

Annex IV

| Part 2 Data on credit risk (year 2019) | | | | | |
|--|---|---|---|-------------------------|--------|
| 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) | 64,63% | |
| 020 | | Standardised Approach (SA) | | 100,00% | |
| 030 | Credit institutions: breakdown by approach | % based on the total number of credit institutions ⁽²⁾ | IRB approach when neither own estimates of Loss Given Default nor conversion factors are used | 13,73% | |
| 040 | | | IRB approach when own estimates of Loss Given Default and/or conversion factors are used | 16,67% | |
| 050 | | | SA | 32,64% | |
| 060 | | % based on total own funds requirements for credit risk | CR IRB, Foundation IRB (row 010, col 260) / CA2 (row 040) | 20,59% | |
| 070 | | | CR IRB, Advanced IRB (row 010, col 260) / CA2 (row 040) | 45,11% | |
| 080 | Credit institutions: breakdown by IRB exposure class | % based on total IRB risk weighted exposure amount | IRB approach when neither own estimates of Loss Given Default nor conversion factors are used | 30,58% | |
| 090 | | | Central governments and central banks | 2,31% | |
| 100 | | | Institutions | 4,10% | |
| 110 | | | Corporates - SME | 7,07% | |
| 120 | | | Corporates - Specialised Lending | 0,59% | |
| 130 | | | Corporates - Other | 16,51% | |
| 140 | | | IRB approach when own estimates of Loss Given Default and/or conversion factors are used | CA2 (row 310 / row 240) | 67,00% |
| 150 | | | Central governments and central banks | CA2 (row 320 / row 240) | 0,00% |
| 160 | | | Institutions | CA2 (row 330 / row 240) | 2,30% |
| 170 | | | Corporates - SME | CA2 (row 340 / row 240) | 14,44% |
| 180 | | | Corporates - Specialised Lending | CA2 (row 350 / row 240) | 2,46% |
| 190 | | | Corporates - Other | CA2 (row 360 / row 240) | 24,67% |
| 200 | | | Retail - Secured by real estate SME | CA2 (row 370 / row 240) | 1,42% |
| 210 | | | Retail - Secured by real estate non-SME | CA2 (row 380 / row 240) | 14,53% |
| 220 | | | Retail - Qualifying revolving | CA2 (row 390 / row 240) | 0,00% |
| 230 | | | Retail - Other SME | CA2 (row 400 / row 240) | 2,64% |
| 240 | | | Retail - Other non-SME | CA2 (row 410 / row 240) | 4,53% |
| 250 | | | Equity IRB | CA2 (row 420 / row 240) | 0,23% |
| 260 | | | Securitisation positions IRB | CA2 (row 430 / row 240) | 0,08% |
| 270 | | | Other non credit-obligation assets | CA2 (row 450 / row 240) | 1,63% |
| Credit risk data | | | | | |
| Credit institutions: Own funds requirements for credit risk | | | Reference to COREP template | data | |
| 280 | | Central governments or central banks | CA2 (row 070 / row 050) | 0,21% | |
| 290 | | Regional governments or local authorities | CA2 (row 080 / row 050) | 0,06% | |
| 310 | | Public sector entities | CA2 (row 090 / row 050) | 0,02% | |
| 320 | | Multilateral Development Banks | CA2 (row 100 / row 050) | 0,00% | |
| 330 | | International Organisations | CA2 (row 110 / row 050) | 0,00% | |
| 340 | | Institutions | CA2 (row 120 / row 050) | 3,95% | |
| 350 | | Corporates | CA2 (row 130 / row 050) | 20,11% | |
| 360 | | Retail | CA2 (row 140 / row 050) | 33,91% | |
| 370 | | Secured by mortgages on immovable property | CA2 (row 150 / row 050) | 14,98% | |
| 380 | | Exposures in default | CA2 (row 160 / row 050) | 8,49% | |
| 390 | | Items associated with particular high risk | CA2 (row 170 / row 050) | 0,23% | |
| 400 | | Covered bonds | CA2 (row 180 / row 050) | 2,29% | |
| 410 | | Claims on institutions and corporates with a short-term credit assessment | CA2 (row 190 / row 050) | 0,04% | |
| 420 | | Collective investment undertakings | CA2 (row 200 / row 050) | 2,29% | |
| 430 | | Equity | CA2 (row 210 / row 050) | 10,29% | |
| 440 | | Other items | CA2 (row 211 / row 050) | 4,95% | |
| 450 | | Securitisation positions SA | CA2 (row 220 / row 050) | 0,00% | |
| 460 | Credit institutions: breakdown by credit risk mitigation (CRM) approach | % based on the total number of credit institutions ⁽³⁾ | Financial collateral simple method | N/A | |
| 470 | | | 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) | 38,03% | |
| 490 | | SA | | 100,00% | |
| 500 | Investment firms: breakdown by approach | % based on the total number of investment firms ⁽⁵⁾ | IRB | 1,27% | |
| 510 | | | SA | 98,65% | |
| 520 | | % based on total own funds requirements for credit risk ⁽⁶⁾ | IRB | 0,35% | |
| | | | SA | 99,65% | |

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| 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) | 0 |
| 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) ⁽⁸⁾ | | | Reference to COREP template | data |
|--|--|---|---------------------------------|---------|
| 550 | Use of residential property as collateral | Sum of exposures secured by residential property ⁽⁹⁾ | CR IP Losses (row 010, col 050) | 474 289 |
| 560 | | Sum of losses stemming from lending up to the reference percentages ⁽¹⁰⁾ | CR IP Losses (row 010, col 010) | 18 |
| 570 | | Of which: immovable property valued with mortgage lending value ⁽⁹⁾ | CR IP Losses (row 010, col 020) | 9 |
| 580 | | Sum of overall losses ⁽¹⁰⁾ | CR IP Losses (row 010, col 030) | 22 |
| 590 | Use of commercial immovable property as collateral | Of which: immovable property valued with mortgage lending value ⁽⁹⁾ | CR IP Losses (row 010, col 040) | 1 |
| 600 | | Sum of exposures secured by immovable commercial property ⁽⁹⁾ | CR IP Losses (row 020, col 050) | 90 697 |
| 610 | | Sum of losses stemming from lending up to the reference percentages ⁽¹⁰⁾ | CR IP Losses (row 020, col 010) | 11 |
| 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) | 18 |
| 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).