

Annex IV

Part 2					
Data on credit risk (year XXXX)					
Credit risk data			Reference to COREP template	data	
Credit institutions: Own funds requirements for credit risk					
010	Credit institutions: own funds requirements for credit risk	% of total own funds requirements ⁽¹⁾		CA2 (row 040) / (row 010) 64,90%	
020		Standardised Approach (SA)		100,00%	
030		% based on the total number of credit institutions ⁽²⁾	IRB approach when neither own estimates of Loss Given Default nor conversion factors are used	13,33%	
040			IRB approach when own estimates of Loss Given Default and/or conversion factors are used	15,24%	
050	Credit institutions: breakdown by approach		SA	CA2 (row 050) / (row 040) 32,11%	
060		% based on total own funds requirements for credit risk	IRB approach when neither own estimates of Loss Given Default nor conversion factors are used	CR IRB, Foundation IRB (row 010, col 260) / CA2 (row 040) 20,52%	
070			IRB approach when own estimates of Loss Given Default and/or conversion factors are used	CR IRB, Advanced IRB (row 010, col 260) / CA2 (row 040) 46,36%	
080		% based on total IRB risk weighted exposure amount	IRB approach when neither own estimates of Loss Given Default nor conversion factors are used	CA2 (row 250 / row 240) 30,24%	
090			Central governments and central banks	CA2 (row 260 / row 240) 2,42%	
100			Institutions	CA2 (row 270 / row 240) 3,93%	
110			Corporates - SME	CA2 (row 280 / row 240) 7,08%	
120			Corporates - Specialised Lending	CA2 (row 290 / row 240) 0,57%	
130			Corporates - Other	CA2 (row 300 / row 240) 16,25%	
140			IRB approach when own estimates of Loss Given Default and/or conversion factors are used	CA2 (row 310 / row 240) 68,31%	
150			Central governments and central banks	CA2 (row 320 / row 240) 0,01%	
160			Institutions	CA2 (row 330 / row 240) 2,36%	
170			Corporates - SME	CA2 (row 340 / row 240) 14,75%	
180			Corporates - Specialised Lending	CA2 (row 350 / row 240) 1,80%	
190			Corporates - Other	CA2 (row 360 / row 240) 25,49%	
200			Retail - Secured by real estate SME	CA2 (row 370 / row 240) 1,22%	
210			Retail - Secured by real estate non-SME	CA2 (row 380 / row 240) 15,17%	
220			Retail - Qualifying revolving	CA2 (row 390 / row 240) 0,00%	
230			Retail - Other SME	CA2 (row 400 / row 240) 2,79%	
240			Retail - Other non-SME	CA2 (row 410 / row 240) 4,71%	
250			Equity IRB	CA2 (row 420 / row 240) 0,53%	
260			Securitisation positions IRB	CA2 (row 430 / row 240) 0,07%	
270			Other non credit-obligation assets	CA2 (row 450 / row 240) 0,85%	
Credit risk data			Reference to COREP template	data	
Credit institutions: Own funds requirements for credit risk					
280			% based on total SA risk weighted exposure amount	Central governments or central banks	CA2 (row 070 / row 050) 0,36%
290				Regional governments or local authorities	CA2 (row 080 / row 050) 0,07%
300				Public sector entities	CA2 (row 090 / row 050) 0,01%
310				Multilateral Development Banks	CA2 (row 100 / row 050) 0,00%
320				International Organisations	CA2 (row 110 / row 050) 0,00%
330		Institutions		CA2 (row 120 / row 050) 3,75%	
340		Corporates		CA2 (row 130 / row 050) 22,23%	
350		Retail		CA2 (row 140 / row 050) 32,83%	
360		Secured by mortgages on immovable property		CA2 (row 150 / row 050) 14,40%	
370		Exposures in default		CA2 (row 160 / row 050) 8,38%	
380		Items associated with particular high risk		CA2 (row 170 / row 050) 0,23%	
390		Covered bonds		CA2 (row 180 / row 050) 1,89%	
400		Claims on institutions and corporates with a short-term credit assessment		CA2 (row 190 / row 050) 0,06%	
410		Collective investment undertakings		CA2 (row 200 / row 050) 0,21%	
420		Equity		CA2 (row 210 / row 050) 10,59%	
430		Other items		CA2 (row 211 / row 050) 4,98%	
440		Securitisation positions SA		CA2 (row 220 / row 050) 0,00%	
450		Financial collateral simple method		N/A	
460	Credit institutions: breakdown by credit risk mitigation (CRM) approach	% based on the total number of credit institutions ⁽³⁾		Financial collateral comprehensive method	N/A
Investment firms: Own funds requirements for credit risk					
480	Investment firms: own funds requirements for credit risk	% of total own funds requirements ⁽⁴⁾		CA2 (row 040) / (row 010) 36,67%	
490		% based on the total number of investment firms ⁽²⁾		SA	100,00%
500				IRB	1,11%
510	Investment firms: breakdown by approach	% based on total own funds requirements for credit risk ⁽⁵⁾		SA	(CA2 (row 050) / (row 040) 99,28%
520				IRB	(CA2 (row 240) / (row 040) 0,70%

Additional information on securitisation (in MEUR)			Reference to COREP template	data
Credit institutions: originator				
530	Total amount of securitisation exposures originated on balance sheet and off-balance sheet		CR SEC SA (row 030, col 010) + CR SEC IRB (row 030, col 010)	316
540	Total amount of securitisation positions retained (securitisation positions - original exposure pre conversion factors) on balance sheet and off-balance sheet		CR SEC SA (row 030, col 050) + CR SEC IRB (row 030, col 050)	0

Exposures and losses from lending collateralised by immovable property (MEUR) ⁽⁶⁾			Reference to COREP template	data
550	Use of residential property as collateral	Sum of exposures secured by residential property ⁽⁷⁾		CR IP Losses (row 010, col 050) 453 773
560		Sum of losses stemming from lending up to the reference percentages ⁽⁸⁾		CR IP Losses (row 010, col 010) 14
570		Of which: immovable property valued with mortgage lending value ⁽⁹⁾		CR IP Losses (row 010, col 020) 1
580		Sum of overall losses ⁽¹⁰⁾		CR IP Losses (row 010, col 030) 18
590		Of which: immovable property valued with mortgage lending value ⁽⁹⁾		CR IP Losses (row 010, col 040) 2
600	Use of commercial immovable property as collateral	Sum of exposures secured by immovable commercial property ⁽⁷⁾		CR IP Losses (row 020, col 050) 78 529
610		Sum of losses stemming from lending up to the reference percentages ⁽⁸⁾		CR IP Losses (row 020, col 010) 4
620		Of which: immovable property valued with mortgage lending value ⁽⁹⁾		CR IP Losses (row 020, col 020) 0
630		Sum of overall losses ⁽¹⁰⁾		CR IP Losses (row 020, col 030) 7
640		Of which: immovable property valued with mortgage lending value ⁽⁹⁾		CR IP Losses (row 020, col 040) 0

(1) Ratio of the own fund requirements for credit risk as defined in points (a) and (f) of Article 92(3) of CRR to the total own funds as defined in Articles 92(3), 95, 96 and 98 of CRR.

(2) If an institution uses more than one approach, it shall be counted in each of these approaches. Hence, the sum of the percentages reported for the three approaches may be higher than 100%.

(3) In the exceptional cases, where an institution uses more than one approach, it shall be counted in each of these approaches. Hence, the sum of the percentages reported may be higher than 100%.

(4) Ratio of the own fund requirements for credit risk as defined in points (a) and (f) of Article 92(3) of CRR to the total own funds as defined in Articles 92(3), 95, 96 and 98 of CRR.

(5) The percentage of the own fund requirements of investment firms that apply the SA and IRB approach respectively in relation to the total own fund requirements for credit risk as defined in points (a) and (f) of Article 92(3) of CRR.

(6) The amount of the estimated losses shall be reported at the reporting reference date.

(7) As defined in points (c) and (f) of Article 101(1) of CRR, respectively; the market value and mortgage lending value according to points (74) and (76) of Article 4 (1); only for the part of exposure treated as fully and completely secured according to Article 124 (1) of CRR.

(8) As defined in points (a) and (d) of Article 101(1) of CRR, respectively; the market value and mortgage lending value according to points (74) and (76) of Article 4 (1).

(9) When the value of the collateral has been calculated as mortgage lending value.

(10) As defined in points (b) and (e) of Article 101(1) of CRR, respectively; the market value and mortgage lending value according to points (74) and (76) of Article 4 (1).