risk basis)

Inclusion of credit derivatives in the reporting of guarantees extended (Not reporting on an ultimate risk basis)

Netting of any offsetting positions against credit protection sold (Not reporting on an ultimate risk basis)

Reporting of credit protection sold at notional amount (Not reporting on an ultimate risk basis)

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives) Yes

Valuation rules applied - Derivative contracts (Not reporting on an ultimate risk basis)

Valuation rules applied - Guarantees (Not reporting on an ultimate risk basis)

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears Yes

Reduction of claims due to provisions No

Interest must be in arrears as of 15 days

Canada

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	Yes	(information services, internet activities, engaged in promotion/ sale/ delivery or distribution or products of financial services to public. Bank-related data processing, dealing real property, specialized business management/ advisory services, promoting merchandise or services to card holders, selling lottery/ urban transit tickets, acting as custodian/ receiver/ liquidator/ sequestrator of property, any service to bank; estimated share is negligible)
Is the reporting population different from international active banks? (Yes / No)	No	
Percentage coverage of foreign claims	Nearly 100	
Percentage coverage of international claims	Nearly 100	
Types of reporting institutions	All commercial banks operating in Canada	

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes	
Inclusion in international claims - Equities, participations, working capital	Yes	
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes	
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	No	Deposits only

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes
Deviations from the recommended definition - Exclusions	-
Deviations from the recommended definition - Inclusions	-
Separate reporting of risk transfers	Yes
Type of banks	Domestic banks and Inside-area foreign banks not consolidated by their parent

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	No gaps
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	No gaps
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	No gaps
Sector	No gaps

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	No
Treated as claims on the public sector	Yes

CBS-09 Consolidation practice

Consolidation practice		As per accounting principles outlined in the Canadian Institute of Chartered Accountants (CICA) handbook. As of January 2011, reporting banks are converging towards IFRS. This is also in line with the domestic supervisory requirements. Also, insurance-related assets are excluded from the international banking statistics.
Inclusion of nonfinancial affiliates in the reporting population	Yes	(information services, internet activities, engaged in promotion/ sale/ delivery or distribution or products of financial services to public. Bank-related data processing, dealing real property, specialized business management/ advisory services, promoting merchandise or services to card holders, selling lottery/ urban transit tickets, acting as custodian/ receiver/ liquidator/ sequestrator of property, any service to bank; estimated share is negligible)
Inclusion of other nonbank financial institutions	Yes	(eg securities dealers and financial companies). Since 2006 all Canadian reporting banks' investment dealer subsidiaries are included with the international banking statistics.)

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No	
Inclusion of credit derivatives in the reporting of guarantees extended	Yes	
Netting of any offsetting positions against credit protection sold	some banks	Notional amount with no netting or net mark-to-market value after offsetting against the credit protection bought and sold vis-à-vis the same counterparty.
Reporting of credit protection sold at notional amount	some banks	Notional amount with no netting or net mark-to-market value after offsetting against the credit protection bought and sold vis-à-vis the same counterparty.

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	As of January 2011, our reporting financial institutions follow the International Financial Reporting Standards (IFRS).
Valuation rules applied - Derivative contracts	Positive market value
Valuation rules applied - Guarantees	Face value

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes	Loans are in arrears when the principal or interest payment is overdue in accordance with the institution's internal policies and standards.
Reduction of claims due to provisions	No	

Chile

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No
Is the reporting population different from international active banks? (Yes / No)	No
Percentage coverage of foreign claims	100
Percentage coverage of international claims	100
Types of reporting institutions	All comercial banks operating in Chile

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Yes (derivatives)

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes
Deviations from the recommended definition - Exclusions	
Deviations from the recommended definition - Inclusions	
Separate reporting of risk transfers	Yes
Type of banks	Domestic banks only

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	Yes
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	Yes
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	No
Sector	Yes

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	No
Treated as claims on the public sector	Yes

CBS-09 Consolidation practice

Consolidation practice	As per Chilean National Accounting Rules
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	Yes (estimated share is negligible)

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No
Inclusion of credit derivatives in the reporting of guarantees extended	No
Netting of any offsetting positions against credit protection sold	No
Reporting of credit protection sold at notional amount	No

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Face value and market value
Valuation rules applied - Derivative contracts	Market value
Valuation rules applied - Guarantees	Only contingent guarantees are reported at a face value

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes
Reduction of claims due to provisions	No

Chinese Taipei

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	NO
Is the reporting population different from international active banks? (Yes / No)	All banks are included, no matter whether they are internationally active or not.
Percentage coverage of foreign claims	Nearly 100
Percentage coverage of international claims	Nearly 100
Types of reporting institutions	All domestic banks and all foreign affiliates (subsidiaries and branches)

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Yes

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes
Deviations from the recommended definition - Exclusions	No
Deviations from the recommended definition - Inclusions	Yes
Separate reporting of risk transfers	Yes
Type of banks	Domestic banks and Inside-area foreign banks not consolidated by their parent

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	None
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	Yes	Total on-balance sheet liabilities
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	Yes
Sector	Yes

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	No
Treated as claims on the public sector	Yes

CBS-09 Consolidation practice

Consolidation practice	Taiwan-IFRSs and Domestic supervisory rules
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	No

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No
Inclusion of credit derivatives in the reporting of guarantees extended	Yes
Netting of any offsetting positions against credit protection sold	No
Reporting of credit protection sold at notional amount	Yes

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Yes
Valuation rules applied - Derivative contracts	Valuation as recommended by Guidelines (sum of positive market values after netting negative market values)
Valuation rules applied - Guarantees	Valuation as recommended by Guidelines (face value, includes protection seller of credit derivatives)

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes, as interest falls due
Reduction of claims due to provisions	No

Denmark

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No	
Is the reporting population different from international active banks? (Yes / No)	No	
Percentage coverage of foreign claims	100	
Percentage coverage of international claims	100	
Types of reporting institutions	All authorised banks. Mortgage banks are also included	Mortgage banks are included in figures.

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes	
Inclusion in international claims - Equities, participations, working capital	No	
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes	
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Yes: Derivatives (V) and Other and unallocated by instrument (K)	Further details can be send upon request

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	No
Deviations from the recommended definition - Exclusions	-
Deviations from the recommended definition - Inclusions	-
Separate reporting of risk transfers	No
Type of banks	-

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims -

CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents Reported from December 2005

CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	No
Sector	No

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	Yes
Treated as claims on the public sector	No

CBS-09 Consolidation practice

Consolidation practice	As per BIS guidelines
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	No

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	(Not reporting on an ultimate risk basis)
Inclusion of credit derivatives in the reporting of guarantees extended	(Not reporting on an ultimate risk basis)
Netting of any offsetting positions against credit protection sold	(Not reporting on an ultimate risk basis)
Reporting of credit protection sold at notional amount	(Not reporting on an ultimate risk basis)

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Market price
Valuation rules applied - Derivative contracts	(Not reporting on an ultimate risk basis)
Valuation rules applied - Guarantees	(Not reporting on an ultimate risk basis)

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes: As interest falls due
Reduction of claims due to provisions	No

Finland

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No
Is the reporting population different from international active banks? (Yes / No)	No
Percentage coverage of foreign claims	Nearly 100
Percentage coverage of international claims	95
Types of reporting institutions	All credit institutions with relevant cross-border activities or with at least one foreign branch or subsidiary

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes	
Inclusion in international claims - Equities, participations, working capital	Yes	
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes	
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Yes	Local liabilities include all other financial instruments except derivatives.

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes
Deviations from the recommended definition - Exclusions	-
Deviations from the recommended definition - Inclusions	-
Separate reporting of risk transfers	Yes
Type of banks	Domestic banks only

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	No gaps
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	Yes
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	No gaps
Sector	No gaps

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	Yes
Treated as claims on the public sector	No

CBS-09 Consolidation practice

Consolidation practice	National Accounting Rules/ Domestic supervisory rules.
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	Yes

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	-
Inclusion of credit derivatives in the reporting of guarantees extended	No
Netting of any offsetting positions against credit protection sold	-
Reporting of credit protection sold at notional amount	-

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Market value, Nominal value, Book value
Valuation rules applied - Derivative contracts	Positive market value. Includes protection seller of credit derivatives
Valuation rules applied - Guarantees	Contractual value, In the case of guarantees, standby facilities and other corresponding items, the contractual value is the amount the credit institution may be liable to pay under the contract. Excludes protection seller of credit derivatives.

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes: as interest falls due
Reduction of claims due to provisions	No

France

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No
Is the reporting population different from international active banks? (Yes / No)	NO
Percentage coverage of foreign claims	100
Percentage coverage of international claims	100
Types of reporting institutions	All MFI 's

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	cash borrowed from repos operations, considered as deposits

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes
Deviations from the recommended definition - Exclusions	No
Deviations from the recommended definition - Inclusions	No
Separate reporting of risk transfers	Yes
Type of banks	All domestic banks.

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	NONE
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	No,Included in the consolidated perimeter
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	No breakdown maturity for total liabilities
Sector	no gaps

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	No
Treated as claims on the public sector	Yes

CBS-09 Consolidation practice

Consolidation practice	National Supervisory Rules
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	No

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No
Inclusion of credit derivatives in the reporting of guarantees extended	Yes
Netting of any offsetting positions against credit protection sold	No
Reporting of credit protection sold at notional amount	Yes

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	According to the supervisory accounting rules
Valuation rules applied - Derivative contracts	Fair value
Valuation rules applied - Guarantees	Face value

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	No
Reduction of claims due to provisions	No

Germany

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No
Is the reporting population different from international active banks? (Yes / No)	No
Percentage coverage of foreign claims	100
Percentage coverage of international claims	100
Types of reporting institutions	All credit institutions

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	No

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	No
Deviations from the recommended definition - Exclusions	-
Deviations from the recommended definition - Inclusions	-
Separate reporting of risk transfers	Yes
Type of banks	Domestic banks only

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	None
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	no gaps
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	1-2 year bracket
Sector	no gaps

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	No
Treated as claims on the public sector	Yes

CBS-09 Consolidation practice

Consolidation practice	Individual reports of domestic headquarters, foreign branches, and foreign subsidiaries are aggregated after positions between headquarters/branches/subsidiaries of the same group have been eliminated.
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	No

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No
Inclusion of credit derivatives in the reporting of guarantees extended	Yes
Netting of any offsetting positions against credit protection sold	No
Reporting of credit protection sold at notional amount	Yes

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	All assets are reported at book value: for the investment portfolio, values are based on cost price with the option of valuation at market price if lower; for the trading portfolio, values are based on the lower of cost and market price
Valuation rules applied - Derivative contracts	Fair value
Valuation rules applied - Guarantees	Face value of the guarantees

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes: as interest falls due
Reduction of claims due to provisions	No

Greece

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No
Is the reporting population different from international active banks? (Yes / No)	Yes, the reporting population includes non internationally active banks
Percentage coverage of foreign claims	Nearly 100
Percentage coverage of international claims	Nearly 100
Types of reporting institutions	All commercial, cooperative banks, Loan and Consignment Fund and foreign branches and subsidiaries

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Yes

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes
Deviations from the recommended definition - Exclusions	No
Deviations from the recommended definition - Inclusions	No
Separate reporting of risk transfers	Yes
Type of banks	All banks other than branches/subsidiaries of foreign banks

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	No
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	No
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	No
Sector	No

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes	According to the new guidelines
Treated as claims on the public sector	No	

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	According to the new guidelines
Treated as claims on the public sector	No

CBS-09 Consolidation practice

Consolidation practice	Domestic supervisory rules.
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	Yes

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	According to the new guidelines
Inclusion of credit derivatives in the reporting of guarantees extended	According to the new guidelines
Netting of any offsetting positions against credit protection sold	According to the new guidelines
Reporting of credit protection sold at notional amount	According to the new guidelines

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	According to the new guidelines
Valuation rules applied - Derivative contracts	According to the new guidelines
Valuation rules applied - Guarantees	According to the new guidelines

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	No
Reduction of claims due to provisions	No

Hong Kong SAR

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	Yes (estimated share is negligible)	
Is the reporting population different from international active banks? (Yes / No)	Yes	The reporting population covers all authorized institutions which are under the supervision of the HKMA. Financial institutions which are not supervised by the HKMA are not included in the reporting population.
Percentage coverage of foreign claims	100	
Percentage coverage of international claims	100	
Types of reporting institutions	All authorized institutions	

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes	
Inclusion in international claims - Equities, participations, working capital	Yes	
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes	
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Yes	All local on-balance sheet financial liabilities in local currency are included.

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes	
Deviations from the recommended definition - Exclusions	No	
Deviations from the recommended definition - Inclusions	No	
Separate reporting of risk transfers	Yes	
Type of banks	Domestic banks and Inside-area foreign banks not consolidated by their parent	(as per BIS template)

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	Minor gap	Optional items: Non-financial corporations, Households incl. NPISHs and Unallocated non-financial private sector are not reported.
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	Domestic banks only	(as per BIS guidelines)
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	No gap	
Sector	Minor gap	Optional items: Non-financial corporations, Households incl. NPISHs and Unallocated non-financial private sector are not reported.

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	No
Treated as claims on the public sector	Yes

CBS-09 Consolidation practice

Consolidation practice	As per BIS guidelines
Inclusion of nonfinancial affiliates in the reporting population	Yes (estimated share is negligible)
Inclusion of other nonbank financial institutions	Yes

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No
Inclusion of credit derivatives in the reporting of guarantees extended	Yes
Netting of any offsetting positions against credit protection sold	As per BIS guidelines
Reporting of credit protection sold at notional amount	Yes

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	As per BIS guidelines and IAS/IFRS
Valuation rules applied - Derivative contracts	Replacement value
Valuation rules applied - Guarantees	Notional value

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes: as interest accrued
Reduction of claims due to provisions	No

India

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No	
Is the reporting population different from international active banks? (Yes / No)	Yes	
Percentage coverage of foreign claims	Nearly 85	Data of foreign branches is not completely captured
Percentage coverage of international claims	Approx 80	
Types of reporting institutions	Scheduled Commercial Banks and Cooperative banks authorised to deal in foreign exchange.	

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Will be included under CGFS Stage 2 enhancement from Dec 15 data reporting

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes
Deviations from the recommended definition - Exclusions	-
Deviations from the recommended definition - Inclusions	-
Separate reporting of risk transfers	Yes
Type of banks	Domestic banks only

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	None
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	Yes
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	Yes
Sector	Yes

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	Yes

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	Yes
Treated as claims on the public sector	Yes

CBS-09 Consolidation practice

Consolidation practice	As per BIS guidelines.
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	No

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No
Inclusion of credit derivatives in the reporting of guarantees extended	Yes
Netting of any offsetting positions against credit protection sold	Yes
Reporting of credit protection sold at notional amount	No

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Reported at book value. Trade bills are reported with purchase/acquisition amount
Valuation rules applied - Derivative contracts	MTM
Valuation rules applied - Guarantees	Book value

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes: as accrued on standard assets
Reduction of claims due to provisions	No

Ireland

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No
Is the reporting population different from international active banks? (Yes / No)	No
Percentage coverage of foreign claims	Nearly 100%
Percentage coverage of international claims	Nearly 100%
Types of reporting institutions	All credit institutions (excluding credit unions)

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Includes: Deposit liabilities, Debt securities liabilities, Derivatives liabilities and other and unallocated liabilities.

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes
Deviations from the recommended definition - Exclusions	N/A
Deviations from the recommended definition - Inclusions	N/A
Separate reporting of risk transfers	Yes
Type of banks	Domestic banks only

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	None
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	Yes
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	Yes
Sector	Yes

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	Yes
Treated as claims on the public sector	No

CBS-09 Consolidation practice

Consolidation practice	All respondents use (Domestic) Banking Supervision rules on consolidation.
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	Yes

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No
Inclusion of credit derivatives in the reporting of guarantees extended	Some banks
Netting of any offsetting positions against credit protection sold	No
Reporting of credit protection sold at notional amount	Yes

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Book value
Valuation rules applied - Derivative contracts	Positive market value
Valuation rules applied - Guarantees	Book value

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	No
Reduction of claims due to provisions	No

Italy

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No
Is the reporting population different from international active banks? (Yes / No)	Yes
Percentage coverage of foreign claims	100
Percentage coverage of international claims	100
Types of reporting institutions	All banks

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	It includes liabilities, debt securities and deposits

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes
Deviations from the recommended definition - Exclusions	No
Deviations from the recommended definition - Inclusions	No
Separate reporting of risk transfers	Yes
Type of banks	Domestic banks only (as per BIS guidelines)

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	No
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	No
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	No	But the maturity break down for banks not included in banking groups (10% in terms of total exposures) is not available and put into unallocated bucket.
Sector	No	

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	No
Treated as claims on the public sector	No

CBS-09 Consolidation practice

Consolidation practice	National banking supervisory rules (based on EU and BCBS regulations)	
Inclusion of nonfinancial affiliates in the reporting population	No	
Inclusion of other nonbank financial institutions	Yes	Other and auxiliary financial intermediaries excluding insurance and pension funds; share about 3.5% of total foreign claims on an ultimate risk basis

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No	
Inclusion of credit derivatives in the reporting of guarantees extended	No	
Netting of any offsetting positions against credit protection sold	No	
Reporting of credit protection sold at notional amount	Yes	Starting from 2014-Q3 guarantees extended also include the contingent liabilities coming from protection selling by means of CDS.

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Book value gross impairment
Valuation rules applied - Derivative contracts	Positive market value (Fair value)
Valuation rules applied - Guarantees	Book value

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes	Undefined period: it depends on the approach used by the bank
Reduction of claims due to provisions	No	

Japan

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	Yes (estimated share is negligible)
Is the reporting population different from international active banks? (Yes / No)	No
Percentage coverage of foreign claims	Nearly 100% is covered.
Percentage coverage of international claims	Nearly 100% is covered.
Types of reporting institutions	Those that a) have Japan Offshore Market account, and b) that have a foreign branch or their international transaction volume exceeds 100 billion yen.

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	All types of instruments are included such as debt securities and derivative liabilities. But each instrument cannot be identified from source data.

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	No	
Deviations from the recommended definition - Exclusions	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Deviations from the recommended definition - Inclusions	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Separate reporting of risk transfers	Yes	
Type of banks	Domestic banks only	

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims None

CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents No gap exists.

CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity No breakdown for consolidated inside area foreign banks

Sector No breakdown for consolidated inside area foreign banks

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector Ginnie Mae, Fannie Mae, and Freddie Mac are treated as non-bank private sector.

Treated as claims on the public sector Publicly owned enterprises are treated as public sector. Ginnie Mae, Fannie Mae, and Freddie Mac are treated as non-bank private sector as above.

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks No

Treated as claims on the public sector Yes

CBS-09 Consolidation practice

Consolidation practice Japanese consolidation practice follows the ministerial ordinance under the Foreign Exchange and Foreign Trade Act and the bulletin for the reporting banks. Affiliates in foreign countries are included in consolidated data when reporting institutions have effective control on them.

Inclusion of nonfinancial affiliates in the reporting population Yes (estimated share is negligible)

Inclusion of other nonbank financial institutions Yes (eg financial services companies, securities dealers and leasing corporations)

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No	
Inclusion of credit derivatives in the reporting of guarantees extended	Yes	
Netting of any offsetting positions against credit protection sold	No specific instructions about netting of offsetting credit protection positions are set out in reporting rules. It is inferred that reporting rules for derivatives contracts other than credit derivatives are applied, i.e. offsetting positions can be netted out and be reported when legally enforceable bilateral netting agreements exist.	In practice, reporting banks answered that they did not have positions of credit protection sold which were subject to legally enforceable bilateral netting agreements.
Reporting of credit protection sold at notional amount	Yes	

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Reporting banks apply the Generally Accepted Accounting Principles in Japan(J-GAAP). In general, securities are evaluated by market prices. Loans are on book value basis.
Valuation rules applied - Derivative contracts	Market value
Valuation rules applied - Guarantees	Book value

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes. Interest arrears are regarded as outstanding claims up to six months.
Reduction of claims due to provisions	No

Korea

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No
Is the reporting population different from international active banks? (Yes / No)	No
Percentage coverage of foreign claims	1
Percentage coverage of international claims	1
Types of reporting institutions	All banks authorised to deal in foreign exchange

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes	
Inclusion in international claims - Equities, participations, working capital	Yes	
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes	
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Yes	All financial liabilities

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes
Deviations from the recommended definition - Exclusions	No
Deviations from the recommended definition - Inclusions	No
Separate reporting of risk transfers	Yes
Type of banks	Domestic banks only

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	None
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	None
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	None
Sector	None

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	No	
Treated as claims on the public sector	No	Treated as claims on the official sector

CBS-09 Consolidation practice

Consolidation practice	As per national banking supervisory rules
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	No

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No
Inclusion of credit derivatives in the reporting of guarantees extended	Yes
Netting of any offsetting positions against credit protection sold	No
Reporting of credit protection sold at notional amount	Yes

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Most assets and all liabilities are reported at cost price. Investment portfolio: Assets: market price, Liabilities: cost price
Valuation rules applied - Derivative contracts	Marked to market or fair value
Valuation rules applied - Guarantees	Face value

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes	Interest in arrears are included until written off
Reduction of claims due to provisions	No	

Luxembourg

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No
Is the reporting population different from international active banks? (Yes / No)	No
Percentage coverage of foreign claims	100
Percentage coverage of international claims	100
Types of reporting institutions	All licensed banks

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	No
Deviations from the recommended definition - Exclusions	-
Deviations from the recommended definition - Inclusions	-
Separate reporting of risk transfers	No
Type of banks	-

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	(Not reporting on an ultimate risk basis)
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	not reported
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity

Sector

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector Yes

Treated as claims on the public sector

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks Yes

Treated as claims on the public sector

CBS-09 Consolidation practice

Consolidation practice As per rules of national banking supervisory authority.

Inclusion of nonfinancial affiliates in the reporting population No

Inclusion of other nonbank financial institutions No

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended (Not reporting on an ultimate risk basis)

Inclusion of credit derivatives in the reporting of guarantees extended (Not reporting on an ultimate risk basis)

Netting of any offsetting positions against credit protection sold (Not reporting on an ultimate risk basis)

Reporting of credit protection sold at notional amount (Not reporting on an ultimate risk basis)

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)

Valuation rules applied - Derivative contracts (Not reporting on an ultimate risk basis)

Valuation rules applied - Guarantees (Not reporting on an ultimate risk basis)

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears no

Reduction of claims due to provisions no

Mexico

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No
Is the reporting population different from international active banks? (Yes / No)	No
Percentage coverage of foreign claims	Nearly 100
Percentage coverage of international claims	100
Types of reporting institutions	All licensed commercial and development banks

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	No

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	No
Deviations from the recommended definition - Exclusions	NA
Deviations from the recommended definition - Inclusions	NA
Separate reporting of risk transfers	No
Type of banks	NA

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	Yes	Currently not reporting on an ultimate risk basis.
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	Yes	Positions of reporting banks' foreign affiliates are currently not being reported.
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	No identified gaps.
Sector	No identified gaps.

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	No	Treated as claims on public sector
Treated as claims on the public sector	No	

CBS-09 Consolidation practice

Consolidation practice	Domestic supervisory rules
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	No

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	(Not reporting on an ultimate risk basis)
Inclusion of credit derivatives in the reporting of guarantees extended	(Not reporting on an ultimate risk basis)
Netting of any offsetting positions against credit protection sold	(Not reporting on an ultimate risk basis)
Reporting of credit protection sold at notional amount	(Not reporting on an ultimate risk basis)

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Valuation rules according to accounting rules issued by the Mexican Banking Supervisory Authority.
Valuation rules applied - Derivative contracts	Valuation at market value.
Valuation rules applied - Guarantees	(Not reporting on an ultimate risk basis)

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes: as interest falls due.
Reduction of claims due to provisions	Yes

Netherlands

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting

Is the reporting population different from international active banks? (Yes / No) No

Percentage coverage of foreign claims 100

Percentage coverage of international claims 100

Types of reporting institutions All credit institutions

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities Yes

Inclusion in international claims - Equities, participations, working capital Yes

Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents Yes

Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.

Domestically owned banks and unconsolidated inside area foreign bank should report their local liabilities in local currency with a full counterparty-country breakdown. Specifically, banks' affiliates should report their local currency financial liabilities to residents of the country where the affiliate is located. From the 2013 Q4 reporting period, affiliates in the Netherlands should begin reporting their local-currency financial liabilities to residents of the Netherlands. Neither banks' foreign affiliates nor those in the Netherlands are required to report their locally booked non-local-currency liabilities to residents of the host country. Moreover, no sector, instrument or maturity breakdown of local liabilities is requested.

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes
Deviations from the recommended definition - Exclusions	-
Deviations from the recommended definition - Inclusions	-
Separate reporting of risk transfers	Yes
Type of banks	Domestic banks only

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	None
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	Yes
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	Yes
Sector	Yes

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	No
Treated as claims on the public sector	No

CBS-09 Consolidation practice

Consolidation practice	National banking supervision rules
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	Yes (e.g. leasing, factoring, unit trust, special purpose entity, data processing)

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	-
Inclusion of credit derivatives in the reporting of guarantees extended	No
Netting of any offsetting positions against credit protection sold	-
Reporting of credit protection sold at notional amount	-

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Market value, Nominal value, Face value, Amortized cost, Fair value
Valuation rules applied - Derivative contracts	Positive market value
Valuation rules applied - Guarantees	Face value

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes, until written-off
Reduction of claims due to provisions	Yes

Norway

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No	
Is the reporting population different from international active banks? (Yes / No)	No	Since we have only one domestic bank in our consolidated statistics and this is the only bank with foreign offices, the answer is "no".
Percentage coverage of foreign claims	95	
Percentage coverage of international claims	95	
Types of reporting institutions	One domestic and 5 foreign banks (4C)	

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes	
Inclusion in international claims - Equities, participations, working capital	No	
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes	
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	The consolidated statistics has the same instruments as in the locational statistics. There is no different instrujments in our guidelines for local liabilities in local currency.	

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes	
Deviations from the recommended definition - Exclusions	None	
Deviations from the recommended definition - Inclusions	None	
Separate reporting of risk transfers	Yes	
Type of banks	Domestic banks only	

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	None	
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents None

CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity None

Sector None

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector Yes

Treated as claims on the public sector No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks No

Treated as claims on the public sector Yes

CBS-09 Consolidation practice

Consolidation practice As per BIS guidelines. National supervision comprises only parent banks and not subsidiaries abroad.

Inclusion of nonfinancial affiliates in the reporting population No

Inclusion of other nonbank financial institutions No

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended -

Inclusion of credit derivatives in the reporting of guarantees extended No

Netting of any offsetting positions against credit protection sold -

Reporting of credit protection sold at notional amount -

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives) see also reporting practices in the locational banking statistics

Valuation rules applied - Derivative contracts Market value

Valuation rules applied - Guarantees Market value

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	see also reporting practices in the locational banking statistics
Reduction of claims due to provisions	see also reporting practices in the locational banking statistics

Panama

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No
Is the reporting population different from international active banks? (Yes / No)	
Percentage coverage of foreign claims	Nearly 100
Percentage coverage of international claims	100
Types of reporting institutions	Commercial banks, including offshore banks

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	-	
Deviations from the recommended definition - Exclusions	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Deviations from the recommended definition - Inclusions	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Separate reporting of risk transfers	No	
Type of banks	-	

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	(Not reporting on an ultimate risk basis)
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents not reported

CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity None
Sector Public sector

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector

Treated as claims on the public sector Yes

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks

Treated as claims on the public sector Yes

CBS-09 Consolidation practice

Consolidation practice As per BIS guidelines.

Inclusion of nonfinancial affiliates in the reporting population No

Inclusion of other nonbank financial institutions No

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended (Not reporting on an ultimate risk basis)

Inclusion of credit derivatives in the reporting of guarantees extended (Not reporting on an ultimate risk basis)

Netting of any offsetting positions against credit protection sold (Not reporting on an ultimate risk basis)

Reporting of credit protection sold at notional amount (Not reporting on an ultimate risk basis)

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)

Valuation rules applied - Derivative contracts (Not reporting on an ultimate risk basis)

Valuation rules applied - Guarantees (Not reporting on an ultimate risk basis)

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears

Reduction of claims due to provisions

Portugal

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No
Is the reporting population different from international active banks? (Yes / No)	No
Percentage coverage of foreign claims	100
Percentage coverage of international claims	100
Types of reporting institutions	All monetary financial institutions other than central banks and money market funds

CBS-02 Reporting on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes
Inclusion in international claims - Equities, participations, working capital	Yes
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Yes (debt securities, equities, participations)

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes
Deviations from the recommended definition - Exclusions	None
Deviations from the recommended definition - Inclusions	None
Separate reporting of risk transfers	Yes
Type of banks	Domestic banks only

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	None
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	Yes
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	Yes
Sector	Yes

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	No
Treated as claims on the public sector	Yes

CBS-09 Consolidation practice

Consolidation practice	As per BIS guidelines.
Inclusion of nonfinancial affiliates in the reporting population	Yes (estimated share is negligible)
Inclusion of other nonbank financial institutions	Yes (estimated share is negligible)

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No
Inclusion of credit derivatives in the reporting of guarantees extended	Yes
Netting of any offsetting positions against credit protection sold	No
Reporting of credit protection sold at notional amount	Yes

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Face value
Valuation rules applied - Derivative contracts	Market price or fair value
Valuation rules applied - Guarantees	Face value

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes: as interest falls due
Reduction of claims due to provisions	

Singapore

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No
Is the reporting population different from international active banks? (Yes / No)	No
Percentage coverage of foreign claims	Nearly 100
Percentage coverage of international claims	100
Types of reporting institutions	All licensed commercial banks

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes	
Inclusion in international claims - Equities, participations, working capital	Yes	
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes	
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Yes	May include debt securities and negotiable certificate of deposits

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes	
Deviations from the recommended definition - Exclusions	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Deviations from the recommended definition - Inclusions	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Separate reporting of risk transfers	Yes	
Type of banks	Domestic banks only	(as per BIS guidelines)

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	None
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents None

CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity None

Sector None

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector Yes

Treated as claims on the public sector No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks No

Treated as claims on the public sector Yes

CBS-09 Consolidation practice

Consolidation practice Domestic bank branches: As per the rules stated in consolidated financial statements and accounting for investments in subsidiaries (Singapore Financial Reporting Standards (FRS 27). This is also consistent with IAS 27.

Inclusion of nonfinancial affiliates in the reporting population No

Inclusion of other nonbank financial institutions Yes (estimated share less than 2 percent)

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended No

Inclusion of credit derivatives in the reporting of guarantees extended Yes

Netting of any offsetting positions against credit protection sold some banks

Banks in the respective country are allowed to follow different accounting standards. Depending on the standard, netting is allowed under certain conditions, eg under IFRS.

Reporting of credit protection sold at notional amount Yes

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Reporting financial institutions apply IAS 39 in the form of the revised "Financial Accounting Standard (FRS) 39, Financial Instruments: Recognition and Measurement"
Valuation rules applied - Derivative contracts	Marked to market or fair value
Valuation rules applied - Guarantees	Nominal issued amount

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes: as interest falls due
Reduction of claims due to provisions	No

Spain

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No
Is the reporting population different from international active banks? (Yes / No)	No
Percentage coverage of foreign claims	Nearly 100
Percentage coverage of international claims	Nearly 100
Types of reporting institutions	Banks, savings banks, credit cooperative banks and the Official Credit Institute, with cross-border claims or liabilities above EUR 5 million or with at least one foreign branch or subsidiary

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes	
Inclusion in international claims - Equities, participations, working capital	Yes	Equities and participations. Working capital is not included, because it represents flows between offices that are netted out in the consolidation process.
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes	
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Yes, in addition to deposits, liabilities include debt certificates including bonds, trading derivatives, short positions and hedging derivatives.	

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes	
Deviations from the recommended definition - Exclusions	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Deviations from the recommended definition - Inclusions	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Separate reporting of risk transfers	Yes	
Type of banks	Domestic banks only	(as per BIS guidelines)

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims None

CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents

CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity

Sector

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector Yes (as per BIS guidelines)

Treated as claims on the public sector

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks

Treated as claims on the public sector Yes (from 2005 Q2)

CBS-09 Consolidation practice

Consolidation practice	Domestic supervisory rules as per directives of the European Parliament/Council.
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	All non-bank financial institutions, including auxiliaries' financial institutions, except insurance companies and pension funds are consolidated, according to the prudential (BCBS) regulatory consolidation and European Directives. Thus, majority-owned or -controlled banking entities, securities entities and other financial entities different from insurance companies are fully consolidated. Even, entities as SPVs are consolidated when controlled or supported by the group.

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No
Inclusion of credit derivatives in the reporting of guarantees extended	Yes
Netting of any offsetting positions against credit protection sold	No
Reporting of credit protection sold at notional amount	Yes

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Nominal Value
Valuation rules applied - Derivative contracts	Fair value
Valuation rules applied - Guarantees	Maximun amount guaranteed

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes, three months
Reduction of claims due to provisions	No

Sweden

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	NO	
Is the reporting population different from international active banks? (Yes / No)	Yes	Coverage approx 95 %
Percentage coverage of foreign claims	Approx 95	
Percentage coverage of international claims	Approx 95	
Types of reporting institutions	Monetary Financial Institutions excluding the central bank	

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes	
Inclusion in international claims - Equities, participations, working capital	Yes	
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes	
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Yes - Debt securities issued, Accrued costs and deferred incomes, Subordinated liabilities, Other liabilities(excluding derivatives)	

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes	
Deviations from the recommended definition - Exclusions	No	
Deviations from the recommended definition - Inclusions	No	
Separate reporting of risk transfers	Yes	
Type of banks	Domestic banks	

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	No	
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	No	
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	No
Sector	No

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	No
Treated as claims on the public sector	Yes

CBS-09 Consolidation practice

Consolidation practice	Banks/credit institutions in Swedish banking groups located abroad are consolidated as well as subsidiaries located in Sweden with important cross border business
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	No

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	-
Inclusion of credit derivatives in the reporting of guarantees extended	Yes Only if the reporter is a seller of protection
Netting of any offsetting positions against credit protection sold	No
Reporting of credit protection sold at notional amount	Yes

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	All assets and liabilities are compiled at book value (usually market value) except loans and deposits (face value)
Valuation rules applied - Derivative contracts	Market value
Valuation rules applied - Guarantees	Maximum exposure.

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes, as interest falls due
Reduction of claims due to provisions	No

Switzerland

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	no	
Is the reporting population different from international active banks? (Yes / No)	(yes)	partial sample only, but the banks are international active banks only
Percentage coverage of foreign claims	approx 96%	
Percentage coverage of international claims	approx 96%	
Types of reporting institutions	banks contained in the reporting population of LBS	

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	yes	
Inclusion in international claims - Equities, participations, working capital	yes	
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	yes	
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	yes	total balance sheet liabilities

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	no	
Deviations from the recommended definition - Exclusions	no	
Deviations from the recommended definition - Inclusions	derivatives are included	
Separate reporting of risk transfers	yes	
Type of banks	domestic banks, inside not consolidated	

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	none	but restrictions in reporting to the BIS due to confidentiality issues
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	yes	
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	no gaps	due to netting rules for derivatives in some cases negative maturities
Sector	no gaps	

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	no
Treated as claims on the public sector	yes

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	no
Treated as claims on the public sector	yes

CBS-09 Consolidation practice

Consolidation practice	all affiliates of the reporting institutions, following national supervisory practice	
Inclusion of nonfinancial affiliates in the reporting population	no	
Inclusion of other nonbank financial institutions	yes	financial holdings only

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	no
Inclusion of credit derivatives in the reporting of guarantees extended	yes
Netting of any offsetting positions against credit protection sold	not in separate reporting of derivatives on ultimate risk, but netting in balance sheet positions
Reporting of credit protection sold at notional amount	yes

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Swiss GAAP, IFRS or US GAAP
Valuation rules applied - Derivative contracts	Swiss GAAP, IFRS or US GAAP
Valuation rules applied - Guarantees	Swiss GAAP, IFRS or US GAAP

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears yes: as interest falls due

Reduction of claims due to provisions no

Provisions are made by setting up a reserve until a bank decides to reduce its assets by drawing on that reserve.

Turkey

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No
Is the reporting population different from international active banks? (Yes / No)	Yes
Percentage coverage of foreign claims	80
Percentage coverage of international claims	83
Types of reporting institutions	Banks and participation banks

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes	
Inclusion in international claims - Equities, participations, working capital	Yes	
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes	Only foreign currency positions of banks' foreign branches on local residents, ie excludes positions of banks' foreign subsidiaries
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	None	

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes	
Deviations from the recommended definition - Exclusions	Local claims of domestic banks' foreign affiliates	
Deviations from the recommended definition - Inclusions	-	
Separate reporting of risk transfers	Yes	
Type of banks	Domestic Banks only	(as per BIS guidelines)

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	None
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	None
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	None	
Sector	non-bank financial institutions	Our reporting institutions do not include domestic development banks in non-bank financial institutions, but they classify them as banks in their CBS reporting.

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes	(as per BIS guidelines)
Treated as claims on the public sector	-	

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	-
Treated as claims on the public sector	-

CBS-09 Consolidation practice

Consolidation practice	Domestic supervisory rules
Inclusion of nonfinancial affiliates in the reporting population	No
Inclusion of other nonbank financial institutions	No

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No
Inclusion of credit derivatives in the reporting of guarantees extended	Yes
Netting of any offsetting positions against credit protection sold	Yes
Reporting of credit protection sold at notional amount	Yes

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Domestic supervisory rules
Valuation rules applied - Derivative contracts	Valuation as recommended by Guidelines (sum of positive market values after netting agreements, includes protection buyer of credit derivatives if belonging to trading book)
Valuation rules applied - Guarantees	Valuation as recommended by Guidelines (face value, includes protection seller of credit derivatives)

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	No
Reduction of claims due to provisions	No

United Kingdom

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	No	
Is the reporting population different from international active banks? (Yes / No)	No	Reporting is on a discretionary basis based on the materiality of the institution's consolidated external business
Percentage coverage of foreign claims	Approx 99*	*CBS covers approx 99% of cross-border claims (non-intra-group; bank) reported by UK-resident, UK owned MFIs (domestic banks). CBS covers 100% of cross-border claims reported by UK-resident, non-UK owned MFIs (inside/outside BIS area banks)
Percentage coverage of international claims	Approx 99*	*CBS covers approx 99% of cross-border claims (non-intra-group; bank) reported by UK-resident, UK owned MFIs (domestic banks). CBS covers 100% of cross-border claims reported by UK-resident, non-UK owned MFIs (inside/outside BIS area banks)
Types of reporting institutions	All domestic MFIs, foreign MFI subsidiaries and branches with external business of at least GBP 300 million in all currencies	

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes	Portfolio investments only.
Inclusion in international claims - Equities, participations, working capital	No	Portfolio investments in shares and other equity are included.
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes	
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	Possibly	No specific instrument guidance given, so local liabilities in local currency positions may also include debt securities, derivatives and other liabilities.

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes	
Deviations from the recommended definition - Exclusions	N/A	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Deviations from the recommended definition - Inclusions	N/A	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Separate reporting of risk transfers	Yes	
Type of banks	Domestic banks only	(as per BIS guidelines)

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims None

CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents None

CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity None
Sector None

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector Yes
Treated as claims on the public sector No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks No
Treated as claims on the public sector Yes

CBS-09 Consolidation practice

Consolidation practice	Separate guidelines which may differ from national practice.	From 2014Q1, entities such as special purpose entities or special purpose vehicles are included in the consolidation perimeter if they are consolidated under supervisory/regulatory reporting.
Inclusion of nonfinancial affiliates in the reporting population	No	
Inclusion of other nonbank financial institutions	Yes	Consolidation includes all UK and foreign subsidiaries whose business is financial and whose prime function is to grant credit or whose assets are largely of types to include loans and advances; balances; amounts receivable under finance-leases; claims under sale and repurchase agreements; commercial bills drawn on non-residents; certificates of deposit; promissory notes and other negotiable paper; lending under ECGD bank guarantee; portfolio investments; acceptances. This includes subsidiaries involved in banking; factoring; bank-funded "warehousing"; leasing; bond-trading; and those which trade in or underwrite securities. Insurance broking and similar companies are excluded.

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	No	
Inclusion of credit derivatives in the reporting of guarantees extended	Yes	
Netting of any offsetting positions against credit protection sold	No	
Reporting of credit protection sold at notional amount	Yes	CDS sold are valued at maximum exposure (notional amounts) net of any cash collateral received

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	Financial claims in the form of loans and receivables originated by the bank (and not held for trading) as well as 'held to maturity investments' should be valued at face value or amortised cost price, while 'available for sale' financial assets and financial assets held for trading should be valued at market or fair values.	See reporting practices for locational banking statistics
Valuation rules applied - Derivative contracts	Marked to market or fair value	The reporting of derivative claims is consistent with the BIS concept of current credit exposure - the sum of all derivative contracts outstanding with positive market values (or fair values) after taking into account legally enforceable bilateral netting agreements with a counterparty located in the same country as the original claim
Valuation rules applied - Guarantees	Face value or maximum exposure (for CDS sold)	

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears	Yes	Interest in arrears are included until written off
Reduction of claims due to provisions	No	

United States

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting	These data are reported on a fully consolidated basis. A BHC (and a bank) must include any and all subsidiaries that are included in its consolidated financial statements (usually those in which it has more than 50% ownership stake and which it controls).	Although US banks are prohibited from owning nonfinancial firms, ownership of certain types of nonfinancial firms is permissible for US BHCs.
Is the reporting population different from international active banks? (Yes / No)	No	
Percentage coverage of foreign claims	Nearly 100	
Percentage coverage of international claims	Nearly 100	
Types of reporting institutions	Consolidated reporters are US banks, savings associations, bank holding companies (BHCs), and savings and loan holding companies that: (1) have claims on foreign residents that exceed \$30 million and have a foreign office, an Edge or Agreement subsidiary, or an International Banking Facility; or (2) have, as of December 31 of the previous year, a total gross notional value of derivative contracts in excess of \$10 billion or 5 percent of their total assets.	Savings and loan holding companies were added as reporters beginning March 2014.

CBS-02 Reporting of international claims on an immediate borrower basis

Inclusion in international claims - Debt securities	Yes	
Inclusion in international claims - Equities, participations, working capital	Yes	
Inclusion in international claims - Foreign currency claims of domestic banks' foreign affiliates on local residents	Yes	The answer from 2013Q4 is not correct. It, too, should have been "Yes".
Local liabilities in local currency - inclusion of any instruments other than loans and deposits. If so, please specify.	All liabilities to all creditors, regardless of location, of local offices in local currency for which no payment is guaranteed at locations outside the country of the office.	

CBS-03 Reporting of risk transfer data

Breakdown of outward and inward risk transfers	Yes
Deviations from the recommended definition - Exclusions	None
Deviations from the recommended definition - Inclusions	None
Separate reporting of risk transfers	Yes
Type of banks	All types of banks

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims	None
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CBS-05 Gaps in the reporting of local claims on an immediate borrower basis

Local currency positions of reporting banks' foreign affiliates with local residents	No gaps
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CBS-06 Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis

Maturity	We do not report the 1- to 2-year maturity bracket.
Sector	No gaps

CBS-07 Treatment of banks' claims on publicly owned enterprises (other than banks)

Treated as claims on the non-bank private sector	Yes
Treated as claims on the public sector	No

CBS-08 Sector classification of banks' claims on foreign official monetary authorities

Treated as claims on banks	No
Treated as claims on the public sector	Yes

CBS-09 Consolidation practice

Consolidation practice	Full consolidation, following national banking supervisory rules. As a practical matter, subsidiaries which are more than 50% owned and are controlled by the reporting bank or BHC will be consolidated.
Inclusion of nonfinancial affiliates in the reporting population	Yes, if these are consolidated subsidiaries of BHCs. However, US BHCs are very limited in the types of nonfinancial firms they may own, and US banks cannot own nonfinancial firms.
Inclusion of other nonbank financial institutions	Yes, provided they are consolidated subsidiaries. US banks and BHC are limited in the types of nonbank financial firms they may own.

CBS-10 Reporting of credit derivatives under guarantees extended

Exceptions to the reporting of credit default swaps as guarantees extended	None	
Inclusion of credit derivatives in the reporting of guarantees extended	Yes	
Netting of any offsetting positions against credit protection sold	Yes. Netting of credit protection purchased against credit protection sold if both the counterparty and the reference entity are the same.	This is a change from previous years, when no netting was applied to credit protection sold.
Reporting of credit protection sold at notional amount	Yes	

CBS-11 Valuation rules applied

General method(s) used to value on-balance sheet claims (excluding derivatives)	In accordance with U.S. GAAP.
Valuation rules applied - Derivative contracts	In accordance with U.S. GAAP. For derivatives, mark-to-market or fair value. Netting of contracts with a negative fair value against those with a positive fair value is permitted, but not required, if the contracts are with the same counterparty and there is a legally enforceable master netting agreement in place.
Valuation rules applied - Guarantees	Face value of notional amount.

CBS-12 Treatment of interest arrears and provisions

Inclusion of interest arrears in claims: if yes, period for which interest must be in arrears Yes

No formal US GAAP guidance on exact period of time. Time period determined by internal policies.

Reduction of claims due to provisions No

Loan amounts, including those for individually evaluated and impaired loans, should not be adjusted for allowance for loan and lease losses. When other contra-asset balances and adjustments to loan principal amounts, including unearned income, net unamortized loan fees, and unamortized discounts on purchased loans can be attributed to specific loans, the loans should be reported on a net basis. When such contra-asset balances and adjustments cannot be ascribed to loans with counterparties in the specific country and sector, the loans should not be adjusted for these amounts.