ANNEX XXIV - Disclosure of specialised lending and equity exposures

**Template EU CR10 – Specialised lending and equity exposures.** Fixed template.

1. Institutions shall disclose the information referred to in point (e) of Article 438 of Regulation (EU) 575/2013[[1]](#footnote-1) (“CRR”) by following the instructions provided below in this Annex to complete template EU CR10 which is presented in Annex XXIII to this Implementing Regulation. Institutions shall disclose:
   1. information on the following types of specialised lending exposures referred to in Table 1 of Article 153(5):

* “Project finance” in template EU CR10.1;
* “Income-producing real estate and high volatility commercial real estate” in template EU CR10.2;
* “Object finance” in template EU CR10.3;
* “Commodities finance” in template EU CR 10.4;
  1. information on equity exposures in template EU CR10.5.

|  |  |
| --- | --- |
| **Column reference** | **Legal references and instructions** |
| **Explanation** |
| a | **On-balance-sheet exposures**  Institutions shall disclose the exposure value of on-balance sheet exposures in accordance with Article 166(1) to (7) and Article 167(1) of Regulation (EU) 575/2013. |
| b | **Off-balance-sheet exposure**  Institutions shall disclose the exposure value of off-balance sheet exposures in accordance with Articles 166 and 167 (2) of Regulation (EU) 575/2013without taking into account any conversion factors specified in Article 166(8) or (9) of Regulation (EU) 575/2013, or any percentages specified in Article 166(10) of Regulation (EU) 575/2013.  Off balance sheet exposures shall comprise all committed but undrawn amounts and all off-balance sheet items, as listed in Annex I of Regulation (EU) 575/2013. |
| c | **Risk weight**  This is a fixed column for templates EU CR 10.1 to EU CR 10.4. It shall not be altered.  This column has been specified in accordance with Article 153(5) of Regulation (EU) 575/2013for templates EU CR10.1 to EU CR10.4. For template EU CR 10.5, this column is flexible. Institutions shall apply the relevant risk weights in accordance with Articles Article 133 (3) to (6) and 495a (3) of Regulation (EU) 575/2013. |
| d | **Exposure value**  Exposure value in accordance with Article 166 or Article 167 of Regulation (EU) 575/2013.  This column shall include the sum of exposure value of on-balance sheet exposures and exposure value of off-balance sheet exposures post conversion factors and percentages in accordance with Article 166(8) to (10) of Regulation (EU) 575/2013. |
| e (templates EU CR10.1 to EU CR10.4) | **Risk-weighted exposure amount (specialised lending exposures under the slotting approach)**  The risk-weighted exposure amount calculated in accordance with Article 153 (5) of Regulation (EU) 575/2013, after supporting factors in accordance with Article 501 and 501a of Regulation (EU) 575/2013, where relevant |
|  |  |
| f (templates EU CR10.1 to EU CR10.4) | **Expected loss amount (specialised lending exposures under the slotting approach)**  Amount of expected loss calculated in accordance with Article 158 (6) of Regulation (EU) 575/2013. |
| f (template EU CR10.5) | **Expected loss amount (equity exposures under the simple risk weight approach)**  Amount of expected loss calculated in accordance with Article 158(7) of Regulation (EU) 575/2013, where applicable. |

|  |  |
| --- | --- |
| **Row number** | **Legal references and instructions** |
| **Explanation** |
| Regulatory category | **Templates EU CR10.1 – EU CR10.4**  Regulatory categories applicable to specialised lending under the slotting approach for each class of specialised lending exposures; as specified in Article 153(5) of Regulation (EU) 575/2013and in the final draft RTS on slotting approach. |
| Categories | **Template EU CR10.5. Flexible**  Institutions shall include the relevant regulatory categories applicable to equities under Article 133 (3) to (6) and Article 495a (3) of Regulation (EU) 575/2013. |

1. [↑](#footnote-ref-1)