

TLTRO-III - TEMPLATE A

AGREED-UPON PROCEDURES IN ACCORDANCE WITH ISRS 4400 – ENGAGEMENTS TO PERFORM AGREED-UPON PROCEDURES REGARDING FINANCIAL INFORMATION

Preliminary activity

1. Obtain the description of the procedures in place within the Bank including the related controls addressing integrity, accuracy, completeness and consistency of the data reported against the pool of eligible assets.
2. Discuss with the Bank whether the design of the controls is addressing the objectives (integrity, accuracy, completeness and consistency of the data reported against the pool of eligible assets) of these procedures.

Outstanding amounts of eligible loans at 28 February 2019

3. Obtain the database transmitted by the Bank regarding the Outstanding amounts of eligible loans at 28 February 2019 regarding items **1.1 Outstanding amounts on the balance sheet, 1.2 Outstanding amounts of loans securitised or otherwise transferred but not derecognised from the balance sheet and 1.3 Outstanding provisions against loans reported in item 1.1 excluding 1.2** and compare the total amounts with those reported in the Template A.
4. (a) Obtain the regulatory reporting database transmitted by the Bank regarding the Outstanding amounts of eligible loans at 28 February 2019 to the NCB and obtain the description and criteria of the filter utilized by the Bank to determine eligible amounts in accordance with the ECB guidelines;

(b) Verify whether the filter and the criteria used by the Bank comply with the ECB guidelines. Compare the total amounts obtained to those reported in the lines **1.1 Outstanding amounts on the balance sheet, 1.2 Outstanding amounts of loans securitised or otherwise transferred but not derecognised from the balance sheet and 1.3 Outstanding provisions against loans reported in item 1.1 excluding 1.2**.
5. (a) Obtain the reconciliation between the data included in the regulatory reporting database and the outstanding amount of Loans to Customers as per the general ledger of the Bank at 28 February 2019.

(b) Discuss with management the reconciling items in excess of *XXX EUR* and describe reconciling items that are not addressed by the ECB guidelines.

Supplementary items relating to self-securitised eligible loans at 28 February 2019

6. Obtain the database transmitted by the Bank regarding the Supplementary items relating to self-securitised eligible loans at 28 February 2019 regarding items **S.1.1 Outstanding amounts of self-securitised eligible loans not derecognised from the balance sheet, S.1.2 Outstanding amounts of self-securitised eligible loans derecognised from the balance sheet and S.1.3**

Outstanding amounts of provisions against self-securitised eligible loans not derecognised from the balance sheet and compare the total amounts with those reported in the Template A.

7. (a) Obtain the regulatory reporting database transmitted by the Bank regarding the Supplementary items relating to self-securitised eligible loans at 28 February 2019 to the NCB and obtain the description and criteria of the filter utilized by the Bank to determine eligible amounts in accordance with the ECB guidelines;
- (b) Verify whether the filter and the criteria used by the Bank comply with the ECB guidelines. Compare the total amounts obtained to those reported in the lines **S.1.1 Outstanding amounts of self-securitised eligible loans not derecognised from the balance sheet**, **S.1.2 Outstanding amounts of self-securitised eligible loans derecognised from the balance sheet** and **S.1.3 Outstanding amounts of provisions against self-securitised eligible loans not derecognised from the balance sheet**.
8. (a) Obtain the reconciliation between the data included in the regulatory reporting database and the outstanding amount of Supplementary items relating to self-securitised eligible loans as per the general ledger of the Bank at 28 February 2019.
- (b) Discuss with management the reconciling items in excess of *XXX EUR* and describe reconciling items that are not addressed by the ECB guidelines.
9. Verify that the self-securitised eligible loans included in the lines **S.1.1 Outstanding amounts of self-securitised eligible loans not derecognised from the balance sheet**, **S.1.2 Outstanding amounts of self-securitised eligible loans derecognised from the balance sheet** and **S.1.3 Outstanding amounts of provisions against self-securitised eligible loans not derecognised from the balance sheet** correspond to the relevant asset-backed securities 100 % retained by the Bank or TLTRO-III group (of which the Bank is a member) that originated the self-securitised eligible loans, and report the identifiers (FVC codes and/or LEIs, as applicable) of each securitisation vehicle holding the self-securitised eligible loans and the MFI code of the Bank or TLTRO-III group member that originated the self-securitised eligible loans

Other procedures

10. Verify that the Template A transmitted contains the same information (in terms of line items) compared to the standard forms included in the ECB guidelines.
11. Check the mathematical accuracy of the amounts reported in the Template A with the formulas indicated in the ECB guidelines.