



Credit risk data			SE		
Credit institutions: Own funds requirements for credit risk					
Credit institutions: own funds requirements for credit risk	% of total own funds requirements		86,52%		
Credit institutions: breakdown by approach	% number of credit institutions*	Standardised Approach (SA)	98,40%		
		Foundation Internal Ratings Based Approach (FIRB)	16,80%		
		Advanced Internal Ratings Based Approach (AIRB)	19,20%		
	% of own funds requirements on credit risk	SA	45,62%		
		FIRB	13,69%		
Credit institutions: breakdown by the IRB exposure class	Exposure % of IRB risk weighted exposures	IRB Approach when neither own estimates of Loss Given Default nor conversion factors are used			
		Central governments and central banks	0,00%		
		Institutions	3,86%		
		Corporates - SME	1,31%		
		Corporates - Specialised Lending	0,09%		
		Corporates - Other	6,59%		
		IRB approach when own estimates of Loss Given Default and/or conversion factors are used			
		Central governments and central banks	0,00%		
		Institutions	0,58%		
		Corporates - SME	5,84%		
		Corporates - Specialised Lending	0,30%		
		Corporates - Other	17,52%		
		Retail - Secured by real estate SME	0,74%		
		Retail - Secured by real estate non-SME	4,94%		
		Retail - Qualifying revolving	0,04%		
		Retail - Other SME	0,88%		
		Retail - Other non-SME	2,45%		
		Equity IRB	0,71%		
		Securitisation positions IRB	0,30%		
		Other non credit-obligation assets	0,90%		
		Credit institutions: breakdown by the Standardised Approach exposure class*	Exposure % of Standardised Approach risk weighted exposures	Central Governments or Central banks	0,12%
				Regional Governments or local authorities	0,04%
				Public sector entities	0,00%
Multilateral Development Banks	0,00%				
International Organisations	0,00%				
Institutions	7,85%				
Corporates	4,78%				
Retail	6,68%				
Secured by mortgages on immovable property	3,78%				
Exposures in default	0,51%				
Items associated with particular high risk	0,06%				
Covered bonds	0,40%				
Claims on institutions and corporates with a short-term credit assessment	0,04%				
Collective investment undertakings	0,03%				
Equity	13,28%				
Other items	1,90%				
Securitisation positions SA	0,00%				
Credit institutions: breakdown by credit risk mitigation (CRM) approach	% 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		28,23%		
Investment firms: breakdown by approach	% number of investment firms*	SA	100,00%		
		IRB	0,00%		
	% of own funds requirements on credit risk	SA	100,00%		
		IRB	0,00%		

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

Lending collateralised by immovable property: exposures and losses		
Collateralised by residential property	Sum of exposures	462 629 175 554
	Sum of losses stemming from lending up to the reference percentages	17 082 168
	Of which: immovable property valued with mortgage lending value	915 598
	Sum of overall losses	98 874 192
	Of which: immovable property valued with mortgage lending value	995 750
Collateralised by commercial immovable property	Sum of exposures secured by immovable property	80 524 950 150
	Sum of losses stemming from lending up to the reference percentages	3 927 532
	Of which: immovable property valued with mortgage lending value	172 596
	Sum of overall losses	117 629 238
	Of which: immovable property valued with mortgage lending value	172 596

Index: N/A: not available C: confidential
--

For an overview regarding statistical data on credit institutions in the EU Member States see the corresponding table on the EBA website.

[EBA website](#)