EN

Annex IV

	Banc Ceannais na hÉirean	n	Part 2		
2.031	Central Bank of Ireland				
E	Eurosystem		Data on credit risk (year 2020)		
		Credit	risk data	Reference to COREP template	data
		edit institutions: Own fund	ds requirements for credit risk		
010	Credit institutions: own funds requirements for	% of	total own funds requirements (1)	CA2 (row 040) / (row 010)	82.54
	credit risk				
020	-		Standardised Approach (SA)		100.00
030		% based on the total	IRB approach when neither own estimates of Loss		9.099
030		number of credit	Given Default nor conversion factors are used		9.099
	-	institutions (2)			
040			IRB approach when own estimates of Loss Given		9.099
050	Credit institutions: breakdown by approach		Default and/or conversion factors are used SA	CA2 (row 050) / (row 040)	70.09
000	breakdown by approach		38	CA2 (10W 030)7 (10W 040)	70.09
060		% based on total own funds requirements for credit risk	IRB approach when neither own estimates of Loss	CR IRB, Foundation IRB (row 010,	0.599
			Given Default nor conversion factors are used	col 260) / CA2 (row 040)	
	1	Credit risk		CR IRB, Advanced IRB (row 010, col	
070			IRB approach when own estimates of Loss Given	260) / CA2 (row 040)	28.94
			Default and/or conversion factors are used		
080		IRB approach when neither own estimates of Loss Given Default nor conversion factors are used	CA2 (row 250 / row 240)	1.979	
090			Central governments and central banks	CA2 (row 260 / row 240)	0.009
100			Institutions	CA2 (row 270 / row 240)	1.979
110 120	-		Corporates - SME	CA2 (row 280 / row 240) CA2 (row 290 / row 240)	0.009
130	-		Corporates - Specialised Lending Corporates - Other	CA2 (row 290 / row 240) CA2 (row 300 / row 240)	0.009
140			IRB approach when own estimates of Loss Given	CA2 (row 310 / row 240)	96.77
	Credit institutions:	% based on total IRB	Default and/or conversion factors are used		
150	breakdown by IRB	risk weighted exposure	Central governments and central banks Institutions	CA2 (row 320 / row 240) CA2 (row 330 / row 240)	0.009
170	exposure class	amount	Corporates - SME	CA2 (row 340 / row 240)	0.009
180		1	Corporates - Specialised Lending	CA2 (row 350 / row 240)	0.009
190		1	Corporates - Other	CA2 (row 360 / row 240)	0.009
200	-	1	Retail - Secured by real estate SME	CA2 (row 370 / row 240)	0.009
210	-	1	Retail - Secured by real estate non-SME Retail - Qualifying revolving	CA2 (row 380 / row 240)	92.10
230	-	1	Retail - Other SME	CA2 (row 390 / row 240) CA2 (row 400 / row 240)	0.009
240		1	Retail - Other non-SME	CA2 (row 410 / row 240)	2.949
250		1	Equity IRB	CA2 (row 420 / row 240)	1.279
260			Securitisation positions IRB	CA2 (row 430 / row 240)	N/A
270			Other non credit-obligation assets	CA2 (row 450 / row 240)	0.009
		Credit	risk data	Reference to COREP template	data
280	Cr	edit institutions: Own fun	ds requirements for credit risk		
290	-		Central governments or central banks	CA2 (row 070 / row 050)	0.599
300		1	Regional governments or local authorities Public sector entities	CA2 (row 080 / row 050) CA2 (row 090 / row 050)	0.209
			Multilateral Development Banks	CA2 (row 090 / row 050) CA2 (row 100 / row 050)	0.049
320			International Organisations	CA2 (row 110 / row 050)	0.009
330					
330 340			Institutions	CA2 (row 120 / row 050)	
330 340 350			Institutions Corporates	CA2 (row 120 / row 050) CA2 (row 130 / row 050)	70.55
330 340 350 360	Credit institutions:	% based on total SA risk	Institutions Corporates Retail	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050)	70.55
330 340 350	breakdown by SA exposure	weighted exposure	Institutions Corporates Retail Secured by mortgages on immovable property	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050) CA2 (row 150 / row 050)	70.55 1.609 2.429
330 340 350 360 370 380 390			Institutions Corporates Retail	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050)	70.55 1.609 2.429 2.179
330 340 350 360 370 380	breakdown by SA exposure	weighted exposure	Institutions Corporates Retail Secured by mortgages on immovable property Exposures in default Items associated with particular high risk Covered bonds	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050)	70.55 1.609 2.429 2.179 2.789
330 340 350 360 370 380 390	breakdown by SA exposure	weighted exposure	Institutions Corporates Retail Secured by mortgages on immovable property Exosures in default Items associated with particular high risk Covered bonds Claims on institutions and corporates with a short-term	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050) CA2 (row 140 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 170 / row 050) CA2 (row 170 / row 050)	70.55 1.609 2.429 2.179 2.789 0.029
330 340 350 360 370 380 390 400 410	breakdown by SA exposure	weighted exposure	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	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 170 / row 050) CA2 (row 180 / row 050) CA2 (row 180 / row 050) CA2 (row 190 / row 050)	70.55 1.609 2.429 2.179 2.789 0.029 0.679
330 340 350 360 370 380 390 400	breakdown by SA exposure	weighted exposure	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	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 170 / row 050) CA2 (row 180 / row 050) CA2 (row 180 / row 050) CA2 (row 200 / row 050)	70.55 1.609 2.429 2.179 2.789 0.029 0.679 0.389
330 340 350 360 370 380 390 400 410 420	breakdown by SA exposure	weighted exposure	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	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 170 / row 050) CA2 (row 180 / row 050) CA2 (row 180 / row 050) CA2 (row 190 / row 050)	70.555 1.609 2.429 2.179 2.789 0.029 0.679 0.389 0.009
330         340           350         360           370         380           390         400           410         420           430         430	breakdown by SA exposure	weighted exposure	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	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 170 / row 050) CA2 (row 180 / row 050) CA2 (row 190 / row 050) CA2 (row 200 / row 050) CA2 (row 210 / row 050)	70.55% 1.60% 2.42% 2.17% 0.02% 0.67% 0.38% 0.00%
330           340           350           360           370           380           390           400           410           420           430           440	breakdown by SA exposure class*	weighted exposure	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 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 170 / row 050) CA2 (row 180 / row 050) CA2 (row 180 / row 050) CA2 (row 210 / row 050) CA2 (row 210 / row 050) CA2 (row 210 / row 050)	70.55% 1.60% 2.42% 2.17% 0.02% 0.67% 0.38% 0.00% 5.66% N/A
330         340           350         360           370         380           390         400           410         420           430         440           450         450	creakdown by SA exposure class*	weighted exposure amount % based on the total number of credit	Institutions Corporates Retail Secured by mortages on immovable_property Exosures in default Items associated with varticular high risk Covered bonds Claims on institutions and coporates with a short-term credit assessment Collective investment undertakings Guilty Other items Securitisation positions SA	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 170 / row 050) CA2 (row 180 / row 050) CA2 (row 180 / row 050) CA2 (row 210 / row 050) CA2 (row 210 / row 050) CA2 (row 210 / row 050)	70.55% 1.60% 2.42% 2.17% 0.02% 0.67% 0.38% 0.00% 5.66% N/A
330         340           350         360           370         380           390         400           410         420           430         440           450         450	breakdown by SA exposure class*	weighted exposure amount % based on the total	Institutions Corporates Retail Secured by mortages on immovable_property Exosures in default Items associated with varticular high risk Covered bonds Claims on institutions and coporates with a short-term credit assessment Collective investment undertakings Guilty Other items Securitisation positions SA	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 170 / row 050) CA2 (row 180 / row 050) CA2 (row 180 / row 050) CA2 (row 210 / row 050) CA2 (row 210 / row 050) CA2 (row 210 / row 050)	70.55' 1.609 2.429 2.799 0.029 0.679 0.389 0.009 5.669 N/A 9.099
330         340           350         360           370         380           390         400           410         410           420         430           440         450           460         460	Credit institutions: breakdown by CA exposure class* Credit institutions: breakdown by credit risk mitigation (CRM) approach	weighted exposure amount % based on the total number of credit institutions <sup>(3)</sup>	Institutions Corporates Retail Secured by mortgages on immovable property Exosures 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 Securitisation positions SA Financial collateral simple method Financial collateral comprehensive method	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 170 / row 050) CA2 (row 180 / row 050) CA2 (row 180 / row 050) CA2 (row 210 / row 050) CA2 (row 210 / row 050) CA2 (row 210 / row 050)	70.55 1.609 2.429 2.179 2.789 0.029 0.679 0.389 0.009 5.669 N/A 9.099
330         340           350         360           370         380           390         400           410         410           420         430           440         450           460         460	Credit institutions: breakdown by CA exposure Credit institutions: breakdown by credit risk mitigation (CRM) approach	weighted exposure amount % based on the total number of credit institutions <sup>(3)</sup>	Institutions Corporates Retail Secured by mortgages on immovable property Exosures 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 Securitisation positions SA Financial collateral simple method	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 170 / row 050) CA2 (row 180 / row 050) CA2 (row 180 / row 050) CA2 (row 210 / row 050) CA2 (row 210 / row 050) CA2 (row 210 / row 050)	70.55 1.609 2.429 2.179 2.789 0.029 0.679 0.389 0.009 5.669 N/A 9.099
330         340           350         360           370         380           390         400           410         410           420         430           440         450           460         460	Credit institutions: breakdown by SA exposure class* Credit institutions: breakdown by credit risk mitigation (CRM) approach In Investment firms: own funds requirements for	weighted exposure amount % based on the total number of credit institutions <sup>(3)</sup> westment firms: Own func	Institutions Corporates Retail Secured by mortgages on immovable property Exosures 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 Securitisation positions SA Financial collateral simple method Financial collateral comprehensive method	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 170 / row 050) CA2 (row 180 / row 050) CA2 (row 180 / row 050) CA2 (row 210 / row 050) CA2 (row 210 / row 050) CA2 (row 210 / row 050)	70.55 1.609 2.179 2.789 0.029 0.679 0.389 0.029 0.679 0.389 0.029 0.669 N/A 9.099 36.366
330         340           340         350           350         360           370         380           390         400           410         420           440         450           460         470           480         480	Credit institutions: Credit institutions: breakdown by credit risk mitigation (CRM) approach In Investment firms: own	weighted exposure amount % based on the total number of credit institutions <sup>(2)</sup> westment firms: Own func % of	Institutions Corporates Retail Secured by mortgages on immovable property Exosures in default Items associated with particular high risk Covered bonds Claims on institutions and corporates with a short-term credit assessment Collective investment undertakings Eaulty Other items Securitisation positions SA Financial collateral simple method Financial collateral comprehensive method is requirements for credit risk total own funds requirements <sup>(4)</sup>	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 130 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 170 / row 050) CA2 (row 180 / row 050) CA2 (row 190 / row 050) CA2 (row 210 / row 050) CA2 (row 211 / row 050) CA2 (row 211 / row 050) CA2 (row 220 / row 050)	70.55 1.609 2.429 2.179 2.789 0.029 0.679 0.009 5.669 N/A 9.099 36.36 <sup>6</sup> 29.38 <sup>6</sup>
330         340           340         350           350         360           370         380           370         380           400         400           410         430           440         440           450         460           470         480           480         490	Credit institutions: breakdown by CA exposure breakdown by credit risk mitigation (CRM) approach In Investment firms: own funds requirements for credit risk	weighted exposure amount % based on the total number of credit institutions <sup>(2)</sup> westment firms: Own func % of % based on the total number of investment	Institutions Corporates Retail Secured by mortgages on immovable property Exosures in default Itema 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 Financial collateral simple method Is requirements for credit risk total own funds requirements <sup>(4)</sup> SA	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 130 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 170 / row 050) CA2 (row 180 / row 050) CA2 (row 190 / row 050) CA2 (row 210 / row 050) CA2 (row 211 / row 050) CA2 (row 211 / row 050) CA2 (row 220 / row 050)	70.55 1.609 2.429 2.179 0.029 0.679 0.389 0.009 5.669 N/A 9.099 36.36 <sup>4</sup> 29.38 <sup>4</sup> 100.00
330         340           340         350           360         360           370         380           380         400           410         420           430         440           450         460           470         480           490         500	breakdown by SA exposure class* Credit institutions: breakdown by credit risk mitigation (CRM) approach mitigation (CRM) approach index requirements for credit risk Investment firms:	weighted exposure amount % based on the total number of credit institutions <sup>(2)</sup> westment firms: Own func % of % based on the total number of investment	Institutions Corporates Retail Secure by mortgages on immovable_property Exosures in default Items associated with netricular high risk Collective investment undertakings Collective investment undertakings Collective investment undertakings Collective investment undertakings Securitisation positions SA Financial collateral simple method Financial collateral comprehensive method Is requirements for credit risk total own funds requirements (a) IRB	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 140 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 190 / row 050) CA2 (row 190 / row 050) CA2 (row 210 / row 050) CA2 (row 210 / row 050) CA2 (row 211 / row 050) CA2 (row 220 / row 050) CA2 (row 040) / (row 010)	70.55 1.609 2.429 2.179 0.029 0.679 0.389 0.009 5.669 N/A 9.099 36.36 <sup>4</sup> 29.38 <sup>4</sup> 100.00 0.009
330         340           340         350           350         360           370         380           370         380           400         400           410         430           440         440           450         460           470         480           480         490	Credit institutions: breakdown by CA exposure breakdown by credit risk mitigation (CRM) approach In Investment firms: own funds requirements for credit risk	weighted exposure amount % based on the total number of credit institutions <sup>(1)</sup> westment firms: Own func % of % based on the total	Institutions Corporates Retail Secured by mortgages on immovable property Exosures in default Itema 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 Financial collateral simple method Is requirements for credit risk total own funds requirements <sup>(4)</sup> SA	CA2 (row 120 / row 050) CA2 (row 130 / row 050) CA2 (row 130 / row 050) CA2 (row 150 / row 050) CA2 (row 150 / row 050) CA2 (row 170 / row 050) CA2 (row 180 / row 050) CA2 (row 190 / row 050) CA2 (row 210 / row 050) CA2 (row 211 / row 050) CA2 (row 211 / row 050) CA2 (row 220 / row 050)	8.37% 70.55% 1.60% 2.42% 2.17% 0.02% 0.67% 0.02% 0.67% 0.02% 0.66% 0.00% 9.03% 8.66% N/A 9.09% 3.6.36% 29.38% 100.00 0.00% 9.6.31% 0.00%

	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)	N/A
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)	N/A

	Exposures and losses from lending collateralised by immovable property (MEUR) <sup>(6)</sup>		Reference to COREP template	data
550		Sum of exposures secured by residential property (7)	CR IP Losses (row 010, col 050)	14,044
560	Use of residential property as collateral	Sum of losses stemming from lending up to the reference percentages (8)	CR IP Losses (row 010, col 010)	32
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)	90
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)	207
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)	5
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%.

(a) In the exceptionic cases, where an instruction uses more used in solar by could, is stand by could in each of viewe approach, is used and the approach, is stand by could in each of viewe approach, is stand by could in the perturbation of the perturbatio