

## 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.

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## PART I: GENERAL INSTRUCTIONS

### 1. Structure and conventions

#### 1.1. Structure

#### 2. Overall, the framework consists of five blocks of templates:

1. Capital adequacy, an overview of regulatory capital; total risk exposure amount; and, in the case of consolidated groups, an overview of the fulfilment of the solvency requirements by consolidated and individual entities;

Information related to the application of different approaches for the assessment of Pillar I capital requirements for:

2. Credit risk (including counterparty, dilution and settlement risks);

3. Market risk (i.e. position risk in trading book, foreign exchange risk and commodities risk);

4. Operational risk;

#### 3. For each template legal references are provided. Further detailed information regarding more general aspects of the reporting of each block of templates, instructions concerning specific positions as well as examples and validation rules are included in these Guidelines for implementation of the Common Reporting framework.

#### 4. Institutions report only those templates that are relevant depending on the approach used for determining own funds requirements.

Explanatory text for consultation purposes:

E.g. in case an institutions holds securitisation positions and the institution calculates the risk-weighted exposure amounts under the IRB Approach according to Part 3 Title II chapter 5, section 3, subsection 4 of CRR, then only the templates CR SEC IRB and SEC Details shall be reported, but not CR SEC SA.

#### 1.2. Numbering convention

#### 5. The document will follow the labelling convention set in the following table, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.

#### 6. The following general notation is followed in the instructions: {Template;Row;Column}.

Explanatory text for consultation purposes:

For example: {CRSA;010;020} refers to the data point row 010, column 020 of CRSA template.

#### 7. In the case of validations inside a template, in which only data points of that template is used, notations will not refer to a template: {Row;Column}.

#### 8. In the case of templates with only one column, only rows will be referred to. {Template;Row}

Explanatory text for consultation purposes:

For example: {CA2;010} refers to the row 010 of CA2.

#### 9. An asterisk sign will be used to express that the validation is done for the rows or columns specified before.

Explanatory text for consultation purposes:

For example: “For columns 010 to 050, {CRSA;010;}” means row 010 of CRSA, for the columns 010 to 050.

### 1.3. Sign convention

10. Any amount that increases the own funds or the capital requirements will be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the capital requirements will be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item no positive figure is expected to be reported for that item.

## PART II: TEMPLATE RELATED INSTRUCTIONS

### 1.1. CR IRB – Credit and counterparty credit risks and free deliveries: Internal Rating Based Approach to Own Funds Requirements

#### 1.1.1. General remarks

11. This template, applicable to all IRB institutions exclusively for the exposures to which the IRB approach applies, whether or not they use their own estimates of LGD and/or credit conversion factors, requests aggregated information by exposure classes on:
  - i. The input parameters that are used for calculating the risk weighted exposure amounts (exposure values, LGD, maturity,...);
  - ii. The amount and type of credit risk mitigation techniques used for mitigating the risks;
  - iii. Risk-weighted exposure amounts.
12. The reported information is furthermore available at the exposure type level, but also at the obligor grade level, thus providing an aggregated insight on the internal rating system of the banks.
13. This template also provides specific lines, with a more limited number of columns available, to report information ~~for certain countries,~~ by risk weight for exposures under the specialized lending slotting criteria approach, for exposures secured by real estate that benefit from an alternative treatment, as well as for free deliveries and dilution risk.

#### 1.1.2. Scope of the CR IRB template

14. The scope of the CR IRB template covers own funds requirements for:
  - i. Credit risk in the banking book, among which:
    - Counterparty credit risk in the banking book;
    - Dilution risk for purchased receivables;
  - ii. Counterparty credit risk in the trading book;
  - iii. Free deliveries in the trading book.
15. The scope of the template refers to the exposures for which the risk weighted exposure amounts are calculated according to Articles Part Three Title II Chapter 3 CRR (IRB approach).
16. The CR IRB template does not cover equity exposures, securitisation positions and other non-obligation assets, credit valuation adjustment risk or geographical breakdown of exposures by residence of the counterparty,,:
  - i. Equity exposures are reported in the CR EQU IRB template;
  - ii. Securitisation positions are reported in the CR SEC SA, CR SEC IRB and/or CR SEC Details templates;

- iii. No separate template is reported for the exposure class “other non-obligation assets”, according to Article 142 (2) point (g) CRR. The risk weight for this exposure class has to be set at 100 % at any time according to Article 152 CRR. The risk weighted exposure amounts for this exposure class are reported directly in the CA-Template;
- iv. Credit valuation adjustment risk is reported on the CVA Risk template;
- v. Geographical breakdowns of exposures by residence of the counterparty are reported in the CR ~~IRB~~-GB template.

17. In order to clarify whether the institution uses its own estimates for LGD and/or credit conversion factors, or not, on top of the templates the following codification for each reported exposure class is used:

"NO" = in case the supervisory estimates of LGD and credit conversion factors are used (Foundation IRB)

"YES" = in case own estimates of LGD and credit conversion factors are used (Advanced IRB)

In any case, for the reporting of the retail portfolios "YES" has to be reported.

In case an institution uses own estimates of LGDs to calculate risk weighted exposure amounts for a part of its IRB exposures as well as uses supervisory LGDs to calculate risk weighted exposure amounts for the other part of its IRB exposures, an CR IRB Total for F-IRB positions and one CR IRB Total for A-IRB positions has to be reported.

#### 1.1.3. Breakdown of the CR IRB template

18. The template has to be reported separately for the following exposure classes:

- 1) Total  
(The Total template must be reported for the Foundation IRB and, separately ~~for~~ the Advanced IRB approach.)
- 2) Central banks and central governments  
(Article 142 (2) (a) CRR)
- 3) Institutions  
(Article 142 (2) point (b) CRR)
- 4.1) Corporate – SME  
(Article 142 (2) point (c) CRR)
- 4.2) Corporate – Specialised lending  
(Article 142 (8) a CRR)
- 4.3) Corporate – Other  
(All corporates according to article 142 (2) point (c), excluding those which have been reported according to 4.1 and 4.2 of this document).
- 5.1) Retail – Secured by real estate SME  
(Exposures reflecting Article 142 (2) point (d) in conjunction with Article 148 (3) CRR which are secured by real estate).
- 5.2) Retail – Secured by real estate non-SME  
(Exposures reflecting Article 142 (2) point (d) CRR which are secured by real estate).
- 5.3) Retail – Qualifying revolving  
(Article 142 (2) point (d) in conjunction with Article 149 (4) CRR).
- 5.4) Retail – Other SME  
(Article 142 (2) point (d) not reported under 5.1 and 5.3).
- 5.5) Retail – Other non – SME  
(Article 142 (2) point (d) CRR which were not reported under 5.2 and 5.3).

#### 1.1.4. Instructions concerning specific positions

Columns	Instructions
<u>010</u>	<p><b><u>Country code</u></b></p> <p><del>This column is only applicable to rows 1.1*01 to 1.1*10. Institutions report the two letter country code according to ISO 3166 2.</del></p>
<u>020010</u>	<p><b><u>INTERNAL RATING SYSTEM/ PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)</u></b></p> <p>The PD assigned to the obligor grade or pool to be reported should be based on the provisions laid down in Article 176 of CRR. For each individual grade or pool, the PD assigned to the specific obligor grade or pool should be reported. For figures corresponding to an aggregation of obligor grades or pools (e.g. total exposures) the exposure weighted average of the PDs assigned to the obligor grades or pools included in the aggregation should be provided. Note that the exposure value (CR IRB column 11 or CR EQU IRB column 9) should be used for the calculation of the exposure-weighted average PD.</p> <p>For each individual grade or pool the PD assigned to the specific obligor grade or pool should be reported. All reported risk parameters should be derived from the risk parameters used in the internal rating system approved by the respective competent authority.</p> <p>It is neither intended nor desirable to have a supervisory master scale. If the reporting institution applies a unique rating system or is able to report according to an internal master scale, this scale is used.</p> <p>Otherwise, the different rating systems should be merged and ordered according to the following criteria: Obligor grades of the different rating systems should be pooled and ordered from the lower PD assigned to each obligor grade to the higher. Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities.</p> <p>Institutions should contact its competent authority in advance, if it wants to reports the different number of grades in comparison with the internal number of grades.</p> <p>For the purposes of weighting the average PD the exposure value reported in column 110 is used. All exposures, including defaulted exposures are to be considered for the purpose of the calculation of the exposure weighted average PD (e.g. for “total exposure”). Defaulted exposures are those assigned to the last rating grade/s with a PD of 100 %.</p> <p><del>Only when reporting numbers in row 130 exposures which were assigned to the last Rating grade with PD = 100 % are not taken in to consideration.</del></p>
<u>030020</u>	<p><b><u>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u></b></p> <p>Institutions report the exposure value before taking into account any value adjustments, provisions, effects due to credit risk mitigation techniques or credit conversion factors.</p> <p>The original exposure value should be reported in accordance with Article 94 of CRR and Article 162 (1) and (2) and (4) to (7) of CRR.</p> <p>The effect resulting from Article 162 (3) of CRR (effect of on balance sheet netting of loans and deposits) is reported separately as Funded Credit Protection and therefore should not reduce the Original Exposure.</p> <p>Paragraphs 8, 9 and 10 concerning the application of Credit Conversion Factors are also reported separately in the IRB-Template.</p>
<u>03+030</u>	<p><b><u>OF WHICH: LARGE REGULATED FINANCIAL ENTITIES AND TO UNREGULATED FINANCIAL ENTITIES</u></b></p>

	Breakdown of the exposure value for all exposures defined according to Article 137 (5) and (6) CRR subject to the higher correlation according to Article 148 (2) CRR.
040 – 080	<p><b><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></b></p> <p>Credit risk mitigation techniques as defined in article 4 (32) of CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in “SUBSTITUTION OF THE EXPOSURE DUE TO CRM”.</p>
040 - 050	<p><b><u>UNFUNDED CREDIT PROTECTION</u></b></p> <p>If own LGD estimations are not used:</p> <p>Unfunded credit protection: Values as they are defined in Article 228 of CRR.</p>
040	<p><b><u>GUARANTEES:</u></b></p> <p>If the CRM effect of the guarantee is calculated by recognition of the substitution effect, the Adjusted Value (Ga) as defined in Article 231 of CRR should be provided.</p> <p>If the CRM effect of the guarantee is reflected in own LGD estimations columns 140 and 150 should be reported.</p> <p>Regarding exposures subject to the double default treatment, the value of unfunded credit protection is reported in Column 210.</p>
050	<p><b><u>CREDIT DERIVATIVES:</u></b></p> <p>When own estimates of LGD are not used, the Adjusted Value (Ga) as defined in Article 231 of CRR should be provided.</p> <p>When Own estimates of LGD are used to account for CRM effects, column 150 is reported.</p> <p>Regarding exposures subject to the double default treatment the value of unfunded credit protection is reported in Column 210.</p>
060	<p><b><u>OTHER FUNDED CREDIT PROTECTION</u></b></p> <p>If own LGD estimations are not used:</p> <p>Other funded credit protection: Values as they are defined in Article 227 of CRR.</p>
070-080	<p><b><u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</u></b></p> <p>Outflows correspond to the covered part of the Original Exposure pre conversion factors, that is deducted from the obligor's exposure class and, when relevant, obligor grade or pool, and subsequently assigned to the protection provider's exposure class and, when relevant, obligor grade or pool. This amount will be considered as an Inflow into the protection provider's exposure class and, when relevant, obligor grades or pools.</p> <p>Inflows and outflows within the same exposure classes and, when relevant, obligor grades or pools should also be considered.</p> <p>Exposures stemming from possible in- and outflows from and to other templates should be taken into account.</p>
070	<b><u>(-) TOTAL OUTFLOWS</u></b>

080	<b><u>TOTAL INFLOWS (+)</u></b>
090	<b><u>EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</u></b> Exposure assigned in the corresponding obligor grade or pool and exposure class after taking into account outflows and inflows due to CRM techniques with substitution effects on the exposure.
100, 120	<b><u>Of which: Off Balance Sheet Items</u></b> See CR-SA instructions
110	<b><u>EXPOSURE VALUE</u></b> The value in accordance with Article 162 of CRR and Article 225 (1) sentence 2 of CRR are reported. For the instruments as defined in Annex I, the credit conversion factors (Article 162 (8) to (10) of CRR) irrespective the approach chosen by the institution, are applied.
130	<b><u>Of which: Arising from counterparty Credit Risk</u></b> See CR-SA instructions.
<del>131</del> 140	<b><u>OF WHICH: LARGE REGULATED FINANCIAL ENTITIES AND TO UNREGULATED FINANCIAL ENTITIES</u></b> Breakdown of the exposure value for all exposures defined according to Article 137 (5) and (6) CRR subject to the higher correlation according to Article 148 (2) CRR.
<del>140</del> 150	<b><u>GUARANTEES</u></b> When own estimates of LGD are used: The nominal amount of the guarantees should be reported according to Article 179 CRR, except paragraph 3. Guarantees will be reported in column 040 when the adjustment is not made in the LGD. When the adjustment is made in the LGD column 140 shall be used
<del>150</del> 160	<b><u>CREDIT DERIVATIVES</u></b>
<del>160</del> 170	<b><u>OWN ESTIMATES OF LGDS ARE USED: OTHER FUNDED CREDIT PROTECTION</u></b> If own LGD estimations are used: The relevant value used in the internal modelling of the institution.
<del>170</del> 180	<b><u>ELIGIBLE FINANCIAL COLLATERAL</u></b> For trading book operations includes financial instruments and commodities eligible for trading book exposures according to Article 293 paragraph 2 point. c to f of CRR Credit linked Notes and on -balance sheet netting according to Part 3 Title II Chapter 4 Section 4 of CRR are treated as cash collateral. When own estimates of LGD are not used: values in accordance with Article 193 (1) to (4) and Article 194 (1) of CRR. The adjusted value (Cvam) as set out in Article 218 (2) of CRR is reported. When own estimates of LGD are used: financial collateral taken into account in the LGD estimates according to Article 177 (1) points e) and f) of CRR. The amount to be reported should be the estimated market value of the collateral.



<del>180</del> <u>190</u>	<p><b><u>REAL ESTATE</u></b></p> <p>When own estimates of LGD are not used, values in accordance with Article 195 (2) to (6) of CRR are reported. Leasing of real estate property is also included (see Article 195 (9) of CRR). See also Article 224 of CRR.</p> <p>When own estimates of LGD are used: the amount to be reported should be the estimated market value.</p>
<del>190</del> <u>200</u>	<p><b><u>OTHER PHYSICAL COLLATERAL</u></b></p> <p>When own estimates of LGD are not used, values in accordance with Article 195 (8) and (10) of CRR are reported. Leasing of property different from real estate is also included (see Article 195 (9) of CRR). See also Article 224 (3) of CRR.</p> <p>When own estimates of LGD are used: the amount to be reported should be the estimated market value of collateral.</p>
<del>200</del> <u>210</u>	<p><b><u>RECEIVABLES</u></b></p> <p>When own estimates of LGD are not used, values in accordance with Articles 195 (7), 224 (2) of CRR are reported.</p> <p>When own estimates of LGD are used, the amount to be reported should be the estimated market value of collateral.</p>
<del>210</del> <u>220</u>	<p><b><u>Subject to Double Default Treatment – Unfunded credit protection</u></b></p> <p>Guarantees and credit derivatives covering exposures subject to the double default treatment reflecting Articles 198 and 212 (1) of CRR. The values reported should reflect the logic of Columns 040 and 050 stated above.</p>
<del>220</del> <u>230</u>	<p><b><u>EXPOSURE WEIGHTED AVERAGE LGD (%)</u></b></p> <p>All the impact of CRM techniques on LGD values as specified in Part 3 Title II Chapters 3 and 4 of CRR should be considered. In the case of exposures subject to the double default treatment the LGD to be reported will correspond to the one selected according to Article 157 (4) of CRR.</p> <p>For defaulted exposures, provisions laid down in Article 177 (1) point h) of CRR should be considered.</p> <p>The definition of exposure value as in Column 110 shall be used for the calculation of the exposure-weighted averages.</p> <p>All the impact of CRM techniques on LGD values as specified in Part 3 Title II Chapters 3 and 4 of CRR. All effects should be considered (so the floor applicable to mortgages should be included in the reporting).</p> <p>For institutions applying the IRB approach but not using their own estimates of LGD the risk mitigation effects of financial collateral are reflected in E*, the fully adjusted value of the exposure, and then reflected in LGD* according to <a href="#">Article 223 (2) CRR, annex VIII part 3 point 61 (see also CRDTG_Q203 of 2007)</a>.</p> <p>Furthermore, it is important to take into account that the exposure weighted average LGD associated to each PD “obligor grade or pool” should result from the average of the prudential LGDs, assigned to the exposures of that PD grade/pool, weighted by the respective exposure value of Column 110, as it is shown in the following example:</p> <p>If own estimates of LGD are applied Article 175 and Article 177 (1) and (2) of CRR have to be considered.</p> <p>In the case of exposures subject to the double default treatment the LGD to be reported will correspond to the one selected according to Article 157 (4) of CRR.</p> <p>The calculation of the exposure weighted average LGD should be derived from the risk parameters really used in the internal rating system approved by the respective competent authority.</p>

<del>221</del> 240	<p><b><u>EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE REGULATED FINANCIAL ENTITIES AND TO UNREGULATED FINANCIAL ENTITIES</u></b></p> <p>Exposure weighted average LGD (%) for all exposures defined according to Article 137 (5) and (6) CRR subject to the higher correlation according to Article 148 (2) CRR.</p>
<del>230</del> 250	<p><b><u>EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)</u></b></p> <p>The value reported reflects Annex Article 158 of CRR. The exposure value (Column 110) shall be used for the calculation of the exposure-weighted averages. The average maturity is reported in days.</p> <p>The exposure values for which the maturity is not an element in the calculation of risk weighted exposure amounts, they do not have to be reported. This means that this column should not be filled in for retail portfolios.</p>
<del>240</del> 260	<p><b><u>RISK WEIGHTED EXPOSURE AMOUNT</u></b></p> <p>For Central governments and Central Banks, Corporate and Institutions see Article 148 (1) and (3) of CRR. For Retail see Article 149 (1) of CRR.</p>
<del>241</del> 270	<p><b><u>OF WHICH: LARGE REGULATED FINANCIAL ENTITIES AND TO UNREGULATED FINANCIAL ENTITIES</u></b></p> <p>Breakdown of the risk weighted exposure amount for all exposures defined according to Article 137 (5) and (6) CRR subject to the higher correlation according to Article 148 (2) CRR.</p>
<del>260</del> 280	<p><b><u>EXPECTED LOSS AMOUNT</u></b></p> <p>For the definition of Expected Loss see Article 4 (31) of CRR, for calculation see Article 154 of CRR. The expected loss amount to be reported should be based on the risk parameters really used in the internal rating system approved by the respective competent authority.</p>
<del>270</del> 290	<p><b><u>(-) VALUE ADJUSTMENTS AND PROVISIONS</u></b></p> <p>Value Adjustments as well as specific and general provisions should be reported. General provisions should be reported by assigning the amount pro rata - according to the expected loss of the different obligor grades</p>
<del>280</del> 300	<p><b><u>NUMBER OF OBLIGORS</u></b></p> <p>Articles 168 (1) and (2) of CRR.</p> <p>For all exposure classes except retail, the institution should report the number of legal entities /obligors which were separately rated, regardless of the number of different loans or exposures granted.</p> <p>Within the exposure class retail the institution should report the number of exposures which were separately assigned to a certain rating grade or pool. In case Article 168 (2) of CRR applies, an obligor may be considered in more than one grade.</p> <p>As this column deals with an element of the structure of the rating systems, in principle, it should relate to the original exposures pre conversion factor assigned to each obligor grade or pool without taking into account the effect of CRM techniques (in particular redistribution effects).</p> <p>The number of obligors shall be calculated based on groups of connected clients according to art. 4 (46) CRR.</p>
290	<p><b><u>NUMBER OF COUNTERPARTIES</u></b></p> <p><del>This is not necessarily equal to the number of obligors in column 280.</del></p> <p><del>Counterparties only exist in case of derivatives transactions or SFTs. They indicate the other contracting party. Counterparties are a subset of obligors that comprise both the other contracting parties and the issuers of the underlying securities as far as the transactions constitute a credit exposure to them.</del></p> <p><del>The number of counterparties shall be calculated based on groups of connected clients according to art. 4 (46)</del></p>

	<del>CRR.</del>
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Rows	Instructions
010	<b><u>TOTAL EXPOSURES</u></b>
020-060	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:
020	<b><u>On balance sheet items</u></b> Please refer to CRSA instructions
030	<b><u>Off balance sheet items</u></b> Please refer to CRSA instructions
040	<b><u>Securities Financing Transactions</u></b> Please refer to CRSA instructions
050	<b><u>Derivatives</u></b> Please refer to CRSA instructions
<del>051</del>	<del><b><u>Of which: OTC Derivatives, not centrally cleared</u></b> Please refer to CRSA instructions</del>
<del>070060</del>	<del><b><u>From Contractual Cross Product Netting</u></b> Please refer to CRSA instructions</del>
<del>070080</del>	<del><b><u>1.1 EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL</u></b></del>
<del>080</del>	<del><b><u>Of which: Exposures originated in the domestic country</u></b> This row has to be reported if the first threshold of the geographical breakdown is met. The Term “originated in country” refers to the home country of the obligor. The Term “exposure” refers to the exposure value according to column 110. Items should include defaulted as well as non-defaulted assets.</del>
<del>090-125</del>	<del><b><u>1.1*01-10 Of which : Originated in country with X-most exposure</u></b> The “foreign” countries in which the entity has the highest exposure need only to be reported in case that each “foreign” country meets the second threshold. <b><u>The ‘foreign’ country to be reported here will not necessarily be the same in each exposure class.</u></b></del>
<del>090</del>	<del><b><u>Of which: Originated in country with second-most exposure</u></b> See row 080 Items should include defaulted as well as non-defaulted assets. <b><u>The ‘foreign’ country to be reported here will not necessarily be the same in each exposure class.</u></b></del>
<del>100</del>	<del><b><u>Of which: Originated in country with third-most exposure</u></b></del>

	<p>See row 080</p> <p>Items should include defaulted as well as non defaulted assets.</p> <p><u>The 'foreign' country to be reported here will not necessarily be the same in each exposure class.</u></p>
110	<p><u>Of which: Originated in country with fourth most exposure</u></p> <p>See row 080</p> <p>Items should include defaulted as well as non defaulted assets.</p> <p><u>The 'foreign' country to be reported here will not necessarily be the same in each exposure class.</u></p>
120	<p><u>Of which: Originated in country with fifth most exposure</u></p> <p>See row 080</p> <p>Items should include defaulted as well as non defaulted assets.</p> <p><u>The 'foreign' country to be reported here will not necessarily be the same in each exposure class.</u></p>
121	<p><u>Of which: Originated in country with sixth most exposure</u></p> <p>See row 080</p> <p>Items should include defaulted as well as non defaulted assets.</p> <p><u>The 'foreign' country to be reported here will not necessarily be the same in each exposure class.</u></p>
122	<p><u>Of which: Originated in country with seventh most exposure</u></p> <p>See row 080</p> <p>Items should include defaulted as well as non defaulted assets.</p> <p><u>The 'foreign' country to be reported here will not necessarily be the same in each exposure class.</u></p>
123	<p><u>Of which: Originated in country with eighth most exposure</u></p> <p>See row 080</p> <p>Items should include defaulted as well as non defaulted assets.</p> <p><u>The 'foreign' country to be reported here will not necessarily be the same in each exposure class.</u></p>
124	<p><u>Of which: Originated in country with ninth most exposure</u></p> <p>See row 080</p> <p>Items should include defaulted as well as non defaulted assets.</p> <p><u>The 'foreign' country to be reported here will not necessarily be the same in each exposure class.</u></p>
125	<p><u>Of which: Originated in country with tenth most exposure</u></p> <p>See row 080</p> <p>Items should include defaulted as well as non defaulted assets.</p> <p><u>The 'foreign' country to be reported here will not necessarily be the same in each exposure class.</u></p>
140080	<p><b><u>BREAKDOWN OF TOTAL EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS:</u></b></p> <p>For exposures to corporates, institutions and Central governments and Central Banks see Article 137 (1) point (7) and Article 166 (1) point c) of CRR.</p> <p>For retail exposures see Article 166 (3) point b) of CRR. For Exposures arising from purchased receiv-</p>

	<p>ables see Article 162 (6) of CRR.</p> <p>Exposures for dilution risk of purchased receivables will not be reported by obligor grades or pools and will be reported in row DILUTION RISK: TOTAL PURCHASED RECEIVABLES.</p> <p>Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities.</p> <p><u>Institutions should note that a master scale is not used. Instead, institutions should determine the scale to be used themselves.</u></p>
<del>150</del> <u>090</u>	<p><b><u>1.2 SPECIALIZED LENDING SLOTTING CRITERIA (b): TOTAL</u></b></p> <p>Article 148 (5) of CRR. This only applies to the corporate exposure class</p>
<del>160</del> <u>100-</u> <del>220</del> <u>160</u>	<p><b><u>BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:</u></b></p>
<del>190</del> <u>130</u>	<p><b><u>Of which: In category 1</u></b></p> <p>Article 148 (5) table 1 of CRR.</p>
<del>230</del> <u>170</u>	<p><b><u>1.3 ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE</u></b></p> <p>Articles 189 (1) and (2), 190 (1) to (7) and 225 (3) of CRR.</p>
<del>240</del> <u>180</u>	<p><b><u>1.4 EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100% AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS</u></b></p> <p>Exposures arising from free deliveries for which the alternative treatment referred to in Article 369 (3) first subparagraph, last sentence of CRR is used or for which a 100% risk weight is applied according to a Article 369 (3) last subparagraph of CRR. Unrated nth to default credit derivatives under Article 148 (8) of CRR and any other exposure subject to risk weights not included in any other row should be reported in this row.</p>
<del>250</del> <u>190</u>	<p><b><u>1.5 DILUTION RISK: TOTAL PURCHASED RECEIVABLES</u></b></p> <p>See Article 4 (26) of CRR for a definition of dilution risk. For calculation of risk weight for dilution risk see Article 153 (1) of CRR.</p> <p>According to the legal references of the CR IRB the dilution risk of a purchased receivable, if it is not immaterial, should only be reported in row 1.5. According to Article 162 (6) of CRR the exposure value of purchased receivables shall be the outstanding amount minus the risk weighted exposure amounts for dilution risk prior to credit risk mitigation.</p>