

Part 2
Data on credit risk (year 2015)

Credit risk data		data	
Credit institutions: Own funds requirements for credit risk			
Credit institutions: own funds requirements for credit risk	% of total own funds requirements	82,13%	
Credit institutions: breakdown by approach	% based on the total number of credit institutions*	Standardised Approach (SA)	96,36%
		Foundation Internal Ratings Based Approach (FIRB)	18,18%
		Advanced Internal Ratings Based Approach (AIRB)	20,00%
	% based on total own funds requirements for credit risk	SA	24,16%
		FIRB	21,85%
		AIRB	52,06%
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	
		Central governments and central banks	0,00%
		Institutions	7,26%
		Corporates - SME	3,91%
		Corporates - Specialised Lending	0,93%
		Corporates - Other	16,72%
		IRB approach when own estimates of Loss Given Default and/or conversion factors are used	
		Central governments and central banks	0,00%
		Institutions	0,69%
		Corporates - SME	12,44%
		Corporates - Specialised Lending	0,65%
		Corporates - Other	32,87%
		Retail - Secured by real estate SME	0,78%
		Retail - Secured by real estate non-SME	12,57%
		Retail - Qualifying revolving	0,01%
		Retail - Other SME	1,81%
		Retail - Other non-SME	6,82%
		Equity IRB	0,73%
		Securitisation positions IRB	0,21%
		Other non credit-obligation assets	1,58%

Credit risk data		data	
Credit institutions: Own funds requirements for credit risk			
Credit institutions: breakdown by SA exposure class*	% based on total SA risk weighted exposure amount	Central governments or central banks	1,20%
		Regional governments or local authorities	0,37%
		Public sector entities	0,05%
		Multilateral Development Banks	0,00%
		International Organisations	0,00%
		Institutions	3,34%
		Corporates	21,56%
		Retail	32,34%
		Secured by mortgages on immovable property	15,12%
		Exposures in default	3,38%
		Items associated with particular high risk	1,33%
		Covered bonds	1,90%
		Claims on institutions and corporates with a short-term credit assessment	0,11%
		Collective investment undertakings	0,15%
		Equity	12,32%
Other items	6,85%		
Securitisation positions SA	0,03%		
Credit institutions: breakdown by credit risk mitigation (CRM) approach	% based on the total number of credit institutions*	Financial collateral simple method	N/A
		Financial collateral comprehensive method	N/A
Investment firms: Own funds requirements for credit risk			
Investment firms: own funds requirements for credit risk	% of total own funds requirements		40,12%
Investment firms: breakdown by approach	% based on the total number of investment firms*	SA	100,00%
		IRB	0,00%
	% based on total own funds requirements for credit risk	SA	100,00%
		IRB	0,00%

Additional information on securitisation (MEUR)	data
Credit institutions: originator	
Total amount of securitisation exposures originated on balance sheet and off-balance sheet	403
Total amount of securitisation positions retained (securitisation positions - original exposure pre conversion factors) on balance sheet and off-balance sheet	0

Exposures and losses from lending collateralised by immovable property (MEUR)		data
Use of residential property as collateral	Sum of exposures secured by residential property	676 675,28
	Sum of losses stemming from lending up to the reference percentages	13,97
	Of which: immovable property valued with mortgage lending value	1,17
	Sum of overall losses	122,95
	Of which: immovable property valued with mortgage lending value	1,35
Use of commercial immovable property as collateral	Sum of exposures secured by immovable commercial property	147 895,05
	Sum of losses stemming from lending up to the reference percentages	12,89
	Of which: immovable property valued with mortgage lending value	0,08
	Sum of overall losses	64,25
	Of which: immovable property valued with mortgage lending value	0,08

Index:

N/A: not available

C: confidential