

## Annex IV

## Part 2

## Data on credit risk (year 2017)

Credit risk data		Reference to COREP template**	data			
<b>Credit institutions: Own funds requirements for credit risk</b>						
Credit institutions: own funds requirements for credit risk	% of total own funds requirements	CA2 (row 040) / (row 010)	83.97%			
Credit institutions: breakdown by approach	% based on the total number of credit institutions*	<b>Standardised Approach (SA)</b>	100.00%			
		<b>Foundation Internal Ratings Based Approach (FIRB)</b>	0.00%			
	% based on total own funds requirements for credit risk	<b>Advanced Internal Ratings Based Approach (AIRB)</b>	9.09%			
		SA	CA2 (row 050) / (row 040)	93.52%		
Credit institutions: breakdown by IRB exposure class	% based on total IRB risk weighted exposure amount	FIRB	CR IRB, Foundation IRB (row 010, col 260) / CA2 (row 040)	0.00%		
		AIRB	CR IRB, Advanced IRB (row 010, col 260) / CA2 (row 040)	6.48%		
		<b>IRB Approach when neither own estimates of Loss Given Default nor conversion factors are used</b>				
		Central governments and central banks	CA2 (row 260 / row 240)	0.00%		
		Institutions	CA2 (row 270 / row 240)	0.00%		
		Corporates - SME	CA2 (row 280 / row 240)	0.00%		
		Corporates - Specialised Lending	CA2 (row 290 / row 240)	0.00%		
		Corporates - Other	CA2 (row 300 / row 240)	0.00%		
		<b>IRB approach when own estimates of Loss Given Default and/or conversion factors are used</b>				
		Central governments and central banks	CA2 (row 320 / row 240)	3.76%		
		Institutions	CA2 (row 330 / row 240)	22.41%		
		Corporates - SME	CA2 (row 340 / row 240)	0.00%		
		Corporates - Specialised Lending	CA2 (row 350 / row 240)	11.87%		
		Corporates - Other	CA2 (row 360 / row 240)	61.96%		
		Retail - Secured by real estate SME	CA2 (row 370 / row 240)	0.00%		
		Retail - Secured by real estate non-SME	CA2 (row 380 / row 240)	0.00%		
		Retail - Qualifying revolving	CA2 (row 390 / row 240)	0.00%		
		Retail - Other SME	CA2 (row 400 / row 240)	0.00%		
		Retail - Other non-SME	CA2 (row 410 / row 240)	0.00%		
		Equity IRB	CA2 (row 420 / row 240)	0.00%		
Securitisation positions IRB	CA2 (row 430 / row 240)	0.00%				
Other non credit-obligation assets	CA2 (row 450 / row 240)	0.00%				
Credit risk data		Reference to COREP template**	data			
<b>Credit institutions: Own funds requirements for credit risk</b>						
Credit institutions: breakdown by SA exposure class*	% based on total SA risk weighted exposure amount	Central governments or central banks	CA2 (row 070 / row 050)	0.79%		
		Regional governments or local authorities	CA2 (row 080 / row 050)	1.84%		
		Public sector entities	CA2 (row 090 / row 050)	0.89%		
		Multilateral Development Banks	CA2 (row 100 / row 050)	0.00%		
		International Organisations	CA2 (row 110 / row 050)	0.00%		
		Institutions	CA2 (row 120 / row 050)	9.65%		
		Corporates	CA2 (row 130 / row 050)	59.53%		
		Retail	CA2 (row 140 / row 050)	1.28%		
		Secured by mortgages on immovable property	CA2 (row 150 / row 050)	11.75%		
		Exposures in default	CA2 (row 160 / row 050)	0.76%		
		Items associated with particular high risk	CA2 (row 170 / row 050)	1.34%		
		Covered bonds	CA2 (row 180 / row 050)	0.02%		
		Claims on institutions and corporates with a short-term credit assessment	CA2 (row 190 / row 050)	0.72%		
		Collective investment undertakings	CA2 (row 200 / row 050)	0.32%		
		Equity	CA2 (row 210 / row 050)	0.00%		
		Other items	CA2 (row 211 / row 050)	7.16%		
		Securitisation positions SA	CA2 (row 220 / row 050)	3.94%		
		Credit institutions: breakdown by credit risk mitigation (CRM)	% based on the total number of credit institutions*	Financial collateral simple method		18.18%
				Financial collateral comprehensive method		27.27%
<b>Investment firms: Own funds requirements for credit risk</b>						
Investment firms: own funds requirements for credit risk	% of total own funds requirements	CA2 (row 040) / (row 010)	33.36%			
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	(CA2 (row 050) / (row 040))	100.00%		
		IRB	(CA2 (row 240) / (row 040))	0.00%		

Additional information on securitisation (MEUR)		Reference to COREP template**	data
<b>Credit institutions: originator</b>			
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
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)		Reference to COREP template**	data
Use of residential property as collateral	Sum of exposures secured by residential property	CR IP Losses (row 010, col 050)	146
	Sum of losses stemming from lending up to the reference percentages	CR IP Losses (row 010, col 010)	0
	Of which: immovable property valued with mortgage lending value	CR IP Losses (row 010, col 020)	0
	Sum of overall losses	CR IP Losses (row 010, col 030)	0
	Of which: immovable property valued with mortgage lending value	CR IP Losses (row 010, col 040)	0
Use of commercial immovable property as collateral	Sum of exposures secured by immovable commercial property	CR IP Losses (row 020, col 050)	433
	Sum of losses stemming from lending up to the reference percentages	CR IP Losses (row 020, col 010)	0
	Of which: immovable property valued with mortgage lending value	CR IP Losses (row 020, col 020)	0
	Sum of overall losses	CR IP Losses (row 020, col 030)	0
	Of which: immovable property valued with mortgage lending value	CR IP Losses (row 020, col 040)	0

\* where an institution uses more than one approach, the institution shall be counted in each of these approaches

\*\* Reference data from COREP templates pursuant to the Commission implementing Regulation (EU) No 680/2014

Index:

N/A: not available

C: confidential