Annex IV

Part 2 Data on credit risk (year 2019)

	Data on create tion (year 2017)							
		Credit	risk data	Reference to COREP template	data			
		redit institutions: Own fun	ds requirements for credit risk					
010	Credit institutions: own funds requirements for credit risk	% of	total own funds requirements ⁽¹⁾	CA2 (row 040) / (row 010)	83.29%			
020		İ	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		9.09%			
040	Credit institutions:		IRB approach when own estimates of Loss Given Default and/or conversion factors are used		9.09%			
050	breakdown by approach	% based on total own funds requirements for credit risk	SA	CA2 (row 050) / (row 040)	66.25%			
060			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)	1.31%			
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)	31.85%			
080			IRB approach when neither own estimates of Loss Given Default nor conversion factors are used	CA2 (row 250 / row 240)	3.89%			
090 100			Central governments and central banks	CA2 (row 260 / row 240)	0.00%			
100		1	Institutions Corporates - SME	CA2 (row 270 / row 240) CA2 (row 280 / row 240)	1.63% 0.00%			
120			Corporates - Specialised Lending	CA2 (row 290 / row 240)	0.00%			
130			Corporates - Other	CA2 (row 300 / row 240)	2.26%			
140			IRB approach when own estimates of Loss Given Default and/or conversion factors are used	CA2 (row 310 / row 240)	94.36%			
150	Credit institutions:	% based on total IRB	Central governments and central banks	CA2 (row 320 / row 240)	0.00%			
160	breakdown by IRB	risk weighted exposure	Institutions	CA2 (row 330 / row 240)	0.00%			
170	exposure class	amount	Corporates - SME	CA2 (row 340 / row 240)	0.00%			
180			Corporates - Specialised Lending	CA2 (row 350 / row 240)	0.00%			
200	1	1	Corporates - Other Retail - Secured by real estate SME	CA2 (row 360 / row 240) CA2 (row 370 / row 240)	0.00%			
210	1	1	Retail - Secured by real estate non-SME	CA2 (row 380 / row 240)	89.82%			
220			Retail - Qualifying revolving	CA2 (row 390 / row 240)	1.52%			
230		1	Retail - Other SME	CA2 (row 400 / row 240)	0.00%			
240			Retail - Other non-SME	CA2 (row 410 / row 240)	3.03%			
240 250			Retail - Other non-SME Equity IRB	CA2 (row 410 / row 240) CA2 (row 420 / row 240)	3.03% 0.71%			
240			Retail - Other non-SME Equity IRB Securitisation positions IRB	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240)	3.03%			
240 250 260		Credit	Retail - Other non-SME Equity IRB	CA2 (row 410 / row 240) CA2 (row 420 / row 240)	3.03% 0.71% 1.04%			
240 250 260	C		Retail - Other non-SME Equity IRB Securitisation positions IRB Other non credit-obligation assets	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240)	3.03% 0.71% 1.04% 0.00%			
240 250 260 270 280 290	C		Retail - Other non-SME Equity IRB Securitisation positions IRB Other non credit-obligation assets risk data	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) Reference to COREP template CA2 (row 070 / row 050)	3.03% 0.71% 1.04% 0.00% data			
240 250 260 270 280 290 300	C		Retail - Other non-SNE Equity TRB Securitisation positions IRB Other non credit-obligation assets risk data ds requirements for credit risk Central governments or central banks Regional governments or local authorities	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) Reference to COREP template CA2 (row 070 / row 050) CA2 (row 080 / row 050) CA2 (row 080 / row 050)	3.03% 0.71% 1.04% 0.00% data 0.77% 0.34%			
240 250 260 270 280 290 300 310	C		Retail - Other non-SNE South YIRB Securitisation positions IRB Other non credit-obligation assets risk data ds requirements for credit risk Central governments or central banks Regional governments or local authorities Public sector entities	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) Reference to COREP template CA2 (row 070 / row 050) CA2 (row 080 / row 050) CA2 (row 090 / row 050)	3.03% 0.71% 1.04% 0.00% data 0.77% 0.34% 0.34%			
240 250 260 270 280 290 300	C		Retail - Other non-SNE South YIRB Securitisation positions IRB Other non credit-obligation assets risk data ds requirements for credit risk Central governments or central banks Regional governments or local authorities Public sector entities Mutilateral Development Banks	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) Reference to COREP template CA2 (row 070 / row 050) CA2 (row 090 / row 050)	3.03% 0.71% 1.04% 0.00% data 0.77% 0.34%			
240 250 260 270 280 290 300 310 320	c		Retail - Other non-SNE South YIRB Securitisation positions IRB Other non credit-obligation assets risk data ds requirements for credit risk Central governments or central banks Regional governments or local authorities Public sector entities	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) Reference to COREP template CA2 (row 070 / row 050) CA2 (row 080 / row 050) CA2 (row 090 / row 050)	3.03% 0.71% 1.04% 0.00% data 0.77% 0.34% 0.34% 0.08% 0.00% 7.60%			
240 250 260 270 280 290 300 310 320 330 340 350	C		Retail - Other non-SNE	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) Reference to COREP template CA2 (row 970 / row 050) CA2 (row 989 / row 050) CA2 (row 989 / row 050) CA2 (row 100 / row 050) CA2 (row 110 / row 050) CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 130 / row 050)	3.03% 0.71% 1.04% 0.00% data 0.77% 0.34% 0.34% 0.08% 0.00% 66.32%			
240 250 260 270 280 290 300 310 320 330 340 350 360	Credit institutions:		Retail - Other non-SNE Souritsation positions IRB Other non credit-obligation assets risk data ds requirements for credit risk Central governments or central banks Regional governments or local authorities Public sector entities Mutilateral Develomment Banks International Organisations Institutions Corporates Retail	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) Reference to COREP template CA2 (row 970 / row 050) CA2 (row 980 / row 050) CA2 (row 180 / row 050) CA2 (row 140 / row 050) CA2 (row 140 / row 050) CA2 (row 140 / row 050)	3.03% 0.71% 1.04% 0.00% data 0.77% 0.34% 0.34% 0.08% 0.08% 0.00% 7.60% 66.32% 1.32%			
240 250 260 270 280 290 300 310 320 330 340 350 370	Credit institutions: breakdown by SA	redit institutions: Own fun % based on total SA risk weighted exposure	Retail - Other non-SNE South VIRB Securitisation positions IRB Other non credit-obligation assets risk data ds requirements for credit risk Central covernments or central banks Regional governments or local authorities Public sector ertities Mutiliateral Development Banks International Organisations Institutions Corporates Retail Secured by mortgages on immovable property	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) Reference to COREP template CA2 (row 600 / row 050) CA2 (row 600 / row 050) CA2 (row 600 / row 050) CA2 (row 100 / row 050) CA2 (row 110 / row 050) CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050)	3.03% 0.71% 1.04% 0.00% data 0.77% 0.34% 0.34% 0.08% 0.00% 66.32% 1.32%			
240 250 260 270 280 290 300 310 320 330 340 350 360	Credit institutions:	redit institutions: Own fun	Retail - Other non-SNE Souritisation positions IRB Other non credit-obligation assets risk data ds requirements for credit risk Central governments or central banks Regional governments or local authorities Public sector entities Mutilateral Develoment Banks International Organisations Institutions Corporates Retail Secured by mortgages on immovable property Exposures in default	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) Reference to COREP template CA2 (row 070 / row 050) CA2 (row 080 / row 050) CA2 (row 080 / row 050) CA2 (row 100 / row 050) CA2 (row 100 / row 050) CA2 (row 110 / row 050) CA2 (row 110 / row 050) CA2 (row 110 / row 050) CA2 (row 130 / row 050) CA2 (row 150 / row 050)	3.03% 0.71% 1.04% 0.00% data 0.77% 0.34% 0.34% 0.34% 0.08% 0.00% 7.60% 66.32% 1.32%			
240 250 260 270 280 290 300 310 320 330 340 350 360 370 380	Credit institutions: breakdown by SA	redit institutions: Own fun % based on total SA risk weighted exposure	Retail - Other non-SNE Souritisation positions IRB Other non credit-obligation assets risk data ds requirements for credit risk Central governments or central banks Regional governments or local authorities Public sector entities Mutilateral Develoment Banks International Organisations Institutions Corporates Retail Secured by mortgages on immovable property Exposures in default Items associated with particular high risk Covered bonds	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) Reference to COREP template CA2 (row 600 / row 050) CA2 (row 600 / row 050) CA2 (row 600 / row 050) CA2 (row 100 / row 050) CA2 (row 110 / row 050) CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050)	3.03% 0.71% 1.04% 0.00% data 0.77% 0.34% 0.08% 0.00% 66.32% 1.32% 2.10%			
240 250 260 270 280 290 300 310 320 330 340 350 360 370 380 390	Credit institutions: breakdown by SA	redit institutions: Own fun % based on total SA risk weighted exposure	Retail - Other non-SWE Equity TIRB Securitisation positions IRB Other non credit - obligation assets risk data Se requirements for credit risk Central covernments or central banks Regional covernments or local authorities Public sector certities Multitateral Development Banks International Organisations Corporates Retail Retail Secured by mortgages on immovable property Exposures in default Items associated with particular high risk Covered bonds Claims on institutions and corporates with a short-	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) Reference to COREP template CA2 (row 070 / row 050) CA2 (row 080 / row 050) CA2 (row 080 / row 050) CA2 (row 080 / row 050) CA2 (row 100 / row 050) CA2 (row 110 / row 050) CA2 (row 150 / row 050)	3.03% 0.71% 1.04% 0.00% data 0.77% 0.34% 0.34% 0.08% 66.32% 66.32% 1.32% 1.32% 2.10% 2.30%			
240 250 260 270 280 290 300 310 320 330 340 350 360 370 380 400 410	Credit institutions: breakdown by SA	redit institutions: Own fun % based on total SA risk weighted exposure	Retail - Other non-SNE South YIRB Securitisation positions IRB Other non credit-obligation assets risk data ds requirements for credit risk Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Develoment Banks International Organisations Institutions Corporates Retail Secured by mortgages on immovable property Exposures in default Items associated with particular high risk Covered bonds Claims on institutions and corporates with a short- tem credit assessment	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) Reference to COREP template CA2 (row 070 / row 050) CA2 (row 080 / row 050) CA2 (row 100 / row 050) CA2 (row 110 / row 050) CA2 (row 110 / row 050) CA2 (row 140 / row 050) CA2 (row 140 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 180 / row 050)	3.03% 0.71% 1.04% 0.00% data 0.77% 0.34% 0.34% 0.034% 0.00% 66.32% 1.32% 2.10% 2.10% 0.02%			
240 250 260 270 280 290 300 310 320 330 340 350 360 370 380 400	Credit institutions: breakdown by SA	redit institutions: Own fun % based on total SA risk weighted exposure	Retail - Other non-SNE Souritsation positions IRB Other non credit-obligation assets risk data ds requirements for credit risk Central governments or central banks Regional governments or central banks Regional governments or local authorities Public sector entities Mutilateral Develoment Banks International Organisations Institutions Corporates Retail Secured by mortgages on immovable property Exposures in default Items associated with particular high risk Covered bonds Claims on institutions and corporates with a short- tem credit assessment Collective investment undertakings Equity	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) CA2 (row 890 / row 550) CA2 (row 890 / row 550) CA2 (row 890 / row 550) CA2 (row 100 / row 550) CA2 (row 110 / row 550) CA2 (row 150 / row 550) CA2 (row 200 / row 550)	3.03% 0.71% 1.04% 0.00% data 0.77% 0.34% 0.34% 0.08% 0.00% 66.32% 1.32% 2.10% 2.30% 0.02%			
240 250 260 270 280 290 300 310 320 330 340 350 370 380 390 400 410 420 430	Credit institutions: breakdown by SA	redit institutions: Own fun % based on total SA risk weighted exposure	Retail - Other non-SNE Souritisation positions IRB Other non credit-obligation assets risk data Se requirements for credit risk Central governments or contral banis Regional governments or local authorities Regional governments or local authorities Regional governments or local authorities Regional governments or local authorities Multitateral Development Banks International Creanisations Institutions Corporates Retail Secured by mortgages on immovable property Exposures in default Items associated with particular high risk Covered bonds Claims on institutions and corporates with a short- term credit assessment Collective investment undertakings Equity Other items	CA2 (row 410 / row 240) CA2 (row 420 r row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) CA2 (row 850 / row 550) CA2 (row 850 / row 550) CA2 (row 850 / row 550) CA2 (row 100 / row 550) CA2 (row 100 / row 550) CA2 (row 110 / row 550) CA2 (row 150 / row 550) CA2 (row 200 / row 550) CA2 (row 200 / row 050) CA2 (row 210 / row 050)	3.03% 0.71% 1.04% 0.00% data 0.77% 0.14% 0.14% 0.14% 0.14% 0.14% 1.22% 1.22% 1.22% 0.00% 0			
240 250 260 270 280 290 300 310 320 330 340 350 370 380 390 400 410 420 430	Credit institutions: breakdown by SA exposure class*	redit institutions: Own fun % based on total SA risk weighted exposure	Retail - Other non-SNE Souritsation positions IRB Other non credit-obligation assets risk data ds requirements for credit risk Central governments or central banks Regional governments or central banks Regional governments or local authorities Public sector entities Mutilateral Develoment Banks International Organisations Institutions Corporates Retail Secured by mortgages on immovable property Exposures in default Items associated with particular high risk Covered bonds Claims on institutions and corporates with a short- tem credit assessment Collective investment undertakings Equity	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) Reference to COREP template CA2 (row 070 / row 050) CA2 (row 080 / row 050) CA2 (row 100 / row 050) CA2 (row 110 / row 050) CA2 (row 180 / row 050) CA2 (row 190 / row 050) CA2 (row 190 / row 050) CA2 (row 190 / row 050) CA2 (row 050)	3.03% 0.71% 1.04% 0.00% data 0.27% data 0.27% 0.34% 0.34% 0.88% 0.00% 1.32% 1.32% 2.10% 2.10% 0.00%			
280 290 290 300 310 320 330 340 350 360 370 380 390 400 410 420 440 450	Credit institutions: breakdown by SA exposure class*	% based on total SA risk weighted exposure amount % based on the total number of credit	Retail - Other non-SNE Souritisation positions IRB Other non credit-obligation assets risk data Se requirements for credit risk Central governments or contral banis Regional governments or local authorities Regional governments or local authorities Regional governments or local authorities Regional governments or local authorities Multitateral Development Banks International Creanisations Institutions Corporates Retail Secured by mortgages on immovable property Exposures in default Items associated with particular high risk Covered bonds Claims on institutions and corporates with a short- term credit assessment Collective investment undertakings Equity Other items	CA2 (row 410 / row 240) CA2 (row 420 r row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) CA2 (row 850 / row 550) CA2 (row 850 / row 550) CA2 (row 850 / row 550) CA2 (row 100 / row 550) CA2 (row 100 / row 550) CA2 (row 110 / row 550) CA2 (row 150 / row 550) CA2 (row 200 / row 550) CA2 (row 200 / row 050) CA2 (row 210 / row 050)	3.03% 0.71% 1.04% 0.04% 0.44% 0.34% 0.34% 0.34% 0.34% 0.34% 0.36%			
280 270 280 290 300 310 320 330 340 360 370 380 390 400 410 420 430 440 450	Credit institutions: breakdown by SA exposure class*	% based on total SA risk weighted exposure amount	Retail - Other non-SNE Souritisation positions IRB Other non credit-obligation assets risk data ds requirements for credit risk Central governments or central banks Retional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates Kender of the sector entities Corporates Corporates Secured by mortagalial Secured by mortagalial Secured by mortagalial Rems associated with particular high risk Covered bonds Claims on institutions and corporates with a short- term credit assessment Collective investment undertakings Equity Other items Securitisation positions SA	CA2 (row 410 / row 240) CA2 (row 420 r row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) CA2 (row 850 / row 550) CA2 (row 850 / row 550) CA2 (row 850 / row 550) CA2 (row 100 / row 550) CA2 (row 100 / row 550) CA2 (row 110 / row 550) CA2 (row 150 / row 550) CA2 (row 200 / row 550) CA2 (row 200 / row 050) CA2 (row 210 / row 050)	3.03% 0.71% 1.04% 0.00% data 0.77% 0.77% 0.34% 0.34% 0.34% 0.08% 7.60% 66.32% 1.32% 0.02% 0.02% 0.02%			
280 290 290 300 310 320 330 330 340 350 360 370 380 390 400 410 420 440 450	Credit institutions: breakdown by SA exposure class* Credit institutions: breakdown by credit risk mitigation (CRM) approach	% based on total SA risk weighted exposure amount % based on the total number of credit institutions (3)	Retail - Other non-SNE Souritisation positions IRB Other non credit - obligation assets risk data Serequirements for credit risk Central governments or central banks Regional governments or local authorities Public sector entities Public sector entities Internative of local authorities Public sector entities Internative of local authorities Public sector entities Internative of local authorities Internative of local authorities Internative of local authorities Retail Corporates Retail Retail Items associated with particular high risk Covered bonds Claims on institutions and corporates with a short- tem credit assessment Collective investment undertakings Equity Other items Securitisation positions SA Financial collateral simple method	CA2 (row 410 / row 240) CA2 (row 420 r row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) CA2 (row 850 / row 550) CA2 (row 850 / row 550) CA2 (row 850 / row 550) CA2 (row 100 / row 550) CA2 (row 100 / row 550) CA2 (row 110 / row 550) CA2 (row 150 / row 550) CA2 (row 200 / row 550) CA2 (row 200 / row 050) CA2 (row 210 / row 050)	3.03% 0.71% 1.04% 0.04% 0.44% 0.34% 0.34% 0.34% 0.34% 0.34% 0.36%			
280 290 290 300 310 320 330 340 350 360 370 380 390 400 410 420 440 450	Credit institutions: breakdown by SA exposure class* Credit institutions: breakdown by credit risk mitigation (CRM) approach In Investment firms: own funds requirements for	% based on total SA risk weighted exposure amount % based on the total number of credit institutions (2)	Retail - Other non-SNE Souritisation positions IRB Other non credit - obligation assets risk data S requirements for credit risk Central governments or central banks Regional governments or local authorities Public sector entities Public sector entities International Organisations International Organisations International Organisations International Organisations International Organisations Retail Retail Secured by mortages on immovable property Emposures in default Items associated with particular high risk Covered bonds Claims on institutions and comporates with a short- tem credit assessment Collective investment undertakinas Equity Other items Securitisation positions SA Financial collateral simple method Financial collateral comprehensive method	CA2 (row 410 / row 240) CA2 (row 420 r row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) CA2 (row 850 / row 550) CA2 (row 850 / row 550) CA2 (row 850 / row 550) CA2 (row 100 / row 550) CA2 (row 100 / row 550) CA2 (row 110 / row 550) CA2 (row 150 / row 550) CA2 (row 200 / row 550) CA2 (row 200 / row 050) CA2 (row 210 / row 050)	3.03% 0.71% 1.04% 0.04% 0.44% 0.34% 0.34% 0.34% 0.34% 0.34% 0.36%			
280 280 280 280 280 280 280 280 300 300 300 320 320 320 340 400 410 440 440 440 440	Credit institutions: breakdown by SA exposure class* Credit institutions: breakdown by credit risk mitigation (CRM) approach In Investment firms: own	% based on total SA risk weighted exposure amount % based on the total number of credit institutions (3) vestment firms: Own fun.	Retail - Other non-SWE	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) CA2 (row 850 / row 550) CA2 (row 890 / row 550) CA2 (row 890 / row 550) CA2 (row 890 / row 550) CA2 (row 100 / row 550) CA2 (row 110 / row 550) CA2 (row 110 / row 550) CA2 (row 120 / row 550) CA2 (row 120 / row 550) CA2 (row 130 / row 550) CA2 (row 140 / row 550) CA2 (row 150 / row 550) CA2 (row 150 / row 550) CA2 (row 150 / row 550) CA2 (row 170 / row 550) CA2 (row 170 / row 550) CA2 (row 200 / row 550)	3.03% 0.71% 1.04% 0.00% data 0.72% 0.34% 0.03% 0.03% 0.03% 0.03% 7.60% 65.32% 1.32% 0.00%			
280 280 280 280 280 280 280 280 280 280	Credit institutions: breakdown by SA exposure class* Credit institutions: breakdown by credit risk mitigation (CRM) approach Investment firms: own funds requirements for credit risk	% based on total SA risk weighted exposure amount % based on the total number of credit institutions (3) westment firms: Own functions (3) we based on the total number of present firms: Own functions (3)	Retail - Other non-SNE South YIRB Securitisation positions IRB Other non credit - obligation assets risk data ds requirements for credit risk Central governments or central banks Regional governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Secured by mortgages in immovable property Exposures in default Items associated with particular high risk Items associated with particular high risk Claims on institutions and corporates with a short-term credit assessment Collective investment undertakings Culty Other items Securitisation positions SA Financial collateral simple method Financial collateral comprehensive method Is requirements for credit risk total own funds requirements (4)	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) CA2 (row 850 / row 550) CA2 (row 890 / row 550) CA2 (row 890 / row 550) CA2 (row 890 / row 550) CA2 (row 100 / row 550) CA2 (row 110 / row 550) CA2 (row 110 / row 550) CA2 (row 120 / row 550) CA2 (row 120 / row 550) CA2 (row 130 / row 550) CA2 (row 140 / row 550) CA2 (row 150 / row 550) CA2 (row 150 / row 550) CA2 (row 150 / row 550) CA2 (row 170 / row 550) CA2 (row 170 / row 550) CA2 (row 200 / row 550)	3.03% 0.71% 1.04% 0.04% 0.45% 0.34% 0.34% 0.34% 0.04% 0.05% 1.25% 1.10% 2.20% 0.02% 0.01% 1.32%			
280 280 280 280 280 280 280 280 280 280	Credit institutions: breakdown by SA exposure class* Credit institutions: breakdown by credit risk mitigation (CRM) approach In Investment firms: own funds requirements for credit risk Investment firms:	% based on total SA risk weighted exposure amount % based on the total number of credit institutions (2) nvestment firms: Own fund (2) vestment firms on fund (2) vest	Retail - Other non-SME	CA2 (row 410 / row 240) CA2 (row 420 row 240) CA2 (row 430 row 240) CA2 (row 450 row 240) CA2 (row 450 row 240) Reference to COREP template CA2 (row 070 / row 050) CA2 (row 080 / row 050) CA2 (row 080 / row 050) CA2 (row 080 / row 050) CA2 (row 090 / row 050) CA2 (row 100 / row 050) CA2 (row 110 / row 050) CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 130 / row 050) CA2 (row 150 / row 050) CA2 (row 210 / row 050) CA2 (row 050) / row 050)	3.03% 0.71% 1.04% 0.77% data 0.77% 0.34% 0.34% 0.34% 0.05% 1.00% 1.22% 1.32% 1.32% 1.32% 1.32% 1.32% 1.32% 2.30% 0.00% 2.30% 0.00% 3.36% 0.00%			
280 280 280 280 280 280 280 280 280 280	Credit institutions: breakdown by SA exposure class* Credit institutions: breakdown by credit risk mitigation (CRM) approach Investment firms: own funds requirements for credit risk	% based on total SA risk weighted exposure amount % based on the total number of credit institutions (3) westment firms: Own functions (3) we based on the total number of present firms: Own functions (3)	Retail - Other non-SNE South YIRB Securitisation positions IRB Other non credit - obligation assets risk data ds requirements for credit risk Central governments or central banks Regional governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Secured by mortgages in immovable property Exposures in default Items associated with particular high risk Items associated with particular high risk Claims on institutions and corporates with a short-term credit assessment Collective investment undertakings Culty Other items Securitisation positions SA Financial collateral simple method Financial collateral comprehensive method Is requirements for credit risk total own funds requirements (4)	CA2 (row 410 / row 240) CA2 (row 420 / row 240) CA2 (row 430 / row 240) CA2 (row 430 / row 240) CA2 (row 450 / row 240) CA2 (row 450 / row 240) CA2 (row 850 / row 550) CA2 (row 890 / row 550) CA2 (row 890 / row 550) CA2 (row 890 / row 550) CA2 (row 100 / row 550) CA2 (row 110 / row 550) CA2 (row 110 / row 550) CA2 (row 120 / row 550) CA2 (row 120 / row 550) CA2 (row 130 / row 550) CA2 (row 140 / row 550) CA2 (row 150 / row 550) CA2 (row 150 / row 550) CA2 (row 150 / row 550) CA2 (row 170 / row 550) CA2 (row 170 / row 550) CA2 (row 200 / row 550)	3.03% 0.71% 1.04% 0.27% data 0.27% 0.34% 0.34% 0.34% 0.04% 1.25% 1.25% 1.25% 1.25% 1.32% 1			

	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)	1,255
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)	43

	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)	15,423
560		Sum of losses stemming from lending up to the reference percentages (8)	CR IP Losses (row 010, col 010)	16
570		Of which: immovable property valued with mortgage lending value (9)	CR IP Losses (row 010, col 020)	0
580		Sum of overall losses (10)	CR IP Losses (row 010, col 030)	44
590		Of which: immovable property valued with mortgage lending value (9)	CR IP Losses (row 010, col 040)	0
600	Use of commercial immovable property as collateral	Sum of exposures secured by immovable commercial property (7)	CR IP Losses (row 020, col 050)	203
610		Sum of losses stemming from lending up to the reference percentages (8)	CR IP Losses (row 020, col 010)	1
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)	6
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 (i) 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 (i) 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.