

ANNEX II

REPORTING ON OWN FUNDS REQUIREMENTS

1. This Annex contains additional instructions for the tables (hereinafter “COREP”) included in Annex I of this Regulation. This Annex complements the instructions in format of references included in the tables in Annex I.

PART I: GENERAL INSTRUCTIONS

1 CR GB – Information with geographical breakdown

1.1 CR-SA-GB Table 1 – Geographical breakdown of exposures by residence of the counterparty obligor (SA exposures)

1.1.1.1 General remarks

1. Institutions fulfilling the threshold set in Article 5 (1) shall submit information regarding the domestic country as well as any non-domestic country.

2. The term ‘residence of the obligor’ refers to the home country of the obligor.

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1.1.1.1.2 Instructions concerning specific positions

Columns	
010	<u>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u> Same definition as for column 010 of CR SA template
020	<u>Of which defaulted Exposures in default</u> Original exposure value <u>pre conversion factors</u> for those exposures which have been classified as “defaulted exposures”. This ‘memorandum item’ provides additional information about the obligor structure of the exposure class ‘in default’. Exposures shall be reported where the obligors would have been reported if those exposures were not assigned to the exposure classes ‘in default’. This information is a ‘memorandum item’ – hence does not affect the calculation of risk weighted exposure amounts of exposure class “in default” according to Article 107 point (j) of CRR.
030	<u>Exposure value</u> Same definition as for column 200 of CR SA template
040	<u>Observed new defaults for the period</u> Original exposure value for those exposures which were classified as “defaulted exposures” during the <u>3-month period since the last data submission</u> reporting period .

050	<u>Accumulated credit risk adjustments</u> Credit risk adjustments are the amount of specific and general loan loss provisions for credit risks according to CRR Article 105.(4) point (a) of CRR.
060	<u>Accumulated write-offs</u> Write-offs include both reductions of the carrying of impaired financial assets recognised directly in profit or loss [IFRS 7.B5.(d).(i)] and reductions in the amounts of the allowance accounts charged against the impaired financial assets [IFRS 7.B5.(d).(ii)].
070	<u>Credit risk adjustments/write-offs for observed new defaults</u> Sum of credit risk adjustments and write-offs for those exposures which were classified as “defaulted exposures” during the 3-month period since the last data submission reporting period.

Rows	
010	<u>Central governments or central banks</u> Article 107 point (a) of CRR.
020	<u>Regional governments or local authorities</u> Article 107 point (b) of CRR.
030	<u>Public sector entities</u> Article 107 point (c) of CRR.
040	<u>Multilateral developments banks</u> Article 107 point (d) of CRR.
050	<u>International organisations</u> Article 107 point (e) of CRR.
060	<u>Institutions</u> Article 107 point (f) of CRR.
070	<u>Corporates</u> Article 107 point (g) of CRR.
080	<u>Retail</u> Article 107 point (h) of CRR.
090	<u>Secured by mortgages on immovable property</u> Article 107 point (i) of CRR.
100	<u>Exposures in default</u> Article 107 point (j) of CRR.
110	<u>items associated with particularly high risk</u> Article 107 point (ja) of CRR.

120	<u>Covered bonds</u> Article 107 point (k) of CRR.
130	<u>Claims on institutions and corporate with a short-term credit assessment</u> Article 107 point (m) of CRR.
140	<u>Claims in the form of CIU</u> Article 107 point (n) of CRR.
150	<u>Equity exposures</u> Article 107 point (o) of CRR.
160	<u>Other itemsexposures</u> Article 107 point (p) of CRR.

~~1.2.1.2~~ **CR-IRB-GB** Table 2 – Geographical breakdown of exposures by residence of the ~~counterparty obligor~~ (IRB exposures)

~~1.3.1.2.1~~ General remarks

3. Institutions fulfilling the threshold set in Article 5 (1) shall submit information regarding the domestic country as well as any non-domestic country.

4. The term 'residence of the obligor' refers to the home country of the obligor.

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Formatiert: Nummerierung und Aufzählungszeichen

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~~1.2.1.1.2.2~~ Instructions concerning specific positions

Columns	
010	<u>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u> Same definition as for column 030 of CR IRB template
020	<u>Of which defaulted</u> Original exposure value for those exposures which have been classified as "defaulted exposures".
030	<u>Exposure value</u> Same definition as for column 110 of CR IRB template.
030.1	<u>Of which defaulted</u> <u>Original exposure value for those exposures which have been classified as "defaulted exposures" according to CRR article 174.</u>
040	<u>Observed new defaults for the period</u> Original exposure value for those exposures which were classified as "defaulted exposures" during the <u>3-month period since the last data submission</u> reporting period.
050	<u>Accumulated eCredit risk adjustments</u> Credit risk adjustments according to CRR a <u>Article 105- (4) point (-b) of CRR are the amount of specific</u>

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	and general loan loss provisions for credit risks.
060	<u>Accumulated write-offs</u> Write-offs include both reductions of the carrying of impaired financial assets recognised directly in profit or loss [IFRS 7.B5.(d).(i)] and reductions in the amounts of the allowance accounts charged against the impaired financial assets [IFRS 7.B5.(d).(ii)].
070	<u>Credit risk adjustments/write-offs for observed new defaults</u> Sum of credit risk adjustments and write-offs for those exposures which were classified as “defaulted exposures” during the reporting period 3-month period since the last data submission.
080	<u>INTERNAL RATING SYSTEM/ PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)</u> Same definition as for column 020 of CR IRB template
090	<u>EXPOSURE WEIGHTED AVERAGE LGD (%)</u> Same definition as for column 220 of CR IRB template
090.1	<u>Of which defaulted</u> Exposure weighted LGD for those exposures which have been classified as “defaulted exposures” according to CRR article 174.
100	<u>RISK WEIGHTED EXPOSURE AMOUNT</u> Same definition as for column 240 of CR IRB template
100.1	<u>Of which defaulted</u> Risk weighted exposure amount for those exposures which have been classified as “defaulted exposures” according to CRR article 174.
110	<u>EXPECTED LOSS AMOUNT</u> Same definition as for column 260 of CR IRB template

Rows	
010	<u>Central banks and central governments</u> (Article 142 (2) (a) CRR)
020	<u>Institutions</u> (Article 142 (2) point (b) CRR)
030	<u>Corporates</u> (All corporates according to article 142 (2) point (c).)
040	<u>Of which: Specialized lending</u> (Article 142 (8) a CRR)
050	<u>Of which: SME</u> (Article 142 (2) point (c) CRR)

060	<u>Retail</u> All Retail exposures according to Article 142 (2) point (d)
070	<u>Retail – Secured by real estate property</u> Exposures reflecting Article 142 (2) point (d) CRR which are secured by real estate.
080	<u>Of which: SME</u> Retail exposures reflecting Article 142 (2) point (d) in conjunction with Article 148 (3) CRR which are secured by real estate.
090	<u>Of which: non-SME</u> Retail exposures reflecting Article 142 (2) point (d) CRR which are secured by real estate.
100	<u>Retail – Qualifying revolving</u> (Article 142 (2) point (d) in conjunction with Article 149 (4) CRR).
110	<u>Other Retail</u> Other retail exposures according to Article 142 (2) point (d) not reported in rows 070 - 100.
120	<u>Of which: SME</u> Other retail exposures reflecting Article 142 (2) point (d) in conjunction with Article 148 (3) CRR.
130	<u>Of which: non-SME</u> Other retail exposures reflecting Article 142 (2) point (d) CRR.
140	<u>Equity</u> <u>Equity exposures reflecting Article 142 (2) point (e) CRR.</u>

1.3 Table 3 – Breakdown of total own funds requirements for credit risk of relevant credit exposures by country

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1.3.1 General remarks

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5. According to Article 130 (1) CRD the countercyclical buffer rate is the 'weighted average of the countercyclical buffer rates that apply in the jurisdiction where the relevant credit exposures of the institution are located'. The weighted average is calculated as follows:

Numerator: Total own funds requirements for credit risk (determined acc. to SA) that relate to the relevant credit exposures in the territory in question

Denominator: Total own funds requirements for credit risk (determined acc. to SA) that relate to the relevant credit exposures

6. This table is implemented in order to receive more information regarding the elements of the institution specific countercyclical buffer. The information requested refers to the own funds requirements for credit risk calculated on the basis of the relevant credit exposures broken down by country.

7. The information shall be reported by each country. The threshold set in Article 5 (1) is not relevant for the reporting of this breakdown.

1.3.2 Instructions concerning specific positions

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<u>Rows</u>	
<u>010</u>	<u>Own fund requirements for credit risk</u> <u>Article 130 (1) CRD</u>

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