



BIS consolidated banking statistics

Reporting practices by concept

Types and number of reporting institutions	1
Reporting of international claims on an immediate borrower basis	10
Reporting of risk transfer data.....	16
Reporting on an ultimate risk basis.....	22
Gaps in the reporting of local claims on an immediate borrower basis.....	23
Gaps in the reporting of the maturity and sector breakdown on an immediate borrower basis.....	24
Treatment of banks' claims on publicly owned enterprises (other than banks)	26
Sector classification of banks' claims on foreign official monetary authorities.....	28
Consolidation practice	30
Reporting of credit derivatives under guarantees extended	38
Valuation rules applied	44
Treatment of interest arrears and provisions	51

Reporting practices by concept, as of 31 December 2015

CBS-01 Types and number of reporting institutions

Inclusion of nonfinancial affiliates in consolidated reporting

Australia	No	
Austria	Primarily no	
Belgium	Yes	
Brazil	No	
Canada	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)
Chile	No	
Chinese Taipei	NO	
Denmark	No	
Finland	No	
France	No	
Germany	No	
Greece	No	
Hong Kong SAR	Yes (estimated share is negligible)	
India	No	
Ireland	No	
Italy	No	
Japan	Yes (estimated share is negligible)	
Korea	No	
Luxembourg	No	
Mexico	No	
Netherlands		
Norway	No	
Panama	No	
Portugal	No	

Singapore	No	
Spain	No	
Sweden	NO	
Switzerland	no	
Turkey	No	
United Kingdom	No	
United States	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)

Australia	No	
Austria	No, only internationally active banks included	
Belgium	All banks are included, no matter whether they are internationally active or not.	
Brazil	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.
Canada	No	
Chile	No	
Chinese Taipei	All banks are included, no matter whether they are internationally active or not.	
Denmark	No	
Finland	No	
France	NO	
Germany	No	
Greece	Yes, the reporting population includes non internationally active banks	
Hong Kong SAR	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.
India	Yes	
Ireland	No	
Italy	Yes	
Japan	No	
Korea	No	
Luxembourg	No	
Mexico	No	
Netherlands	No	

Norway	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".
Panama		
Portugal	No	
Singapore	No	
Spain	No	
Sweden	Yes	Coverage approx 95 %
Switzerland	(yes)	partial sample only, but the banks are international active banks only
Turkey	Yes	
United Kingdom	No	Reporting is on a discretionary basis based on the materiality of the institution's consolidated external business
United States	No	

Percentage coverage of foreign claims

Australia	Nearly 100	
Austria	Nearly 100	
Belgium	100	
Brazil	Nearly 100	
Canada	Nearly 100	
Chile	100	
Chinese Taipei	Nearly 100	
Denmark	100	
Finland	Nearly 100	
France	100	
Germany	100	
Greece	Nearly 100	
Hong Kong SAR	100	
India	Nearly 85	Data of foreing branches is not completely captured
Ireland	Nearly 100%	
Italy	100	
Japan	Nearly 100% is covered.	
Korea	1	
Luxembourg	100	
Mexico	Nearly 100	
Netherlands	100	
Norway	95	
Panama	Nearly 100	
Portugal	100	
Singapore	Nearly 100	
Spain	Nearly 100	
Sweden	Approx 95	
Switzerland	approx 96%	
Turkey	80	
United Kingdom	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)
United States	Nearly 100	

Percentage coverage of international claims

Australia	Over 90
Austria	Nearly 100
Belgium	100
Brazil	Nearly 100
Canada	Nearly 100
Chile	100
Chinese Taipei	Nearly 100
Denmark	100
Finland	95
France	100
Germany	100
Greece	Nearly 100
Hong Kong SAR	100
India	Approx 80
Ireland	Nearly 100%
Italy	100
Japan	Nearly 100% is covered.
Korea	1
Luxembourg	100
Mexico	100
Netherlands	100
Norway	95
Panama	100
Portugal	100
Singapore	100
Spain	Nearly 100
Sweden	Approx 95
Switzerland	approx 96%
Turkey	83
United Kingdom	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)

United States	Nearly 100
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Types of reporting institutions

Australia	All licensed banks	16 banks provide nil returns as they do not hold international assets or liabilities
Austria	Commercial banks, savings banks and specialised credit	
Belgium	All domestic banks and all foreign affiliates (subsidiaries and branches)	
Brazil	Commercial banks and savings banks	
Canada	All commercial banks operating in Canada	
Chile	All commercial banks operating in Chile	
Chinese Taipei	All domestic banks and all foreign affiliates (subsidiaries and branches)	
Denmark	All authorised banks. Mortgage banks are also included	Mortgage banks are included in figures.
Finland	All credit institutions with relevant cross-border activities or with at least one foreign branch or subsidiary	
France	All MFI 's	
Germany	All credit institutions	
Greece	All commercial, cooperative banks, Loan and Consignment Fund and foreign branches and subsidiaries	
Hong Kong SAR	All authorized institutions	
India	Scheduled Commercial Banks and Cooperative banks authorised to deal in foreign exchange.	
Ireland	All credit institutions (excluding credit unions)	
Italy	All banks	
Japan	Those that a) have Japan Offshore Market account, and b) that have a foreign branch or their international transaction volume exceeds 100 billion yen.	
Korea	All banks authorised to deal in foreign exchange	

Luxembourg	All licensed banks
Mexico	All licensed commercial and development banks
Netherlands	All credit institutions
Norway	One domestic and 5 foreign banks (4C)
Panama	Commercial banks, including offshore banks
Portugal	All monetary financial institutions other than central banks and money market funds
Singapore	All licensed commercial banks
Spain	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
Sweden	Monetary Financial Institutions excluding the central bank
Switzerland	banks contained in the reporting population of LBS
Turkey	Banks and participation banks
United Kingdom	All domestic MFIs, foreign MFI subsidiaries and branches with external business of at least GBP 300 million in all currencies

United States

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

Australia	Yes	
Austria	Yes	
Belgium	Yes	
Brazil	Yes	
Canada	Yes	
Chile	Yes	
Chinese Taipei	Yes	
Denmark	Yes	
Finland	Yes	
France	yes	
Germany	Yes	
Greece	Yes	
Hong Kong SAR	Yes	
India	Yes	
Ireland	Yes	
Italy	Yes	
Japan	Yes	
Korea	Yes	
Luxembourg	Yes	
Mexico	Yes	
Netherlands	Yes	
Norway	Yes	
Panama	Yes	
Portugal	Yes	
Singapore	Yes	
Spain	Yes	
Sweden	Yes	
Switzerland	yes	
Turkey	Yes	
United Kingdom	Yes	Portfolio investments only.
United States	Yes	

Inclusion in international claims - Equities, participations, working capital

Australia	Yes	
Austria	Yes	
Belgium	Yes	
Brazil	Yes	
Canada	Yes	
Chile	Yes	
Chinese Taipei	Yes	
Denmark	No	
Finland	Yes	
France	Yes	
Germany	Yes	
Greece	Yes	
Hong Kong SAR	Yes	
India	Yes	
Ireland	Yes	
Italy	Yes	
Japan	Yes	
Korea	Yes	
Luxembourg	Yes	
Mexico	Yes	
Netherlands	Yes	
Norway	No	
Panama	Yes	
Portugal	Yes	
Singapore	Yes	
Spain	Yes	Equities and participations. Working capital is not included, because it represents flows between offices that are netted out in the consolidation process.
Sweden	Yes	
Switzerland	yes	
Turkey	Yes	
United Kingdom	No	Portfolio investments in shares and other equity are included.
United States	Yes	

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

Australia	Yes	
Austria	Yes	
Belgium	Yes	
Brazil	Yes	
Canada	Yes	
Chile	Yes	
Chinese Taipei	Yes	
Denmark	Yes	
Finland	Yes	
France	Yes	
Germany	Yes	
Greece	Yes	
Hong Kong SAR	Yes	
India	Yes	
Ireland	Yes	
Italy	Yes	
Japan	Yes	
Korea	Yes	
Luxembourg	Yes	
Mexico	Yes	
Netherlands	Yes	
Norway	Yes	
Panama	Yes	
Portugal	Yes	
Singapore	Yes	
Spain	Yes	
Sweden	Yes	
Switzerland	yes	
Turkey	Yes	Only foreign currency positions of banks' foreign branches on local residents, ie excludes positions of banks' foreign subsidiaries
United Kingdom	Yes	
United States	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.

Australia	Yes	All relevant liabilities are included
Austria	Yes, all local liabilities in local currency depending on accounting standard used.	
Belgium	All instruments from liabilities are included, except for derivatives positions (deposits, debt securities liabilities, other liabilities)	
Brazil	Yes	
Canada	No	Deposits only
Chile	Yes (derivatives)	
Chinese Taipei	Yes	
Denmark	Yes: Derivatives (V) and Other and unallocated by instrument (K)	Further details can be send upon request
Finland	Yes	Local liabilities include all other financial instruments except derivatives.
France	cash borrowed from repos operations, considered as deposits	
Germany	No	
Greece	Yes	
Hong Kong SAR	Yes	All local on-balance sheet financial liabilities in local currency are included.
India	Will be included under CGFS Stage 2 enhancement from Dec 15 data reporting	
Ireland	Includes: Deposit liabilities, Debt securities liabilities, Derivatives liabilities and other and unallocated liabilities.	
Italy	It includes liabilities, debt securities and deposits	
Japan	All types of instruments are included such as debt securities and derivative liabilities. But each instrument cannot be identified from source data.	
Korea	Yes	All financial liabilities
Luxembourg		

Mexico	No	
Netherlands	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.	
Norway	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.	
Panama		
Portugal	Yes (debt securities, equities, participations)	
Singapore	Yes	May include debt securities and negotiable certificate of deposits
Spain	Yes, in addition to deposits, liabilities include debt certificates including bonds, trading derivatives, short positions and hedging derivatives.	

Sweden	Yes - Debt securities issued, Accrued costs and deferred incomes, Subordinated liabilities, Other liabilities(excluding derivatives)	
Switzerland	yes	total balance sheet liabilities
Turkey	None	
United Kingdom	Possibly	No specific instrument guidance given, so local liabilities in local currency positions may also include debt securities, derivatives and other liabilities.
United States	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

Australia	Yes	
Austria	No	only net total
Belgium	Yes	
Brazil	Yes	
Canada	Yes	
Chile	Yes	
Chinese Taipei	Yes	
Denmark	No	
Finland	Yes	
France	Yes	
Germany	No	
Greece	Yes	
Hong Kong SAR	Yes	
India	Yes	
Ireland	Yes	
Italy	Yes	
Japan	No	
Korea	Yes	
Luxembourg	No	
Mexico	No	
Netherlands	Yes	
Norway	Yes	
Panama	-	
Portugal	Yes	
Singapore	Yes	
Spain	Yes	
Sweden	Yes	
Switzerland	no	
Turkey	Yes	
United Kingdom	Yes	
United States	Yes	

Deviations from the recommended definition - Exclusions

Australia		
Austria	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Belgium		
Brazil		
Canada	-	
Chile		
Chinese Taipei	No	
Denmark	-	
Finland	-	
France	No	
Germany	-	
Greece	No	
Hong Kong SAR	No	
India	-	
Ireland	N/A	
Italy	No	
Japan	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Korea	No	
Luxembourg	-	
Mexico	NA	
Netherlands	-	
Norway	None	
Panama	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Portugal	None	
Singapore	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Spain	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Sweden	No	
Switzerland	no	
Turkey	Local claims of domestic banks' foreign affiliates	

United Kingdom	N/A	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
United States	None	

Deviations from the recommended definition - Inclusions

Australia	Contingent liabilities/credit commitments	
Austria	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Belgium		
Brazil		
Canada	-	
Chile		
Chinese Taipei	Yes	
Denmark	-	
Finland	-	
France	No	
Germany	-	
Greece	No	
Hong Kong SAR	No	
India	-	
Ireland	N/A	
Italy	No	
Japan	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Korea	No	
Luxembourg	-	
Mexico	NA	
Netherlands	-	
Norway	None	
Panama	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Portugal	None	
Singapore	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Spain	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
Sweden	No	
Switzerland	derivatives are included	

Turkey	-	The Guidelines recommend a reclassification of guaranteed claims and claims on branches to the country of ultimate risk.
United Kingdom	N/A	
United States	None	

Separate reporting of risk transfers

Australia	Yes
Austria	Yes
Belgium	Yes
Brazil	Yes
Canada	Yes
Chile	Yes
Chinese Taipei	Yes
Denmark	No
Finland	Yes
France	Yes
Germany	Yes
Greece	Yes
Hong Kong SAR	Yes
India	Yes
Ireland	Yes
Italy	Yes
Japan	Yes
Korea	Yes
Luxembourg	No
Mexico	No
Netherlands	Yes
Norway	Yes
Panama	No
Portugal	Yes
Singapore	Yes
Spain	Yes
Sweden	Yes
Switzerland	yes
Turkey	Yes
United Kingdom	Yes
United States	Yes

Type of banks

Australia	Domestic banks	
Austria	Domestic banks only	(as per BIS guidelines)
Belgium	"National banks (BE)" and "Inside-area foreign banks not consolidated by their parent (4E)"	
Brazil	-	
Canada	Domestic banks and Inside-area foreign banks not consolidated by their parent	
Chile	Domestic banks only	
Chinese Taipei	Domestic banks and Inside-area foreign banks not consolidated by their parent	
Denmark	-	
Finland	Domestic banks only	
France	All domestic banks.	
Germany	Domestic banks only	
Greece	All banks other than branches/subsidiaries of foreign banks	
Hong Kong SAR	Domestic banks and Inside-area foreign banks not consolidated by their parent	(as per BIS template)
India	Domestic banks only	
Ireland	Domestic banks only	
Italy	Domestic banks only	(as per BIS guidelines)
Japan	Domestic banks only	
Korea	Domestic banks only	
Luxembourg	-	
Mexico	NA	
Netherlands	Domestic banks only	
Norway	Domestic banks only	
Panama	-	
Portugal	Domestic banks only	
Singapore	Domestic banks only	(as per BIS guidelines)
Spain	Domestic banks only	(as per BIS guidelines)
Sweden	Domestic banks	
Switzerland	domestic banks, inside not consolidated	
Turkey	Domestic Banks only	(as per BIS guidelines)
United Kingdom	Domestic banks only	(as per BIS guidelines)
United States	All types of banks	

CBS-04 Reporting on an ultimate risk basis

Gaps in sector and type breakdown of foreign claims

Australia	None	
Austria	values for "sectors unallocated" are on immediate borrower basis	
Belgium	None	
Brazil	(Not reporting on an ultimate risk basis)	
Canada	No gaps	
Chile	Yes	
Chinese Taipei	None	
Denmark	-	
Finland	No gaps	
France	NONE	
Germany	None	
Greece	No	
Hong Kong SAR	Minor gap	Optional items: Non-financial corporations, Households incl. NPISHs and Unallocated non-financial private sector are not reported.
India	None	
Ireland	None	
Italy	No	
Japan	None	
Korea	None	
Luxembourg	(Not reporting on an ultimate risk basis)	
Mexico	Yes	Currently not reporting on an ultimate risk basis.
Netherlands	None	
Norway	None	
Panama	(Not reporting on an ultimate risk basis)	
Portugal	None	
Singapore	None	
Spain	None	
Sweden	No	
Switzerland	none	but restrictions in reporting to the BIS due to confidentiality issues
Turkey	None	
United Kingdom	None	
United States	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

Australia		
Austria	No Gaps	
Belgium	None	
Brazil	No gaps	
Canada	No gaps	
Chile	Yes	
Chinese Taipei	Yes	Total on-balance sheet liabilities
Denmark	Reported from December 2005	
Finland	Yes	
France	No,Included in the consolidated perimeter	
Germany	no gaps	
Greece	No	
Hong Kong SAR	Domestic banks only	(as per BIS guidelines)
India	Yes	
Ireland	Yes	
Italy	No	
Japan	No gap exists.	
Korea	None	
Luxembourg	not reported	
Mexico	Yes	Positions of reporting banks' foreign affiliates are currently not being reported.
Netherlands	Yes	
Norway	None	
Panama	not reported	
Portugal	Yes	
Singapore	None	
Spain		
Sweden	No	
Switzerland	yes	
Turkey	None	
United Kingdom	None	
United States	No gaps	

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

Maturity

Australia	No gaps	
Austria	No Gaps	
Belgium	None	
Brazil	No	
Canada	No gaps	
Chile	No	
Chinese Taipei	Yes	
Denmark	No	
Finland	No gaps	
France	No breakdown maturity for total liabilities	
Germany	1-2 year bracket	
Greece	No	
Hong Kong SAR	No gap	
India	Yes	
Ireland	Yes	
Italy	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.
Japan	No breakdown for consolidated inside area foreign banks	
Korea	None	
Luxembourg		
Mexico	No identified gaps.	
Netherlands	Yes	
Norway	None	
Panama	None	
Portugal	Yes	
Singapore	None	
Spain		
Sweden	No	
Switzerland	no gaps	due to netting rules for derivatives in some cases negative maturities
Turkey	None	
United Kingdom	None	
United States	We do not report the 1- to 2-year maturity bracket.	

Sector

Australia	Banks, public sector and non-bank private sector reported	
Austria	No Gaps	
Belgium	None	
Brazil	No	
Canada	No gaps	
Chile	Yes	
Chinese Taipei	Yes	
Denmark	No	
Finland	No gaps	
France	no gaps	
Germany	no gaps	
Greece	No	
Hong Kong SAR	Minor gap	Optional items: Non-financial corporations, Households incl. NPISHs and Unallocated non-financial private sector are not reported.
India	Yes	
Ireland	Yes	
Italy	No	
Japan	No breakdown for consolidated inside area foreign banks	
Korea	None	
Luxembourg		
Mexico	No identified gaps.	
Netherlands	Yes	
Norway	None	
Panama	Public sector	
Portugal	Yes	
Singapore	None	
Spain		
Sweden	No	
Switzerland	no gaps	
Turkey	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.
United Kingdom	None	
United States	No gaps	

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

Treated as claims on the non-bank private sector

Australia	Yes	
Austria	No	
Belgium	Yes	
Brazil		
Canada	Yes	
Chile	Yes	
Chinese Taipei	Yes	
Denmark	Yes	
Finland	Yes	
France	Yes	
Germany	Yes	
Greece	Yes	According to the new guidelines
Hong Kong SAR	Yes	
India	Yes	
Ireland	Yes	
Italy	Yes	
Japan	Ginnie Mae, Fannie Mae, and Freddie Mac are treated as non-bank private sector.	
Korea	Yes	
Luxembourg	Yes	
Mexico	Yes	
Netherlands	Yes	
Norway	Yes	
Panama		
Portugal	Yes	
Singapore	Yes	
Spain	Yes	(as per BIS guidelines)
Sweden	Yes	
Switzerland	no	
Turkey	Yes	(as per BIS guidelines)
United Kingdom	Yes	
United States	Yes	

Treated as claims on the public sector

Australia	No
Austria	Yes
Belgium	
Brazil	Yes
Canada	No
Chile	No
Chinese Taipei	No
Denmark	No
Finland	No
France	No
Germany	No
Greece	No
Hong Kong SAR	No
India	Yes
Ireland	No
Italy	No
Japan	Publicly owned enterprises are treated as public sector. Ginnie Mae, Fannie Mae, and Freddie Mac are treated as non-bank private sector as above.
Korea	No
Luxembourg	
Mexico	No
Netherlands	No
Norway	No
Panama	Yes
Portugal	No
Singapore	No
Spain	
Sweden	No
Switzerland	yes
Turkey	-
United Kingdom	No
United States	No

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

Treated as claims on banks

Australia		
Austria	Yes	
Belgium		
Brazil	Yes	
Canada	No	
Chile	No	
Chinese Taipei	No	
Denmark	Yes	
Finland	Yes	
France	No	
Germany	No	
Greece	According to the new guidelines	
Hong Kong SAR	No	
India	Yes	
Ireland	Yes	
Italy	No	
Japan	No	
Korea	No	
Luxembourg	Yes	
Mexico	No	Treated as claims on public sector
Netherlands	No	
Norway	No	
Panama		
Portugal	No	
Singapore	No	
Spain		
Sweden	No	
Switzerland	no	
Turkey	-	
United Kingdom	No	
United States	No	

Treated as claims on the public sector

Australia		
Austria	Yes	
Belgium	Yes	
Brazil	Yes	
Canada	Yes	
Chile	Yes	
Chinese Taipei	Yes	
Denmark	No	
Finland	No	
France	Yes	
Germany	Yes	
Greece	No	
Hong Kong SAR	Yes	
India	Yes	
Ireland	No	
Italy	No	
Japan	Yes	
Korea	No	Treated as claims on the official sector
Luxembourg		
Mexico	No	
Netherlands	No	
Norway	Yes	
Panama	Yes	
Portugal	Yes	
Singapore	Yes	
Spain	Yes	(from 2005 Q2)
Sweden	Yes	
Switzerland	yes	
Turkey	-	
United Kingdom	Yes	
United States	Yes	

CBS-09 Consolidation practice

Consolidation practice

Australia	As per Australian accounting standards
Austria	National Accounting Rules or International Accounting Standards adjusted through national law.
Belgium	National supervisory practice according to which non-bank financial and non-financial institutions are included in the reporting population
Brazil	As per BIS guidelines.
Canada	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.
Chile	As per Chilean National Accounting Rules
Chinese Taipei	Taiwan-IFRSs and Domestic supervisory rules
Denmark	As per BIS guidelines
Finland	National Accounting Rules/ Domestic supervisory rules.
France	National Supervisory Rules
Germany	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.
Greece	Domestic supervisory rules.

Hong Kong SAR	As per BIS guidelines
India	As per BIS guidelines.
Ireland	All respondents use (Domestic) Banking Supervision rules on consolidation.
Italy	National banking supervisory rules (based on EU and BCBS regulations)
Japan	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.
Korea	As per national banking supervisory rules
Luxembourg	As per rules of national banking supervisory authority.
Mexico	Domestic supervisory rules
Netherlands	National banking supervision rules
Norway	As per BIS guidelines. National supervision comprises only parent banks and not subsidiaries abroad.
Panama	As per BIS guidelines.
Portugal	As per BIS guidelines.
Singapore	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.
Spain	Domestic supervisory rules as per directives of the European Parliament/Council.

Sweden	Banks/credit institutions in Swedish banking groups located abroad are consolidated as well as subsidiaries located in Sweden with important cross border business	
Switzerland	all affiliates of the reporting institutions, following national supervisory practice	
Turkey	Domestic supervisory rules	
United Kingdom	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.
United States	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

Australia	No	
Austria	No	
Belgium	Yes, although they are not statistically significant (e.g. real estate companies that are consolidated directly or indirectly by their banking parents)	
Brazil	No	
Canada	Yes	(information services, internet activities, engaged in promotion/ sale/ delivery or distribution of 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)
Chile	No	
Chinese Taipei	No	
Denmark	No	
Finland	No	
France	No	
Germany	No	
Greece	No	
Hong Kong SAR	Yes (estimated share is negligible)	
India	No	
Ireland	No	
Italy	No	
Japan	Yes (estimated share is negligible)	
Korea	No	
Luxembourg	No	
Mexico	No	
Netherlands	No	
Norway	No	
Panama	No	
Portugal	Yes (estimated share is negligible)	
Singapore	No	

Spain	No
Sweden	No
Switzerland	no
Turkey	No
United Kingdom	No
United States	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

Australia	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)	
Austria	No	
Belgium	Yes, although they are not statistically significant (e.g. leasing companies that are consolidated directly or indirectly by their banking parents)	
Brazil	No	
Canada	Yes	(eg securities dealers and financial companies). Since 2006 all Canadian reporting banks' investment dealer subsidiaries are included with the international banking statistics.)
Chile	Yes (estimated share is negligible)	
Chinese Taipei	No	
Denmark	No	
Finland	Yes	
France	No	
Germany	No	
Greece	Yes	
Hong Kong SAR	Yes	
India	No	
Ireland	Yes	
Italy	Yes	Other and auxiliary financial intermediaries excluding insurance and pension funds; share about 3.5% of total foreign claims on an ultimate risk basis
Japan	Yes (eg financial services companies, securities dealers and leasing corporations)	
Korea	No	
Luxembourg	No	
Mexico	No	

Netherlands	Yes (e.g. leasing, factoring, unit trust, special purpose entity, data processing)	
Norway	No	
Panama	No	
Portugal	Yes (estimated share is negligible)	
Singapore	Yes (estimated share less than 2 percent)	
Spain	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.	
Sweden	No	
Switzerland	yes	financial holdings only
Turkey	No	

United Kingdom

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.

United States

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

Australia	No
Austria	No
Belgium	No
Brazil	(Not reporting on an ultimate risk basis)
Canada	No
Chile	No
Chinese Taipei	No
Denmark	(Not reporting on an ultimate risk basis)
Finland	-
France	No
Germany	No
Greece	According to the new guidelines
Hong Kong SAR	No
India	No
Ireland	No
Italy	No
Japan	No
Korea	No
Luxembourg	(Not reporting on an ultimate risk basis)
Mexico	(Not reporting on an ultimate risk basis)
Netherlands	-
Norway	-
Panama	(Not reporting on an ultimate risk basis)
Portugal	No
Singapore	No
Spain	No
Sweden	-
Switzerland	no
Turkey	No
United Kingdom	No
United States	None

Inclusion of credit derivatives in the reporting of guarantees extended

Australia	Yes
Austria	Yes
Belgium	Yes
Brazil	(Not reporting on an ultimate risk basis)
Canada	Yes
Chile	No
Chinese Taipei	Yes
Denmark	(Not reporting on an ultimate risk basis)
Finland	No
France	Yes
Germany	Yes
Greece	According to the new guidelines
Hong Kong SAR	Yes
India	Yes
Ireland	Some banks
Italy	No
Japan	Yes
Korea	Yes
Luxembourg	(Not reporting on an ultimate risk basis)
Mexico	(Not reporting on an ultimate risk basis)
Netherlands	No
Norway	No
Panama	(Not reporting on an ultimate risk basis)
Portugal	Yes
Singapore	Yes
Spain	Yes
Sweden	Yes Only if the reporter is a seller of protection
Switzerland	yes
Turkey	Yes
United Kingdom	Yes
United States	Yes

Netting of any offsetting positions against credit protection sold

Australia	Yes	
Austria	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.
Belgium	Yes (only in case of legally enforceable bilateral netting agreements)	
Brazil	(Not reporting on an ultimate risk basis)	
Canada	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.
Chile	No	
Chinese Taipei	No	
Denmark	(Not reporting on an ultimate risk basis)	
Finland	-	
France	No	
Germany	No	
Greece	According to the new guidelines	
Hong Kong SAR	As per BIS guidelines	
India	Yes	
Ireland	No	
Italy	No	
Japan	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.
Korea	No	
Luxembourg	(Not reporting on an ultimate risk basis)	
Mexico	(Not reporting on an ultimate risk basis)	

Netherlands	-	
Norway	-	
Panama	(Not reporting on an ultimate risk basis)	
Portugal	No	
Singapore	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.
Spain	No	
Sweden	No	
Switzerland	not in separate reporting of derivatives on ultimate risk, but netting in balance sheet positions	
Turkey	Yes	
United Kingdom	No	
United States	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

Australia	Yes	
Austria	Yes	
Belgium	Yes	
Brazil	(Not reporting on an ultimate risk basis)	
Canada	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.
Chile	No	
Chinese Taipei	Yes	
Denmark	(Not reporting on an ultimate risk basis)	
Finland	-	
France	Yes	
Germany	Yes	
Greece	According to the new guidelines	
Hong Kong SAR	Yes	
India	No	
Ireland	Yes	
Italy	Yes	Starting from 2014-Q3 guarantees extended also include the contingent liabilities coming from protection selling by means of CDS.
Japan	Yes	
Korea	Yes	
Luxembourg	(Not reporting on an ultimate risk basis)	
Mexico	(Not reporting on an ultimate risk basis)	
Netherlands	-	
Norway	-	
Panama	(Not reporting on an ultimate risk basis)	
Portugal	Yes	
Singapore	Yes	
Spain	Yes	
Sweden	Yes	
Switzerland	yes	
Turkey	Yes	
United Kingdom	Yes	CDS sold are valued at maximum exposure (notional amounts) net of any cash collateral received

United States

Yes

CBS-11 Valuation rules applied

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

Australia	Banking book claims valued at face value or cost price and trading book claims valued at market or fair values
Austria	IFRS/Local GAAP; provisions not included in claims (net basis)
Belgium	Loans in general at amortised cost, holdings of debt securities in general at fair value
Brazil	Yes
Canada	As of January 2011, our reporting financial institutions follow the International Financial Reporting Standards (IFRS).
Chile	Face value and market value
Chinese Taipei	Yes
Denmark	Market price
Finland	Market value, Nominal value, Book value
France	According to the supervisory accounting rules
Germany	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
Greece	According to the new guidelines
Hong Kong SAR	As per BIS guidelines and IAS/IFRS
India	Reported at book value. Trade bills are reported with purchase/acquisition amount
Ireland	Book value
Italy	Book value gross impairment

Japan	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.
Korea	Most assets and all liabilities are reported at cost price. Investment portfolio: Assets: market price, Liabilities: cost price
Luxembourg	
Mexico	Valuation rules according to accounting rules issued by the Mexican Banking Supervisory Authority.
Netherlands	Market value, Nominal value, Face value, Amortized cost, Fair value
Norway	see also reporting practices in the locational banking statistics
Panama	
Portugal	Face value
Singapore	Reporting financial institutions apply IAS 39 in the form of the revised "Financial Accounting Standard (FRS) 39, Financial Instruments: Recognition and Measurement"
Spain	Nominal Value
Sweden	All assets and liabilities are compiled at book value (usually market value) except loans and deposits (face value)
Switzerland	Swiss GAAP, IFRS or US GAAP
Turkey	Domestic supervisory rules

United Kingdom

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

United States

In accordance with U.S. GAAP.

Valuation rules applied - Derivative contracts

Australia	Positive Fair value
Austria	credit equivalent values
Belgium	Valuation as recommended by Guidelines (sum of positive market values after netting agreements, includes protection buyer of credit derivatives if belonging to trading book)
Brazil	(Not reporting on an ultimate risk basis)
Canada	Positive market value
Chile	Market value
Chinese Taipei	Valuation as recommended by Guidelines (sum of positive market values after netting negative market values)
Denmark	(Not reporting on an ultimate risk basis)
Finland	Positive market value. Includes protection seller of credit derivatives
France	Fair value
Germany	Fair value
Greece	According to the new guidelines
Hong Kong SAR	Replacement value
India	MTM
Ireland	Positive market value
Italy	Positive market value (Fair value)
Japan	Market value
Korea	Marked to market or fair value
Luxembourg	(Not reporting on an ultimate risk basis)
Mexico	Valuation at market value.
Netherlands	Positive market value
Norway	Market value
Panama	(Not reporting on an ultimate risk basis)
Portugal	Market price or fair value
Singapore	Marked to market or fair value
Spain	Fair value
Sweden	Market value

Switzerland	Swiss GAAP, IFRS or US GAAP	
Turkey	Valuation as recommended by Guidelines (sum of positive market values after netting agreements, includes protection buyer of credit derivatives if belonging to trading book)	
United Kingdom	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
United States	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

Australia	Face value or maximum possible exposure
Austria	Face value
Belgium	Valuation as recommended by Guidelines (face value, includes protection seller of credit derivatives)
Brazil	(Not reporting on an ultimate risk basis)
Canada	Face value
Chile	Only contingent guarantees are reported at a face value
Chinese Taipei	Valuation as recommended by Guidelines (face value, includes protection seller of credit derivatives)
Denmark	(Not reporting on an ultimate risk basis)
Finland	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.
France	Face value
Germany	Face value of the guarantees
Greece	According to the new guidelines
Hong Kong SAR	Notional value
India	Book value
Ireland	Book value
Italy	Book value
Japan	Book value
Korea	Face value
Luxembourg	(Not reporting on an ultimate risk basis)
Mexico	(Not reporting on an ultimate risk basis)
Netherlands	Face value
Norway	Market value

Panama	(Not reporting on an ultimate risk basis)
Portugal	Face value
Singapore	Nominal issued amount
Spain	Maximum amount guaranteed
Sweden	Maximum exposure.
Switzerland	Swiss GAAP, IFRS or US GAAP
Turkey	Valuation as recommended by Guidelines (face value, includes protection seller of credit derivatives)
United Kingdom	Face value or maximum exposure (for CDS sold)
United States	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

Australia	No	
Austria	Yes, as they come due	
Belgium	Yes: as interest falls due	
Brazil	Yes	Interest must be in arrears as of 15 days
Canada	Yes	Loans are in arrears when the principal or interest payment is overdue in accordance with the institution's internal policies and standards.
Chile	Yes	
Chinese Taipei	Yes, as interest falls due	
Denmark	Yes: As interest falls due	
Finland	Yes: as interest falls due	
France	No	
Germany	Yes: as interest falls due	
Greece	No	
Hong Kong SAR	Yes: as interest accrued	
India	Yes: as accrued on standard assets	
Ireland	No	
Italy	Yes	Undefined period: it depends on the approach used by the bank
Japan	Yes. Interest arrears are regarded as outstanding claims up to six months.	
Korea	Yes	Interest in arrears are included until written off
Luxembourg	no	
Mexico	Yes: as interest falls due.	
Netherlands	Yes, until written-off	
Norway	see also reporting practices in the locational banking statistics	
Panama		
Portugal	Yes: as interest falls due	
Singapore	Yes: as interest falls due	
Spain	Yes, three months	
Sweden	Yes, as interest falls due	
Switzerland	yes: as interest falls due	
Turkey	No	
United Kingdom	Yes	Interest in arrears are included until written off

United States

Yes

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

Reduction of claims due to provisions

Australia	No	
Austria	Yes	Claims do not include provisions, that is provisions are netted from the claim positions.
Belgium	No, provisions are not netted from the claim positions	
Brazil	No	
Canada	No	
Chile	No	
Chinese Taipei	No	
Denmark	No	
Finland	No	
France	No	
Germany	No	
Greece	No	
Hong Kong SAR	No	
India	No	
Ireland	No	
Italy	No	
Japan	No	
Korea	No	
Luxembourg	no	
Mexico	Yes	
Netherlands	Yes	
Norway	see also reporing practices in the locational banking statistics	
Panama		
Portugal		
Singapore	No	
Spain	No	
Sweden	No	
Switzerland	no	Provisions are made by setting up a reserve until a bank decides to reduce its assets by drawing on that reserve.
Turkey	No	
United Kingdom	No	

United States

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.