

SBS SaaS Product Description Regulatory Reporting

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This Product Description for the “Regulatory Reporting” SBS Offering forms part of the Agreement between SBS and Customer. For the purpose of this Product Description, the term “Product” shall mean “Regulatory Reporting”. All capitalized terms not defined in this document will have the meaning given to them in other parts of the Agreement.

1. Usage assumptions

The Product is based on the following assumptions:

Connectivity and Customer technical requirements: Access to the Product through HTTPS (User Interface, API).

Authorizations:

- (a) The Customer is responsible for managing the accesses and authorizations of the Customer’s Authorized Users. A list of accesses can be supplied to the Customer on request.
- (b) Management (creation/modification/deletion) is done via the ticketing tool under the conditions set in the SLAs document <https://sbs-software.com/saas-agreement-documents/>.

2. Product versioning

The Product follows an ordinary 3-month release cycle. New versions may also be released on a more sustained schedule in the event of changes to regulatory requirements with a highly constrained implementation date. In order to offer Customer the latest enhancements and ensure optimal use of the Product on a daily basis, the support and maintenance period is limited to one version of the Product. Thus, for ordinary three-month publications, the support and maintenance period is three (3) months.

In the event of a Major Change, backward compatibility is ensured to the extent reasonably possible, for the two (2) previous versions at a normal rate of 3 months.

3. Product features

4. General

The Product enables banking institutions to produce their regulatory reports for the authorities, while meeting the current challenges facing banks in this area. It covers all the necessary stages, from the collection of Data from the Customer’s information systems to the submission of files to the authorities, through a set of functions described in the sections below.

5. Common Data collection

The common Data collection enables a single collection of all the Data necessary for the production of all the regulatory reports to which the Customer subscribes. The Data comes from the Customer’s information system and is collected through standardized CSV entries (called datasets), ensuring that the database is fed while respecting its integrity. The Product is multi-entity, and as such can receive Data from different Beneficiaries using the same process. Authorized Users can load Data and launch the Data collection process via the user interface. REST APIs are also available to automate processing. In addition, certain Data may be rejected during the collection process, primarily due to technical readability issues. Details of the rejected, including the dataset reference, the list of attribute values and the reason for rejection, can be consulted.

6. Data transformation

The Product allows Authorized Users to define transformation or enrichment rules for the raw Data (attributes) collected:

Mapping: definition of rules for transforming an attribute’s internal values into the values expected by the Product (defined in the Product dictionary).

Standard transformation rules, ranging from deduction and mapping rules to more complex calculation algorithms, are also included. These can be used to calculate, from raw data, other data (known as transformed data) required to produce regulatory reports, thus limiting the amount of pre-calculation required by the Customer.

7. Reporting session

A reporting session (or "Session") is a partitioned workspace used to organize the production of reports by reporting period (or date), entity(ies) and list of regulatory reports to be produced for each Beneficiary. Within each Session, a data collection phase will take place. The Session will be able to filter the data collected from the Customer to select only those required for the Product. This Data will then be prepared, checked and transformed into regulatory reports, and ultimately declared in the format expected by the regulator. Reporting sessions can be created, modified or deleted either by an Authorized User, via the user interface, or through REST APIs. A detailed processing explorer enables monitoring of the processes initiated in a given reporting session and allows for the retrieval of the results.

8. Session data quality checks

Several types of Data quality checks are carried out to ensure the quality of the data and, ultimately, the quality of the regulatory declaration:

Integrity checks on collected Data (format, structure, links between datasets, etc.) Format checks:

- (c) Check of a Data item's conformity against a specified range (or list) of values,
- (d) Check of a Data item's conformity to a syntax or mask (patterns),
 - o Multiple consistency checks.

The Authorized User can consult the results of checks on a dedicated screen that allows to:

Display the list, number, and details of errors,

Filter and sort the list of errors,

Display error distribution in graphical or metric form, and

Access the Data to be corrected.

The Product also provides a Data quality dashboard that enables Authorized Users of the Product to monitor data quality at a global level and according to different axes of analysis (quality dimension, institution, reference date, etc.).

9. Analysis and adjustment of Session Data

The Authorized User can view Session-specific Data, i.e. the Data used to produce regulatory reports within the Session. If required, they can dynamically target their search using filters and sorting options on any Data. The Authorized User can adjust existing Data or enter new Data manually:

Unitary mode: allows the creation, duplication or deletion of a dataset record, or the modification of the values of its attributes.

10. Building of regulatory outputs from collected data

Within reporting Sessions, the Product handles the transformation of collected Data into a format adapted to each regulatory output. This format is close to that of the declaration but adapted so that it can be edited directly in the Product (without conversion). The format of regulatory outputs is specialized according to the type of Data to be declared:

Granular relational model.

Hierarchical model of entities (which can be assimilated to a list of Data).

List of Data.

Template based reporting.

This function also detects the Data to be transmitted (based on a declarative threshold, for example, or on datasets). The building of regulatory outputs based on templates supports the necessary data aggregations and allocations. The output format and the aggregation and allocation rules defined in the Json language are based directly on the XBRL taxonomy supplied by the regulator (for XBRL submissions). Note that the building of regulatory outputs and the related processing

described in the rest of this document (calculations, checks, etc.) can be chained automatically after Data collection, so that regulatory outputs are ready and available for consultation or adjustment by Authorized Users. The Product handles all the calculations required to produce the regulatory outputs, including calculations involving multiple cells that are in the same template or in separated ones. The Product identifies which of the regulatory outputs comply with each entity's delivery (publication) rules.

11. Direct import of regulatory outputs

The Product offers a function for directly importing the content of regulatory outputs. For regulatory outputs based on Data lists, this import is performed in Excel. For template-based regulatory outputs, this import is carried out in Excel format. These import functions can be triggered automatically (using the Product's APIs) or manually.

12. Reporting checks

As part of its regulatory watch and maintenance, SBS takes charge of the regulatory checks defined at regulatory output level to ensure that the declaration complies with the checks required by the regulatory authorities. For each output, the Product includes all the regulatory checks defined in the regulators' specifications (format, completeness, consistency and taxonomic checks, etc.).

Errors identified during the application of these checks can be consulted in several ways, depending on the type of check:

Checks on granular Data: errors are returned in the same way as described in section "Session data quality checks".

Template content checks: errors are displayed via a list of checks in error. The Authorized User can filter this list to target the templates to be corrected. Errors are also displayed in the template explorer, showing the number and list of templates with errors, and the number of errors in each template.

Errors on these checks are returned with the original codification (reference) and severity (warning, blocking error) defined by the regulators. The restitution takes into account the regulatory outputs present in the session and the Authorized User's authorizations (regulatory outputs, entities, profile, etc.).

13. Analysis and adjustment of regulatory reporting

The Product offers a Data adjustment function, whether the data is in error or not, adapted to the type of reporting to be produced. For granular and list reporting, i.e. reporting based on datasets, the Product offers the same functions as the ones described in the "Analysis and adjustment of session data" section. For template-based reports, the Product offers a dedicated editor.

14. Production of the declaration

The Product produces regulatory declarations, i.e. transforms regulatory output data into the format expected by regulators (XML, XBRL, SDMX, other). No modifications or enhancements to the content of the regulatory output are performed at this stage, so that the Authorized User has an exact overview of the declaration's content at all times. The Production of the declaration file(s) takes into account all the technical and taxonomy-related requirements, as well as the specificities of each regulator.

The Authorized User also has access to the history of declarations and to the history of all subsequent steps applied to these declarations (signature(s), transfer(s), return(s)), as well as to the status of each step.

15. Exchanges with regulators

The Product can manage various exchanges and feedbacks from regulators (when the regulator offers this service through its platform). Feedbacks are loaded into the reporting Session that generated the declaration, analyzed, and interpreted via dedicated screens giving Authorized Users direct access to the content of these feedbacks, any errors and details of data to be corrected. As standard, the Product covers exchanges with the Banque de France's OneGate portal (A2A - Application To Application - mode). The Authorized User can launch the production of the declaration and the feedback integration processes, either via the user interface or via REST APIs, in order to automate processing, for example. Processing results (error summary, statistics on data used, declaration file, etc.) can be downloaded via the user interface.

16. Signature

The Product supports the electronic signature of declaration files, whatever their format, insofar as the regulator requires and specifies the protocol associated with this signature (e.g. Banque de France signature). At the time of signing, the Product enables to view the declaration's content and displays a few KPIs to summarize the information contained in the declaration (e.g., assets/liabilities for a balance sheet).

17. Rapid conversion

Rapid conversion enables an Authorized User to perform a direct import of regulatory outputs, regulatory reporting controls and declarations, all in one go. This enables to convert, in real time, templates into the declaration format expected by the controller (for example, in XBRL).

18. Business Intelligence capabilities

Through the Product, it is possible to question, explore and visualize the large volumes of data handled, with the aim of obtaining an overview and facilitating business decision-making.

To achieve this, the Product is built around three key concepts: questions, visualizations and dashboards. Questions are the basic concept of the Product. They aim to create business analyses formulated as questions using Data (within the limits of the data present in the Product), such as: "What is the number of consumer credits granted to my clients residing in France in Q3 2023?". Questions are defined and configured entirely by Authorized Users, via a visual and intuitive interface that requires no programming language. Once the question(s) have been defined, the Product has multiple options for viewing the results of the analysis:

Simple tables and pivot tables,

Graphs: pie charts, maps, bar, line or combination charts, funnels, scatter plots, etc.,

KPIs and counters, etc.

Moreover, each type of visualization is fully customizable (display, axes, labels, etc.). Finally, the Product can be used to combine several visualizations into dashboards. Dashboards can be configured by an Authorized User, via an interface. They can also be made dynamic by adding filters, which can then be used to update information on the fly. The choice of filters, and their impact on the various visualizations, is entirely up to the Authorized Users of the Product.

ANNEX 1: Regulatory Reporting Service COREP EBA CRR3

The Regulatory Reporting Service COREP EBA CRR3 is composed of the following reporting scope:

Reporting	Reporting description	Regulation
EBA Solvency	Reporting "Solvency Ratio" (Own funds, credit risks, market risks, operational risks) of COREP issued by the EBA	EBA COREP
EBA Leverage Ratio	Reporting "Leverage Ratio" of COREP issued by the EBA	EBA COREP
EBA FRTB	Reporting "Fundamental Review of the Trading Book" (FRTB) of COREP issued by the EBA	EBA COREP
EBA G-SII	Reporting "Global Systemically Important Institutions" / EBA	EBA G-SII
EBA Large exposure	Reporting "Large exposure" of COREP issued by the EBA	EBA COREP

Below is the list of regulatory tables included in the COREP EBA CRR3 service:

1. EBA Solvency

	Template				Feeding
		CAPITAL ADEQUACY template			
	C 01.00	OWN FUNDS	CA1		Automatic
	C 02.00	OWN FUNDS REQUIREMENTS	CA2		Automatic
	C 03.00	CAPITAL RATIOS	CA3		Manual
	C 04.00	MEMORANDUM ITEMS	CA4		Automatic
		TRANSITIONAL PROVISIONS			
	C 05.01	TRANSITIONAL PROVISIONS	CA5.1		Manual
	C 05.02	GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUING STATE AID	CA5.2		Manual
	GROUP SOLVENCY				

	C 06.01	GROUP SOLVENCY: INFORMATION ON AFFILIATES —TOTAL	GS Total		Automatic
	C 06.02	GROUP SOLVENCY: INFORMATION ON AFFILIATES	GS		Automatic
	CREDIT RISK				
	C 07.00	CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS	CR SA		Automatic
		CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS			Automatic
	C 08.01	CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS	CR IRB 1		Automatic
	C 08.02	CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (Breakdown by obligor grades or pools)	CR IRB 2		Automatic
	C 08.03	CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BREAKDOWN BY PD RANGES	CR IRB 3		Direct
	C 08.04	CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: RWEA FLOW STATEMENTS	CR IRB 4		Automatic
	C 08.05	CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BACK- TESTING OF PD	CR IRB 5		Automatic
	C 08.05.1	CREDIT RISK AND FREE DELIVERIES: IRB	CR IRB 5B		Automatic

		APPROACH TO CAPITAL REQUIREMENTS: BACK-TESTING OF PD IN ACCORDANCE WITH ARTICLE 180(1), POINT (f) OF REGULATION (EU) NO 575/2013 (CR IRB 5B)			
	C 08.06	CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: SPECIALISED LENDING SLOTTING APPROACH	CR IRB 6		Automatic
	C 08.07	CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: SCOPE OF USE OF IRB AND SA APPROACHES	CR IRB 7		Automatic
	GEOGRAPHICAL BREAKDOWN				
	C 09.01	Table 9.1- Geographical breakdown of exposures by residence of the obligor (SA exposures)	CR GB 1		Automatic
	C 09.02	Table 9.2 - Geographical breakdown of exposures by residence of the obligor (IRB exposures)	CR GB 2		Automatic
	C 09.04	Table 9.4 - Breakdown of credit exposures relevant for the calculation of the countercyclical buffer by country and institution-specific countercyclical buffer rate	CCB		Automatic
	CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS				
	C 10.00	CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB EXPOSURES SUBJECT TO OUTPUT FLOOR	CR IRB OF		Automatic
	C 10.01	CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS	CR EQU IRB 1		Automatic
	C 10.02	CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS. BREAKDOWN OF TOTAL	CR EQU IRB 2		Automatic

		EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES:			
	C 11.00	SETTLEMENT/DELIVERY RISK	CR SETT		Automatic
	C 13.01	CREDIT RISK: SECURITISATIONS	CR SEC		Automatic
	C 14.00	DETAILED INFORMATION ON SECURITISATIONS	CR SEC Details		Automatic
	C 14.01	DETAILED INFORMATION ON SECURITISATIONS BY APPROACH	CR SEC Details 2		Automatic
	OPERATIONAL RISK				
	C 16.01	OPERATIONAL RISK - OWN Funds Requirements	OPR OF		Automatic
	C 17.01	OPERATIONAL RISK: LOSSES AND RECOVERIES BY BUSINESS LINES AND EVENT TYPES IN THE LAST YEAR	OPR DETAILS 1		Automatic
	C 17.02	OPERATIONAL RISK: LARGE LOSS EVENTS	OPR DETAILS 2		Automatic
	MARKET RISK				
	C 18.01	MARKET RISK: SIMPLIFIED STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS	MKR SSA TDI		Automatic
	C 19.01	MARKET RISK: SIMPLIFIED STANDARDISED APPROACH FOR SPECIFIC RISK IN SECURITISATIONS	MKR SSA SEC		Automatic
	C 20.01	MARKET RISK: SIMPLIFIED STANDARDISED APPROACH FOR SPECIFIC RISK IN THE CORRELATION TRADING PORTFOLIO	MKR SSA CTP		Automatic
	C 21.01	MARKET RISK: SIMPLIFIED STANDARDISED	MKR SSA EQU		Automatic

		APPROACH FOR POSITION RISK IN EQUITIES			
	C 22.01	MARKET RISK: SIMPLIFIED STANDARDISED APPROACHES FOR FOREIGN EXCHANGE RISK	MKR SSA FX		Automatic
	C 23.01	MARKET RISK: SIMPLIFIED STANDARDISED APPROACHES FOR COMMODITIES	MKR SSA COM		Automatic
	C 24.00	MARKET RISK INTERNAL MODELS	MKR IM		Automatic
	C 25.01	CREDIT VALUE ADJUSTMENT RISK	CVA		Automatic
	PRUDENT VALUATION				
	C 32.01	PRUDENT VALUATION: FAIR-VALUED ASSETS AND LIABILITIES	PRUVAL 1		Automatic
	C 32.02	PRUDENT VALUATION: CORE APPROACH	PRUVAL 2		Automatic
	C 32.03	PRUDENT VALUATION: MODEL RISK AVA	PRUVAL 3		Automatic
	C 32.04	PRUDENT VALUATION: CONCENTRATED POSITIONS AVA	PRUVAL 4		Automatic
	GENERAL GOVERNMENTS EXPOSURES				
	C 33.0	GENERAL GOVERNMENTS EXPOSURES BY COUNTRY OF THE COUNTERPARTY	GOV		Automatic
	COUNTERPARTY CREDIT RISK				
	C 34.01	COUNTERPARTY CREDIT RISK: SIZE OF THE DERIVATIVE BUSINESS	CCR 1		Manual
	C 34.02	COUNTERPARTY CREDIT RISK: CCR EXPOSURES BY APPROACH	CCR 2		Automatic
	C 34.03	COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH	CCR 3		Automatic

		STANDARDISED APPROACHES: SACCR or SIMPLIFIED SA-CCR			
	C 34.04	COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH THE ORIGINAL EXPOSURE METHOD (OEM)	CCR 4		Automatic
	C 34.05	COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH THE INTERNAL MODEL METHOD (IMM)	CCR 5		Automatic
	C 34.06	COUNTERPARTY CREDIT RISK: TOP TWENTY COUNTERPARTIES	CCR 6		Automatic
	C 34.07	COUNTERPARTY CREDIT RISK: IRB APPROACH - CCR EXPOSURES BY EXPOSURE CLASS AND PD SCALE	CCR 7		Automatic
	C 34.08	COUNTERPARTY CREDIT RISK: COMPOSITION OF COLLATERAL FOR CCR EXPOSURES	CCR 8		Automatic
	C 34.09	COUNTERPARTY CREDIT RISK: CREDIT DERIVATIVES EXPOSURES	CCR 9		Automatic
	C 34.10	COUNTERPARTY CREDIT RISK: EXPOSURES TO CCPs	CCR 10		Automatic
	C 34.11	COUNTERPARTY CREDIT RISK: RWEA FLOW STATEMENTS OF CCR EXPOSURES UNDER THE IMM	CCR 11		Manual
		NPE LOSS COVERAGE			
	C 35.01	NPE LOSS COVERAGE: THE CALCULATION OF DEDUCTIONS FOR NON-PERFORMING EXPOSURES	NPE LC1		Automatic
	C 35.02	NPE LOSS COVERAGE: MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NONPERFORMING EXPOSURES EXCLUDING	NPE LC2		Automatic

		FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) OF REGULATION (EU) NO 575/2013			
	C 35.03	NPE LOSS COVERAGE: MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) OF REGULATION (EU) NO 575/2013	NPE LC3		Automatic
	CRYPTO ASSETS				
	C 36.00	EXPOSURES TO CRYPTO ASSETS	CRYPTO		Manual

2. EBA FRTB

	Template		Feeding
C24.01	TRADING BOOK-BANKINGBOOK BOUNDARY:RECLASSIFICATIONS BETWEEN BOOKS	MKR MOV	Manual
C90.00	TRADING BOOK THRESHOLDS	TBT	Manual

	Template		Feeding
C90.05	BOUNDARY: TRADINGBOOK	BOU1	Manual
C91.00	TRADING BOOK AND MARKET RISK THRESHOLDS (TBT)	MKR ASA SUM	Direct

3. EBA Leverage ratio

	Template		Feeding

C 40.00	Alternative treatment of the exposure measure	LR1	Automatic
C 43.00	Alternative breakdown of leverage ratio exposure measure components	LR4	Automatic
C 44.00	General information	LR5	Manual
C 47.00	Leverage ratio calculation	LRCalc	Automatic
C 48.01	Leverage ratio volatility: Mean value for the reporting period	LR6.1	Manual
C 48.02	Leverage ratio volatility: Leverage ratio volatility: daily values for the reporting period	LR6.2	Manual

4. EBA G-SII

	Template		Feeding
G 01.00	G-SII indicators and ebu items	GSII	Manual

5. EBA Large exposures

	Template		Feeding
C 26.00	Large exposure limits	LE limits	Manual
C 27.00	Identification of the counterparty	LE1	Automatic
C 28.00	Exposures in the non-trading and trading book	LE2	Automatic
C 29.00	Detail of the exposures to individual clients within groups of connected clients	LE3	Automatic

ANNEX 2: Regulatory Reporting Service IRRBB

With regards to the regulatory outputs of type "table", two input modes are available:

- **Automatic input:** enables a full or partial data feed (depending on automation level) of related tables via the PURE inputs which shall be extracted and generated from the Customer systems
- **Direct input:** enables a direct feed from cells of the tables in text format (CSV) or Excel.

The Regulatory Reporting Service IRRBB is composed of the following reporting scope:

Code	Table	Delivery frequency	Delivery mode
J01.00	EVALUATION OF THE IRRBB: EVE/NII SOT AND MV CHANGES	Quarterly	Direct
J02.00	BREAKDOWN OF SENSITIVITY ESTIMATE		
J03.00	BREAKDOWN OF SENSITIVITY ESTIMATES (SIMPLIFIED FOR 'OTHER' INSTITUTIONS)		
J04.00	BREAKDOWN OF SENSITIVITY ESTIMATES (SIMPLIFIED FOR SNCIS)		
J05.00	REPRICING CASH FLOWS		
J06.00	REPRICING CASH FLOWS (SIMPLIFIED FOR 'OTHER' INSTITUTIONS)		
J07.00	REPRICING CASH FLOWS (SIMPLIFIED FOR SNCIS)		
J08.00	ELEVANT PARAMETERS		
J09.00	RELEVANT PARAMETERS (SIMPLIFIED FOR SNCIS AND 'OTHER' INSTITUTIONS)		
J10.01	GENERAL QUALITATIVE INFORMATION	Yearly	
J10.02	QUALITATIVE INFORMATION "CURRENCY BY CURRENCY"		
J11.01	GENERAL QUALITATIVE INFORMATION (SIMPLIFIED FOR SNCIS AND 'OTHER' INSTITUTIONS)		
J11.02	QUALITATIVE INFORMATION "CURRENCY BY CURRENCY" (SIMPLIFIED FOR SNCIS AND 'OTHER' INSTITUTIONS)		

ANNEX 3: Regulatory Reporting FUNDING PLANS EBA

With regard to the Regulatory Services of the type “table”, there are two possible modes of feeding the panels:

- **Automatic input:** allows full or partial feeding (depending on the level of automation) of the relevant tables via SBP Regulatory Reporting entries that need to be extracted and generated from the Customer’s upstream systems
- **Direct input:** Allows direct feeding of the template table cells in text (CSV format) or Excel format.

The list of regulatory tables included in the EBA FUNDING PLANS service and how they are fed is described below:

Code	Table	Delivery frequency	Delivery mode
P 01	Balance Sheet		
P 01.01	Assets	Yearly	Direct
P 01.02	Liabilities	Yearly	Direct
P 01.03	Forecast of Liquidity Ratios	Yearly	Direct
P 02-2A	Funding reliances - Section 2A Specific Funding reliances	Yearly	Direct
P 02.01	Insured and uninsured deposits and uninsured deposit like financial instruments	Yearly	Direct
P 02.02	Public sector and Central Bank sources of funding	Yearly	Direct
P 02.03	Public sector and Central Bank sources of funding	Yearly	Direct
P 02-2B	Funding reliances - Section 2B Pricing	Yearly	Direct
P 02.04	Pricing: Loan Assets	Yearly	Direct
P 02.05	Pricing: Deposit and other Liabilities	Yearly	Direct
P 02-2C	Funding reliances - Section 2C Assets and Liabilities in Foreign and Reporting Currency	Yearly	Direct
P 02.06	Two Largest Significant Currencies and Reporting Currency	Yearly	Direct
P 02-2D	Funding reliances - Section 2D Assets and Liabilities Restructuring Plans	Yearly	Direct
P 02.07	Loan Assets Acquisitions, Run-Offs and Disposals Plans	Yearly	Direct
P 02.08	Deposit Liabilities Acquisition and Disposal Plans	Yearly	Direct
P 04	Statement of profit or loss	Yearly	Direct
P 04.01	Statement of profit or loss	Yearly	Direct
P 04.02	Statement of profit or loss for small and non-complex credit institutions	Yearly	Direct
P 05	Debt securities: issuances and redemptions	Yearly	Direct
P 05.00	Debt securities: issuances and redemptions	Yearly	Direct

This reporting is addressed to credit institutions or similar institutions.

ANNEX 4: Regulatory Reporting INSTANT PAYMENT EBA

As regard Regulatory Services of the table type, there are two possible modes of feeding the panels:

- **Automatic input:** allows full or partial feeding (depending on the level of automation) of the relevant tables via SBP Regulatory Reporting entries that need to be extracted and generated from the customer's upstream systems
- **Direct input:** Allows direct feeding of the template table cells in text (CSV format) or Excel format.

The list of regulatory tables included in the INSTANT PAYMENT EBA service and how they are fed is described below:

Code	Table	Delivery frequency	Delivery mode
S 01	NUMBER AND VALUE OF CREDIT TRANSFERS		
S 01.00	NUMBER AND VALUE OF CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS	Yearly	Direct
S 02	CHARGES FOR CREDIT TRANSFERS		
S 02.00	CHARGES FOR CREDIT TRANSFERS AND INSTANT CREDIT TRANSFERS	Yearly	Direct
S 03	PAYMENT ACCOUNTS		
S 03.00	NUMBER OF PAYMENT ACCOUNTS AND TOTAL CHARGES	Yearly	Direct
S 04	REJECTED TRANSACTIONS		
S 04.00	NUMBER OF REJECTED TRANSACTIONS	Yearly	Direct