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DEREG

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RESOLUTION BCB 54 OF DECEMBER 16, 2020

Provides for the disclosure of the Pillar 3 Report.

The Board of Governors of the Central Bank of Brazil, in a meeting held on December 16, 2020 and based on the provisions set forth in articles 9, 10, item IX, and 11, item VII, of Law 4,595 of December 31, 1964, as well as the provisions established in art. 31, item II, of Resolution 4,192 and arts. 12, paragraph 2, and 15, item III of Resolution 4,193, both resolutions dated March 1, 2013, and also based on art. 56 of Resolution 4,557 of February 23, 2017,

R E S O L V E S :

CHAPTER I

PURPOSE, SCOPE OF APPLICATION AND PRELIMINARY PROVISIONS

Article. 1. This Circular provides for the disclosure of the Pillar 3 Report.

Article. 2. The financial institutions allocated to Segment 1 (S1), Segment 2 (S2), Segment 3 (S3) or Segment 4 (S4), as defined in Resolution 4,553 of January 30, 2017, must publish a document denominated Pillar 3 Report.

Paragraph 1. Observing the segmentation established in chapter III and summarized in Annex I, the Pillar 3 Report must contain information relative to:

I - prudential indicators and risk management

II - comparison between accounting and prudential information;

III – composition of regulatory capital;

IV - macroprudential supervisory measures;

V - leverage ratio;

VI - liquidity risk;



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VII - credit risk;

VIII - counterparty credit risk;

IX - securitisation exposures;

X - market risk;

XI - interest rate risk in the banking book (IRBB); and

XII - senior management remuneration.

Paragraph 2. The Pillar 3 Report must be prepared on a consolidated basis for the institutions belonging to the same prudential conglomerate, as established in Resolution 4,280, of October 31, 2013.

Paragraph 3. The description of the institution's capital and risk management structure, as required by art. 56 of Resolution CMN 4,557, of February 23, 2017, will be fulfilled by the disclosure of the qualitative information referred to in this Circular.

Paragraph 4. For the purposes of the Pillar 3 Report, the information pertaining to the calculation of the institution's credit risk capital requirements under the standardized approach (RWACPAD component), established in Resolution 4,193, of March 1, 2013, must be segregated as follows:

I - credit risk in the strict sense, understood as the credit risk not associated to the topics listed in items II to VI, as detailed in section VII of chapter II;

II - counterparty credit risk (CCR), as detailed in section VIII of chapter II;

III - credit valuation adjustment risk, established by Circular BCB 3,644, of March 4, 2013;

IV - acquisition of shares issued by non-consolidated funds;

V - securitisation exposures, as detailed in section IX of chapter II; and

VI - items not deducted in calculation of regulatory capital [amounts below the thresholds for deduction], as established in articles 27 and 30 of Circular BCB 3,644, of 2013.

Article. 3. The information contained in the Pillar 3 Report must be disclosed in accordance with the fixed format templates and flexible format tables established by the Central Bank of Brazil.

Paragraph 1. the As long as no changes are made in the order of presentation and the respective numbering in the fixed format templates established by the Central Bank of Brazil, it is accepted:

I - the addition of extra rows, sub-rows or columns; and

II - the duly justified suppression of rows or columns whose information is not considered



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relevant to an institution's activities.

Paragraph 2. The layout in which the required information is presented in tables with a flexible format is discretionary.

Paragraph 3. Fixed format templates must be disclosed with their respective headings.

Paragraph 4. In the exceptional cases that the disclosure of information required by Pillar 3 Report impair clauses of confidentiality or property, the corresponding specific item may not be disclosed, provided that a justification is added to the respective template or table.

Paragraph 5. The information in the Pillar 3 Report must be accompanied by additional comments containing supplementary information in the form required in each template or table.

CHAPTER II INFORMATION DISCLOSURE Section I Overview of risk management and RWA

Article. 4. The information in the Pillar 3 Report must provide an overview of risk management structure and risk-weighted assets (RWA) in accordance with the following tables and templates established by the Central Bank of Brazil:

I - Template KM1 - Key metrics;

II - Table OVA - the institution's risk management approach; and

III - Template OV1 - Overview of risk-weighted assets (RWA).

Section II Linkages between financial statements and regulatory exposures

Article. 5. Accounting information must be reconciled with prudential information in accordance with the following tables and templates established by the Central Bank of Brazil:

I - Table LIA - Explanations of differences between accounting and regulatory exposure amounts;

II - Template LI1 - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories;

III - Template LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements; and

IV - Template PV1 - Prudent valuation adjustments (PVAs).

Paragraph 1. For the purposes of determining the differences mentioned in the heading, the values considered in the prudential regulation must be compared with the ones in the consolidated financial statement that is published or, in its absence, in the consolidated balance sheet prepared under the Brazilian accounting standards of the Accounting Plan of National Financial System Institutions (COSIF).



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Paragraph 2. The information provided in Table LIA must be complemented with a list of all the institutions and entities that form the prudential conglomerate.

Paragraph 3. In case the scope of consolidation is different for accounting and prudential purposes, the information provided in Table LIA must also be complemented with:

I - a list of institutions and entities that are part of the accounting scope of consolidation but are not part of its prudential conglomerate; and

II - total assets, net worth, along with a brief description of their main activities of the institutions and entities mentioned in item I.

Section III Composition of regulatory capital

Article 6. The information in the Pillar 3 Report pertaining to the composition of regulatory capital must be disclosed according to the following tables and templates established by the Central Bank of Brazil:

I - Table CCA - Main features of regulatory capital instruments;

II - Template CC1 - Composition of regulatory capital; and

III - Template CC2 - Reconciliation of regulatory capital to balance sheet.

Paragraph 1. Information on regulatory capital instruments whose characteristics are identical in all aspects except for their date of issuance can be provided on an aggregate basis as defined in Table CCA.

Paragraph 2. An institution subject to the disclosure of Table CCA must keep the terms and conditions of the contracts governing their capital instruments, including the essential characteristics of each instrument, updated on their website.

Paragraph 3. The detailing of the consolidated balance sheet presented in Template CC2 must be sufficient to allow the identification of relevant elements reported in Template CC1.

Paragraph 4. The balance sheet mentioned in item III of the heading corresponds to the one mentioned in paragraph 1 of art. 5.

Article 7. For the purpose of disclosing information required in Template CC1 the following elements must be considered:

I - Basel Index (IB), calculated using the following formula:

$$IB = \frac{PR}{RWA}, \text{ where:}$$

PR = Regulatory Capital, calculated according to art. 2 of Resolution 4,192 of 2013; and

RWA = amount of risk-weighted assets, calculated according to Resolution 4,193, of



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2013;

II - Tier 1 capital adequacy ratio (IN1), calculated using the following formula:

$$IN1 = \frac{Tier1}{RWA}, \text{ where:}$$

Tier 1 = the component of PR calculated according to paragraph 1 of art. 2 and arts. 4, 5 and 6 of Resolution 4,192, of 2013;

III - CET1 capital adequacy ratio (ICP), calculated using the following formula:

$$ICP = \frac{CET1}{RWA}, \text{ where:}$$

ICP = CET1/RWA, where:

CET1 = the Common Equity Tier 1 component of PR, calculated according to articles 4 and 5 of Resolution 4,192, of 2013;

Sole paragraph. Upon disclosing additional capitalization indices not defined in this Circular, the institution must also detail the calculation methodology employed in each one.

Section IV Macroprudential supervisory measures

Article 8. The information in the Pillar 3 Report pertaining to macroprudential supervisory measures must be disclosed according to the following templates established by the Central Bank of Brazil:

I - Template GSIB1 - Disclosure of global systemically important bank (G-SIB) indicators; and

II - Template CCyB1 - Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement.

Sole paragraph. Template GSIB1 should only be disclosed by institutions subject to the assessment of global systemic importance (IAISG), as established in Circular 3,751, of March 19, 2015.

Section V Leverage Ratio

Article 9. The information in the Pillar 3 Report pertaining to the Leverage Ratio must be disclosed according to the following templates established by the Central Bank of Brazil:

I - Template LR1 - Summary comparison of accounting assets versus leverage ratio exposure measure, regulated by Circular 3,748, of February 27, 2015; and

II - Template LR2 - Leverage ratio common disclosure template.

Sole paragraph. The accounting assets mentioned in item I of the heading correspond to those referred to in article 5, paragraph 1.



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Section VI Liquidity risk

Article 10. The information in the Pillar 3 Report pertaining to liquidity risk must be disclosed according to the following tables and templates established by the Central Bank of Brazil:

I - Table LIQA - Liquidity risk management;

II - Template LIQ1 - Liquidity coverage ratio (LCR), as regulated by Circular 3,749, of March 5, 2015; and

III - Template LIQ2 - Net stable funding ratio (NSFR), as regulated by Circular 3,869, of December 19, 2017.

Paragraph 1. The values in Template LIQ1 must be calculated using the simple averages of daily observations in the quarter corresponding to the reference date informed.

Paragraph 2. The number of daily observations used in calculating the average values mentioned in paragraph 1 must be informed.

Paragraph 3. Any existing restrictions or impediments to the transfer of resources between entities belonging to the same prudential conglomerate, or those possible of occurring, must be highlighted in the accompanying narrative field in Template LIQ1.

Paragraph 4. Qualitative information that enhances the comprehension of NSFR, including the composition and the evolution of Available Stable Funding (ASF) and Required Stable Funding (RSF), according to Circular 3,869 of 2017, must also be disclosed in the accompanying narrative field in Template LIQ2.

Section VII Credit risk

Article 11. The information in the Pillar 3 Report pertaining to credit risk must be disclosed according to the following tables and templates established by the Central Bank of Brazil:

I - Table CRA - General qualitative information about credit risk;

II - Template CR1 - Credit quality of assets;

III - Template CR2 - Changes in stock of defaulted loans and debt securities;

IV - Table CRB - Additional disclosure related to the credit quality of assets;

V - Table CRC - Qualitative disclosure related to credit risk mitigation techniques;

VI - Template CR3 - Credit risk mitigation techniques - overview

VII - Template CR4 - Standardised approach - credit risk exposure and credit risk mitigation effects; and



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VIII - Template CR5 - Standardised approach - Exposures by asset classes and risk weights.

Paragraph 1. The information disclosed in tables and templates CRA, CRC, CR3, CR4 and CR5 cover all the operations referred to in art. 2, paragraph 4, item I.

Paragraph 2. The information disclosed in tables and templates CR1, CR2 and CRB comprises the following items only:

I - loans;

II - debt securities; and

III - off-balance sheet exposures.

Paragraph 3. The defaulted operations mentioned in item III of the heading correspond to:

I - until December 31, 2021, the secured and unsecured portions of claims past due for more than 90 days; and

II - from January 1, 2022, the exposures characterized as problem assets, as defined in Resolution 4,557, of 2017.

Section VIII Counterparty credit risk (CCR)

Article 12. The information in the Pillar 3 Report pertaining to counterparty credit risk (CCR) must be disclosed according to the following tables and templates established by the Central Bank of Brazil:

I - Table CCRA - Qualitative disclosure related to CCR;

II - Template CCR1 - Analysis of CCR exposures by approach;

III - Template CCR3 - Standardised approach – CCR exposures by regulatory portfolio and risk weights;

IV - Template CCR5 - Composition of collateral for CCR exposures;

V - Template CCR6 - Credit derivatives exposures; and

VI - Template CCR8 - Exposures to central counterparties.

Paragraph 1. The information related to CCR refers only to derivatives transactions, repurchase operations and securities financing transactions (SFT).

Paragraph 2. Derivatives transactions include the purchase or sale of foreign currency, gold or securities with a future settlement date.

Section IX



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Securitisation

Article 13. The information in the Pillar 3 Report pertaining to securitisation exposures must be disclosed according to the following tables and templates established by the Central Bank of Brazil:

I - Table SECA - Qualitative disclosure requirements related to securitisation exposures;

II - Template SEC1 - Securitisation exposures in the banking book;

III - Template SEC2 - Securitisation exposures in the trading book;

IV - Template SEC3 - Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor; and

V - Template SEC4 - Securitisation exposures in the banking book and associated capital requirements – bank acting as investor.

Paragraph 1. A financial institution acts as sponsor when either it manages or plays an advisory role in securitisation transactions, participates in the public placement of such securities, or provides liquidity or credit enhancement to a security.

Paragraph 2. Processes similar to securitisation that are structured in a single tranche must not be considered for the disclosure mentioned in the heading, and the corresponding information must be disclosed with the one related to the acquisition of funds shares, mentioned in art. 2, § 4, item IV.

Section X Market risk

Article 14. The information in the Pillar 3 Report pertaining to market risk must be disclosed according to the following tables and templates established by the Central Bank of Brazil:

I - Table MRA - Qualitative disclosure requirements related to market risk;

II - Template MR1 - Market risk under the standardised approach;

III - Table MRB - Qualitative disclosures for banks using the IMA;

IV - Template MR2 - Risk-weighted asset (RWA) flow statements of market risk exposures under an IMA;

V - Template MR3 - IMA values for trading portfolios; and

VI - Template MR4 - Comparison of value-at-risk (VaR) estimates with gains /losses.

Paragraph 1. Institutions authorized to use the Internal Models Approach (IMA) to calculate market risk capital requirements (RWAMINT) must also disclose template MR1 portraying the market risk capital requirements under the standardised approach (RWAMPAD) regulated by Resolution BCB 4,193, of 2013.

Paragraph 2. Only institutions authorized to use the IMA to calculate market risk capital requirements (RWAMINT) are required to disclose tables and templates MRB, MR2, MR3 and MR4.



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Article 15. In addition to the information required in art. 14, institutions must also disclose their total exposure to derivatives segregated by market risk factor along with a discrimination between long and short positions, as follows:

I - own derivative transactions cleared through a central counterparty, segregating transactions performed in Brazil from those performed abroad;

II - own derivative transactions not cleared through a central counterparty, segregating transactions performed in Brazil from those performed abroad;

Paragraph 1. The calculation of the exposure value in non-linear derivatives transactions must consider the price variation of the derivative relative to the price variation of the underlying asset (delta) multiplied by the quantity of contracts and by their size.

Paragraph 2. The segregation by risk factor mentioned in the heading must include, at least, the following categories:

I - interest rates;

II - foreign exchange rates;

III - stock prices; and

IV - commodities prices.

Section XI

Interest rate risk in the banking book

Article 16. The information in the Pillar 3 Report pertaining to interest rate risk in the banking book must be disclosed according to the following tables and templates established by the Central Bank of Brazil:

I - Table IRRBBA - Interest rate risk in the banking book (IRRBB) risk management objective and policies; and

II - Template IRRBB1 - Quantitative information on IRRBB.

Paragraph 1. The measurement of the change in the economic value of equity (ΔEVE) and the change in the net interest income (ΔNII), as established by Circular BCB 3,876, of January 31, 2018, must:

I - consider all relevant cash flow repricing, except for those mentioned in article 26 of Circular BCB 3,876, of 2018; and

II - consider the standardised interest rate shock scenarios established in article 11 of Circular BCB 3,876, of 2018.

Paragraph 2. The disclosure of information referred to in the heading must be accompanied by explanatory notes that enable users to:



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I - monitor the sensitivity of the bank's economic value and earnings to changes in interest rates;

II - verify the assumptions underlying the financial institution's IRRBB managerial system;

III - have an insight into the bank's overall IRRBB management; and

IV - interpret the data disclosed.

Paragraph 3. The institution must disclose whether commercial margins and other spread components have been included in the cash flows used in the computation of ΔEVE .

Section XII **Senior management remuneration**

Article 17. The information in the Pillar 3 Report pertaining to the institution's senior management remuneration must be disclosed according to the following tables and templates established by the Central Bank of Brazil:

I - Table REMA - Remuneration policy, as established in Resolution CMN 3,921 of November 25, of 2010;

II - Template REM1 - Remuneration awarded during the financial year;

III - Template REM2 - Special payments; and

IV - Template REM3 - Deferred remuneration.

CHAPTER III **DISCLOSURE EXEMPTIONS BY SEGMENT**

Article 18. Institutions allocated to S1 must disclose all the tables and templates mentioned in articles 4 to 17 in accordance with the provisions established in article 8, sole paragraph.

Article 19. Institutions allocated to S2 must disclose the following tables and templates:

I - KM1, OVA and OV1 - Overview of risk management and RWA;

II - LIA, LI1, LI2 and PVA - Linkages between financial statements and regulatory exposures;

III - CCA, CC1 and CC2 - Composition of regulatory capital;

IV - CCyB1 - Macroprudential supervisory measures;

V - LR1 and LR2 - Leverage ratio;

VI - LIQA - Liquidity risk;



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VII - CRA, CR1, CR2, CRB, CRC, CR3, CR4 and CR5 - Credit risk;

VIII - CCRA, CCR1, CCR3, CCR5, CCR6 and CCR8 - Counterparty credit risk;

IX - SECA, SEC1, SEC2, SEC3 and SEC4 - Securitisation;

X - MRA and MR1 and the information required in art. 15 - Market risk;

XI - IRRBBA and IRRBB1 - Interest rate risk in the banking book (IRBB); and

XII – REMA, REM1, REM2 and REM3 – Senior management remuneration.

Sole paragraph. In addition to the information required in the heading, institutions allocated to S2 that have been granted authorization to use the IMA for market risk capital requirements (RWA_{MINT}) must also disclose tables and templates MRB, MR2, MR3 and MR4.

Article 20. Institutions allocated to S3 must disclose the following tables and templates:

I - KM1, OVA and OV1 - Overview of risk management and RWA;

II - LIQA - Liquidity risk;

III - CRA, CR1, CR2, CRB - Credit risk;

IV - CCRA - Counterparty credit risk;

V - SECA - Securitisation exposure;

VI - MR1 and MRA - Market risk; and

VII - IRRBBA and IRRBB1 - Interest rate risk in the banking book (IRBB).

Sole paragraph. In addition to the information required in the heading, institutions allocated to S3 must also disclose the following tables and templates:

I - CCA, CC1 and CC2 whenever they issue financial instruments that are eligible to Additional Tier 1 capital (AT1) or to Tier 2 capital; and

II - MRB, MR2, MR3 and MR4 whenever they are authorized to use the IMA for market risk capital requirements (RWA_{MINT}).

Article 21. Institutions allocated to S4 must disclose Table OVA relative to risk management and risk-weighted assets (RWA).

Sole paragraph. In addition to the information required in the heading, institutions allocated to S4 must also disclose the following tables and templates:

I - CCA, CC1 and CC2 whenever they issue financial instruments that are eligible to Additional Tier 1 capital (AT1) or to Tier 2 capital; and

II - MRA, MR1, MRB, MR2, MR3 and MR4 whenever they are authorized to use the



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IMA for market risk capital requirements (RWA_{MINT}).

CHAPTER IV FREQUENCY OF DISCLOSURE

Article 22. Information in the Pillar 3 Report must be disclosed according to the following frequency:

I - Quarterly, relative to reference dates March 31, June 30, September 30 and December 31, for information required in art. 15 and for the following tables and templates:

- a) KM1 and OV1;
- b) LR2;
- c) LIQ1 and LIQ2;
- d) MR1, MR2, MR3 and MR4;

II - Biannually, relative to reference dates June 30 and December 31, for information required in item I and for the following tables and templates:

- a) CCA, CC1 and CC2;
- b) CCyB1;
- c) LR1;
- d) CR1, CR2, CR3, CR4 and CR5;
- e) CCR1, CCR3, CCR5, CCR6 and CCR8; and
- f) SEC1, SEC2, SEC3 and SEC4;

III - Annually, relative to reference date December 31, for information required in articles 4 to 17.

Paragraph 1. The information in tables and templates CCA, CC1 and CC2 must be updated upon any relevant occurrence including, but not limited to, any material change in the financial instruments that compose the institution's regulatory capital such as any new issuance, redemption, repurchase, cessation or conversion that may occur with respect to such instruments.

Paragraph 2. The Pillar 3 Report must be disclosed no later than 60 days after the March 31, June 30 and September 30 reference dates and 90 days after the December 31 reference date.

CHAPTER V FINAL PROVISIONS

Article 23. The Pillar 3 Report must be available in a specific section of the institution's website and easily accessible by the public.

Paragraph 1. Institutions required to publish their financial statements must include in



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those statements a reference to the location of the Pillar 3 Report in their website.

Paragraph 2. The Pillar 3 Report must remain available on the institution's website for five years following its disclosure date.

Paragraph 3. The information required in the Pillar 3 Report must also be made available in the form of open data following specifications established by the Central Bank of Brazil.

Paragraph 4. The Pillar 3 Report relative to the reference date December 31 must contain a summary of the main aspects governing the institution's information disclosure policy referred to in article 56 of Resolution CMN 4,557, of 2017.

Article 24. The Pillar 3 Report must be immediately rectified whenever any inconsistencies are identified.

Sole paragraph. Any such rectification in the Pillar 3 Report must be made explicit.

Article 25. The following provisions is hereby revoked:

I - art. 5 of Circular BCB 3,692 of December 16, of 2013;

II - arts. 1 to 25 of Circular BCB 3,930 of February 14, of 2019;

III - arts. 27 and 28 of Circular BCB 3,930 of 2019;

IV - arts. 2 and 3 of Circular 3,938 of April 17, of 2019; and

V - Circular BCB 4,003 of February 16, of 2020.

Article 26. This Resolution BCB enters into force on January 1, of 2020.

Otávio Ribeiro Damaso
Deputy Governor for Regulation



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Annex 1

	Tables and Templates	Format	Frequency	Segment
Prudential indicators and risk management	Template KM1 - Key metrics	Fixed	Quarterly	S1 to S3
	Table OVA - the institution's risk management approach	Flexible	Annual	S1 to S4
	Template OV1 - Overview of risk-weighted assets (RWA)	Fixed	Quarterly	S1 to S3
Linkages between financial statements and regulatory exposures	Table LIA - Explanations of differences between accounting and regulatory exposure amounts	Flexible	Annual	S1 and S2
	Template LI1 - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Fixed	Annual	S1 and S2
	Template LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Flexible	Annual	S1 and S2
	Template PV1 - Prudent valuation adjustments (PVAs).	Fixed	Annual	S1 and S2
Composition of regulatory capital	Table CCA - Main features of regulatory capital instruments	Flexible	Semiannual	S1, S2 and institutions that issue financial instruments eligible to Additional Tier 1 (AT1) or to Tier 2
	Template CC1 - Composition of regulatory capital	Fixed	Semiannual	
	Template CC2 - Reconciliation of regulatory capital to balance sheet	Flexible	Semiannual	



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Macroprudential supervisory measures	Template GSIB1 - Disclosure of global systemically important bank (G-SIB) indicators	Fixed	Annual	Institutions subject to Circular BCB 3,751 of 2015
	Template CCyB1 - Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement	Fixed	Semiannual	S1 and S2
Leverage Ratio	Template LR1 - Summary comparison of accounting assets versus leverage ratio exposure measure	Fixed	Semiannual	S1 and S2
	Template LR2 - Leverage ratio common disclosure template	Fixed	Quarterly	S1 and S2
Liquidity risk	Table LIQA - Liquidity risk management;	Flexible	Annual	S1 to S3
	Template LIQ1 - Liquidity coverage ratio (LCR)	Fixed	Quarterly	S1
	Template LIQ2 - Net stable funding ratio (NSFR)	Fixed	Quarterly	S1
Credit risk	Table CRA - General qualitative information about credit risk	Flexible	Annual	S1 to S3
	Template CR1 - Credit quality of assets	Fixed	Semiannual	S1 to S3
	Template CR2 - Changes in stock of defaulted loans and debt securities	Fixed	Semiannual	S1 to S3
	Table CRB - Additional disclosure related to the credit quality of assets	Flexible	Annual	S1 to S3
	Table CRC - Qualitative disclosure related to credit risk mitigation techniques	Flexible	Annual	S1 and S2
	Template CR3 - Credit risk mitigation techniques - overview	Fixed	Semiannual	S1 and S2
	Template CR4 - Standardised approach - credit risk exposure and credit risk mitigation effects	Fixed	Semiannual	S1 and S2
	Template CR5 - Standardised approach - Exposures by asset classes and risk weights	Fixed	Semiannual	S1 and S2
Counterparty credit risk (CCR)	Table CCRA - Qualitative disclosure related to CCR	Flexible	Annual	S1 to S3



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	Template CCR1 - Analysis of CCR exposures by approach	Fixed	Semiannual	S1 and S2
	Template CCR3 - Standardised approach – CCR exposures by regulatory portfolio and risk weights	Fixed	Semiannual	S1 and S2
	Template CCR5 - Composition of collateral for CCR exposures	Fixed	Semiannual	S1 and S2
	Template CCR6 - Credit derivatives exposures	Fixed	Semiannual	S1 and S2
	Template CCR8 - Exposures to central counterparties	Fixed	Semiannual	S1 and S2
Securitisation	Table SECA - Qualitative disclosure requirements related to securitisation exposures	Flexible	Annual	S1 to S3
	Template SEC1 - Securitisation exposures in the banking book	Flexible	Semiannual	S1 and S2
	Template SEC2 - Securitisation exposures in the trading book	Flexible	Semiannual	S1 and S2
	Template SEC3 - Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor	Fixed	Semiannual	S1 and S2
	Template SEC4 - Securitisation exposures in the banking book and associated capital requirements – bank acting as investor	Fixed	Semiannual	S1 and S2
Market risk	Table MRA - Qualitative disclosure requirements related to market risk	Flexible	Annual	S1 to S3
	Template MR1 - Market risk under the standardised approach	Fixed	Semiannual	S1 to S3
	Table MRB - Qualitative disclosures for banks using the IMA	Flexible	Annual	Institutions authorized to use the IMA to calculate market risk capital requirements
	Template MR2 - Risk-weighted asset (RWA) flow statements of market risk exposures under an IMA	Fixed	Quarterly	
	Template MR3 - IMA values for trading portfolios	Fixo	Quarterly	



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	Template MR4 - Comparison of value-at-risk (VaR) estimates with gains /losses	Flexible	Quarterly	
IRRBB	Table IRRBBA - Interest rate risk in the banking book (IRRBB) risk management objective and policies	Flexible	Annual	S1 to S3
	Template IRRBB1 - Quantitative information on IRRBB	Fixed	Annual	S1 to S3
Senior management remuneration	Table REMA - Remuneration policy	Flexible	Annual	S1 and S2
	Template REM1 - Remuneration awarded during the financial year	Flexible	Annual	S1 and S2
	Template REM2 - Special payments	Flexible	Annual	S1 and S2
	Template REM3 - Deferred remuneration	Flexible	Annual	S1 and S2