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ANNEX II

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**INSTRUCTIONS FOR REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS**

**PART II: TEMPLATE RELATED INSTRUCTIONS**

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3.3 Credit and counterparty credit risks and free deliveries: IRB approach to Own funds Requirements (CR IRB)

3.3.1. Scope of the CR IRB template

72. The scope of the CR IRB template covers:

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 resulting from all business activities.

73. The scope of the template refers to the exposures for which the risk weighted exposure amounts are calculated in accordance with Part Three, Title II, Chapter 3, Articles 151 to 157 of Regulation (EU) No 575/2013 (IRB approach).

74. The CR IRB template does not cover the following data:

i. Equity exposures, which are reported in the CR EQU IRB template;

ii. Securitisation positions, which are reported in the CR SEC and/or CR SEC Details templates;

iii. “Other non credit-obligation assets”, as referred to in Article 147(2), point (g), of Regulation (EU) No 575/2013. The risk weight for this exposure class has to be set at 100 % at any time except for cash in hand, equivalent cash items and exposures that are residual values of leased assets, in accordance with Article 156 of Regulation (EU) No 575/2013. The risk weighted exposure amounts for this exposure class shall be reported directly in the CA-Template;

iv. Credit valuation adjustment risk, which is reported on the CVA Risk template;

The CR IRB template does not require a geographical breakdown of IRB exposures by residence of the counterparty. This breakdown shall be reported in the template CR GB.

Items i) and iii) do not apply to template CR IRB 7.

75. In order to clarify whether the institution uses its own estimates for LGD and/or credit conversion factors, the following information shall be provided for each reported exposure class:

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

"YES" = in case own estimates of LGD and/or credit conversion factors are used (Advanced IRB). This includes all retail portfolios.

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 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.

3.3.2. Breakdown of the CR IRB template

76. The CR IRB consists of seven templates. CR IRB 1 provides a general overview of IRB exposures and the different methods to calculate risk weighted exposure amounts as well as a breakdown of total exposures by exposure types. CR IRB 2 provides a breakdown of total exposures assigned to obligor grades or pools (exposures reported under row 0070 of CR IRB 1). CR IRB 3 provides all relevant parameters used for the calculation of credit risk capital requirements for IRB models. CR IRB 4 presents a flow statement explaining changes in risk weighted exposure amounts determined under the IRB approach for credit risk. CR IRB 5 provides information on the results of backtesting of PDs for the models reported. CR IRB 6 provides all relevant parameters used for the calculation of credit risk capital requirements under the slotting criteria for specialised lending. CR IRB 7 provides an overview of percentage of exposure value subject to SA or IRB approaches for each relevant exposure class. The templates CR IRB 1, CR IRB 2, CR IRB 3 and CR IRB 5 shall be reported separately for the following exposure and sub-exposure classes (a “memo item” shall be reported separately like a sub-exposure class, but is not linked to the template C 02.00 and not part of the Total template):

A) IRB approaches when neither own estimates of LGD nor Conversion Factors are used (Foundation IRB approach)

A.1) Total

A.2) Central banks and central governments

(Article 147(2), point (a), of Regulation (EU) No 575/2013)

A.3) Regional governments or local authorities

(Article 147(2), point (aa) (i), of Regulation (EU) No 575/2013)

A.4) Public sector entities

(Article 147(2), point (aa) (ii), of Regulation (EU) No 575/2013)

A.5) Institutions

(Article 147(2), point (b), of Regulation (EU) No 575/2013)

A.6.1) Corporates – Specialised lending

(Article 147(2), point (c) (ii) of Regulation (EU) No 575/2013)

A.6.2) Corporates – Purchased receivables

(Article 147(2), point (c) (iii) of Regulation (EU) No 575/2013)

A.6.3) Corporate – Other

(Article 147(2), point (c)(i), of Regulation (EU) No 575/2013).

A.6.4) Memo item: Corporates - Large Corporate

(Article 147(2), point (c) of Regulation (EU) No 575/2013, Article 142 (1), in conjunction with point (5a) of Regulation (EU) No 575/2013)

A.6.5) Memo item: Corporates – SME

(Article 147(2), point I of Regulation (EU) No 575/2013, in conjunction with Article 5 (8) of Regulation (EU) No 575/2013)

B) IRB approaches when own estimates of LGD and/or Conversion Factors are used

B.1) Total

B.2) Central banks and central governments

(Article 147(2), point (a), of Regulation (EU) No 575/2013)

B.3) Regional governments or local authorities

(Article 147(2), point (aa) (i), of Regulation (EU) No 575/2013)

B.4) Public sector entities

(Article 147(2), point (aa) (ii), of Regulation (EU) No 575/2013)

B.5.1) Corporates – Specialised lending

(Article 147(2), point I (ii) of Regulation (EU) No 575/2013)

B.5.2) Corporates – Purchased receivables

(Article 147(2), point I (iii) of Regulation (EU) No 575/2013)

B.5.3) Corporate – Other

(Article 147(2), point I(i), of Regulation (EU) No 575/2013).

B.5.4) Memo item: Corporates - Large Corporate

(Article 147(2), point (c) of Regulation (EU) No 575/2013, Article 142 (1), in conjunction with point (5a) of Regulation (EU) No 575/2013)

B.5.6) Memo item: Corporates – SME

(Article 147(2), point (c) of Regulation (EU) No 575/2013, in conjunction with Article 5 (8) of Regulation (EU) No 575/2013)

B.6.1) Retail – Secured by residential real estate

(Retail exposures as referred to in Article 147(2), point (d) (ii), of Regulation (EU) No 575/2013

Under this category.

B.6.2) Retail – Qualifying revolving

(Retail exposures as referred to in Article 147(2), point (d) (i), of Regulation (EU) No 575/2013 in conjunction with Article 154(4) of that Regulation).

B6.3) Retail – Purchased receivables

(Retail exposures as referred to in Article 147(2), point (d) (iii), of Regulation (EU) No 575/2013).

B.6.4) Retail – Other

(Retail exposures as referred to in Article 147(2), point (d) (iv) of Regulation (EU) No 575/2013).

B.6.5) Memo item: Retail – Secured by immovable property SME

(Retail exposures as defined in Article 147(2), point (d) of Regulation (EU) No 575/2013, reported under B.6.1 to B.6.4, which are secured by immovable property as defined in Article 4 (1), point (75f point (d) of Regulation (EU) No 575/2013, in conjunction with Article 5 (8) of Regulation (EU) No 575/2013)

B.6.6) Memo item: Retail – Secured by immovable property non-SME

(Retail exposures as defined in Article 147(2), point (d) of Regulation (EU) No 575/2013, reported under B.6.1 to B.6.4, which are secured by immovable property as defined in Article 4 (1), point (75f point (d) of Regulation (EU) No 575/2013, not in conjunction with Article 5 (8) of Regulation (EU) No 575/2013)

B.6.7) Memo item: Retail - Other SME

(Retail exposures as referred to in Article 147(2), point (d) (iv), of Regulation (EU) No 575/2013, not reported under B.6.5 and B.6.6, in conjunction with Article 5 (8) of Regulation (EU) No 575/2013)

B.6.8) Memo item: Retail - Other non-SME

(Retail exposures as referred to in Article 147(2), point (d) (iv), of Regulation (EU) No 575/2013, not reported under B.6.5 and B.6.6, not in conjunction with Article 5 (8) of Regulation (EU) No 575/2013)

B.7) Collective investment undertakings (‘CIU’)

Exposures in the form of units or shares in collective investment undertakings (‘CIU’) as referred to in Article 147(2), point (ea), of Regulation (EU) No 575/2013

3.3.2a. Clarifications on the scope of some specific exposure classes referred to in Article 147 of Regulation (EU) No 575/2013

3.3.2a.1 Exposure class ‘Collective Investment Undertakings’

76a. All the individual exposures in the form of units or shares in collective investment undertakings where the look-through approach or the mandate based approach (Article 152 points (1) and (5) of Regulation (EU) No 575/2013) is applied as well as exposures under the fall back approach shall be classified within the exposure class of Exposures in the form of units or shares in collective investment undertakings (“CIU”) and reported in the section BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU).

76b. In the case the look through approach (Article 152, point (1) of Regulation (EU) No 575/2013) is used, the underlying individual exposures shall (in addition to the aforementioned classification as “CIU”) be classified into the corresponding exposure class and reported as memorandum item in row 0190 of template C 08.01, referring to the look-through approach (for that exposure class).As such, in such the case of the look-through approach, the underlying individual exposure is not part of the total exposures of the corresponding exposure class but is taken into account in the total exposures of the CIU exposure class. Where, ultimately, the standardised approach (SA) is applied to some of the underlying exposures, those exposures should be reported in the CR SA template (C 07.00) in the exposure class “Collective Investment Undertakings”. Only underlying exposures for which an internal ratings-based (IRB) method was used to calculate own funds requirements shall be reported in this template. Nevertheless, the following underlying exposures shall not be reported in CR IRB templates:

i. Equity exposures, which are reported in the CR EQU IRB template;

ii. Securitisation positions, which are reported in the CR SEC and/or CR SEC Details templates;

3.3.3. C 08.01 - Credit and counterparty credit risks and free deliveries: IRB approach to Capital Requirements (CR IRB 1)

3.3.3.1 Instructions concerning specific positions

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| Columns | Instructions |
| 0010 | INTERNAL RATING SCALE/ PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)  The PD assigned to the obligor grade or pool to be reported shall be based on the provisions laid down in Article 180 of Regulation (EU) No 575/2013. For each individual grade or pool, the PD assigned to the specific obligor grade or pool shall 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 shall be provided. The exposure value (column 0110) shall be used for the calculation of the exposure-weighted average PD.  For each individual grade or pool, the PD assigned to the specific obligor grade or pool shall be reported. All reported risk parameters shall be derived from the risk parameters used in the internal rating scale approved by the respective competent authority.  It is neither intended nor desirable to have a supervisory master scale. If the reporting institution applies a unique rating scale or is able to report in accordance with an internal master scale, that scale shall be used.  Otherwise, the different rating scales shall be merged and ordered in accordance with the following criteria: Obligor grades of the different rating scales shall 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. The same applies for continuous rating scales: a reduced number of grades to be reported shall be agreed with the competent authorities.  Institutions shall contact their competent authority in advance if they want to report a different number of grades in comparison with the internal number of grades.  The last rating grade or grades shall be dedicated for defaulted exposures with PD of 100 %.  For the purposes of weighting the average PD, the exposure value reported in column 110 shall be used. The exposure weighted average PD shall be computed taking into account all exposures reported in a given row. In the row where only defaulted exposures are reported the average PD shall be of 100 %. |
| 0020 | **ORIGINAL EXPOSURE PRE-CONVERSION FACTORS**  Institutions shall report the exposure value before taking into account any value adjustments, provisions, effects due to credit risk mitigation techniques or credit conversion factors.  The original exposure value shall be reported in accordance with Article 24 of Regulation (EU) No 575/2013 and Article 166, paragraphs 1, 2, 4, 5, 6 and 7 of that Regulation.  The effect resulting from Article 166(3) of Regulation (EU) No 575/2013 (effect of on balance sheet netting of loans and deposits) shall be reported separately as Funded Credit Protection and shall therefore not reduce the Original Exposure.  For derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to counterparty credit risk (Part Three, Title II, Chapter 4 or Chapter 6 of Regulation (EU) No 575/2013), the original exposure shall correspond to the exposure value arising from counterparty credit risk (see instructions to column 0130). |
| 0030 | **OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES**  Breakdown of the original exposure pre-conversion factor for all exposures of entities referred to in Article 142(1), points (4) and (5), of Regulation (EU) No 575/2013 subject to the higher coefficient of correlation determined in accordance with Article 153(2) of that Regulation. |
| 0040-0080 | **CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE**  Credit risk mitigation as defined in Article 4(1), point (57), of Regulation (EU) No 575/2013 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”. |
| 0040-0050 | **UNFUNDED CREDIT PROTECTION**  Unfunded credit protection as defined in Article 4(1), point (59), of Regulation (EU) No 575/2013.  Unfunded credit protection that has an effect on the exposure (e.g. used for credit risk mitigation techniques with substitution effects on the exposure) shall be capped at the exposure value. |
| 0040 | GUARANTEES:  Where the risk-weighted exposure amounts are calculated under the substitution approach in accordance with Chapter 4 of Regulation (EU) No 575/2013 (Art. 108 (2a), second sentence, Art. 183 (1a) sentence 1, second alternative, Art. 235a, Art. 236, Art. 236a), the Adjusted Value (GA) as defined in Article 235a (1) of Regulation (EU) No 575/2013 shall be provided.  When own estimates of LGD are used in accordance with Article 183 of Regulation (EU) No 575/2013 (except for paragraph 3), the relevant value used in the internal model shall be reported.  Where the PD/LGD modelling adjustment approach in accordance with Article 108 (2a) first sentence and Article 183 (1a) is used and the adjustment is made in the LGD, the amount of the guarantee shall be reported in column 0150. |
| 0050 | **CREDIT DERIVATIVES:**  Where the risk-weighted exposure amounts are calculated under the substitution approach (Article 108 (2a), second sentence, Article 183 (1a) sentence 1, second alternative, Article 235a, Article 236, Article 236a of Regulation (EU) No 575/2013), , the Adjusted Value (GA) as defined in Article 235a (1) of Regulation (EU) No 575/2013 shall be provided.  When the PD/LGD modelling adjustment approach in accordance with Article 108 (2a) first sentence, Article 183 (1a) sentence 1, first alternative and Article 183(3) Regulation (EU) No 575/2013 is used, and the adjustment is made in the LGD the amount of the credit derivatives shall be reported in column 0160. The relevant value used in the internal modelling shall be reported. |
| 0060 | **OTHER FUNDED CREDIT PROTECTION**  Where own estimates of LGD are not used, Article 232(1) of Regulation (EU) No 575/2013 applies.  Where the risk-weighted exposure amounts are calculated under the substitution approach (Article 108 (2a), second sentence, Article 183 (1a) sentence 1, second alternative, Article 235a, Article 236 of Regulation (EU) No 575/2013), , the Adjusted Value (GA) as defined in Article 235a (1) of Regulation (EU) No 575/2013 shall be provided.  The exposure shall be capped at the value of the original exposure pre conversion factors.  Where an adjustment is made in the LGD according to Art. 181 of Regulation (EU) No 575/2013, that amount shall be reported in column 0170. |
| 0070-0080 | **SUBSTITUTION OF THE EXPOSURE DUE TO CRM**  Outflows shall correspond to the covered part of the original exposure pre-conversion factors, that is deducted from the obligor's exposure class and, where relevant, obligor grade or pool, and subsequently assigned to the exposure class of the protection provider and, where relevant, obligor grade or pool. That amount shall be considered as an inflow into the exposure class of the protection provider and, where relevant, obligor grades or pools.  Inflows and outflows within the same exposure classes and, where relevant, obligor grades or pools, shall also be considered.  Exposures stemming from possible in- and outflows from and to other templates shall be taken into account. |
| 0090 | **EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE-CONVERSION FACTORS**  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. |
| 0100, 0120 | Of which: Off Balance Sheet Items  See CR-SA instructions |
| 0101-0107 | BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS  Article 166(8) in accordance with paragraphs 8a and 8b and Article 151(8) of Regulation (EU) No 575/2013.  The figures reported shall be the fully adjusted exposure values before application of the conversion factor. |
| 0101 | MODELLED CONVERSION FACTORS  Article 166(8b) and (8c) and Article 182 of Regulation (EU) No 575/2013. |
| 0102-0107 | STANDARD CONVERSION FACTORS  Article 166(8a) of Regulation (EU) No 575/2013. |
| 0110 | **EXPOSURE VALUE**  The exposure values determined in accordance with Article 166 of Regulation (EU) No 575/2013 and the second sentence of Article 230(1) of that Regulation shall be reported.  For the instruments referred to in Annex I, credit conversion factors and percentages in accordance with Article 166, paragraphs 8 and 9 of Regulation (EU) No 575/2013 are applied, irrespective of the approach chosen by the institution.  Exposure values for CCR business shall be the same as reported in column 0130. |
| 0130 | Of which: Arising from counterparty Credit Risk  See the corresponding CR SA instructions in column 0210. |
| 0140 | **OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES**  Breakdown of the exposure value for all exposures to entities referred to in Article 142(1), points (4) and (5), of Regulation (EU) No 575/2013 subject to the higher coefficient of correlation determined in accordance with Article 153(2) of that Regulation. |
| 0150-0210 | **CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES**  CRM techniques that have an impact on LGD estimates as a result of the application of the substitution effect of CRM techniques shall not be included in these columns.  The reported collateral values shall be capped at the exposures value.  Where own estimates of LGD are not used, Article 230, points (1),(2) and (4) and Article 231 of Regulation (EU) No 575/2013 shall be taken into account.  Where own estimates of LGD are used:  - Regarding unfunded credit protection, for exposures to central governments and central banks, institutions and corporates, Article 161(3) of Regulation (EU) No 575/2013 shall be taken into account. For retail exposures, Article 164(2) of Regulation (EU) No 575/2013 shall be taken into account.  - Regarding funded credit protection, the collateral shall be taken into account in the LGD estimates in accordance with Article 181(1), points (e) and (f), of Regulation (EU) No 575/2013. |
| 0150 | **GUARANTEES**  See instructions to column 0040. |
| 0160 | **CREDIT DERIVATIVES**  See instructions to column 0050. |
| 0170-0210 | **FUNDED CREDIT PROTECTION** |
| 0170-0173 | **OWN ESTIMATES OF LGDS ARE USED: OTHER FUNDED CREDIT PROTECTION**  Article 181 e) and f) of Regulation (EU) No 575/2013  The relevant value used in the internal modelling of the institution.  Those credit risk mitigants that comply with the criteria in Article 212 of Regulation (EU) No 575/2013. |
| 0171 | **CASH ON DEPOSIT**  Article 200, point (a), of Regulation (EU) No 575/2013  Cash on deposit with, or cash assimilated instruments held by third party institution in a non-custodial arrangement and pledged to the lending institution. The value of collateral reported shall be limited to the value of the exposure at the level of an individual exposure. |
| 0172 | **LIFE INSURANCE POLICIES**  Article 200, point (b), of Regulation (EU) No 575/2013  The value of collateral reported shall be limited to the value of the exposure at the level of an individual exposure. |
| 0173 | **INSTRUMENTS HELD BY A THIRD PARTY**  Article 200, point (c), of Regulation (EU) No 575/2013  This includes instruments issued by a third party institution, which will be repurchased by that institution on request. The value of collateral reported shall be limited to the value of the exposure at the level of an individual exposure. This column shall exclude those exposures covered by instruments held by a third party where, in accordance with Article 232(4) of Regulation (EU) No 575/2013, institutions treat instruments repurchased on request that are eligible under Article 200, point (c), of that Regulation as a guarantee by the issuing institution. |
| 0180 | **ELIGIBLE FINANCIAL COLLATERAL**  For trading book operations, financial instruments and commodities eligible for trading book exposures in accordance with Article 299(2), points (c) to (f), of Regulation (EU) No 575/2013 shall be included. Credit linked notes and on -balance sheet netting in accordance with Part Three, Title II, Chapter 4, Section 4 of Regulation (EU) No 575/2013 shall be treated as cash collateral.  Where own estimates of LGD are not used, for eligible financial collateral in accordance with Article 197 of Regulation (EU) No 575/2013, the adjusted value (Cvam) as set out in Article 223(2) of that Regulation shall be reported.  Where own estimates of LGD are used, the financial collateral shall be taken into account in the LGD estimates in accordance with Article 181(1), points (e) and (f), of Regulation (EU) No 575/2013. The amount to be reported shall be the estimated market value of the collateral. |
| 0190-0210 | **OTHER ELIGIBLE COLLATERAL**  Where own estimates of LGD are not used, values shall be determined in accordance with Article 199, paragraphs 1 to 8 of Regulation (EU) No 575/2013 and Article 229 of that Regulation.  Where own estimates of LGD are used, other collateral shall be taken into account in the LGD estimates in accordance with Article 181(1), points (e) and (f), of Regulation (EU) No 575/2013. |
| 0190 | **REAL ESTATE**  Where own estimates of LGD are not used, values shall be determined in accordance with Article 199, paragraphs 2 to 4a of Regulation (EU) No 575/2013 and shall be reported in this column. Leasing of real estate property shall also be included (see Article 199(7) of Regulation (EU) No 575/2013). See also Article 229 of Regulation (EU) No 575/2013.  Where own estimates of LGD are used, the amount to be reported shall be the estimated market value. |
| 0200 | **OTHER PHYSICAL COLLATERAL**  Where own estimates of LGD are not used, values shall be determined in accordance with Article 199, paragraphs 6 and 8 of Regulation (EU) No 575/2013 and shall be reported in this column. Leasing of property different from real estate shall also be included (see Article 199(7) of Regulation (EU) No 575/2013). See also Article 229(3) of Regulation (EU) No 575/2013.  Where own estimates of LGD are used, the amount to be reported shall be the estimated market value of collateral. |
| 0210 | **RECEIVABLES**  Where own estimates of LGD are not used, values shall be determined in accordance with Articles 199(5) and 229(2) of Regulation (EU) No 575/2013 and shall be reported in this column.  Where own estimates of LGD are used, the amount to be reported shall be the estimated market value of collateral. |
| 0230 | **EXPOSURE WEIGHTED AVERAGE LGD (%)**  All the impact of CRM techniques on LGD values as specified in Part Three, Title II, Chapters 3 and 4 of Regulation (EU) No 575/2013 shall be considered.  For defaulted exposures, Article 181(1), point (h), of Regulation (EU) No 575/2013 shall be taken into account.  The exposure value referred to in column 0110 shall be used for the calculation of the exposure-weighted averages.  All effects shall be considered (so the effects of the floor applicable to exposures secured by immovable property in accordance with Article 164(4) of Regulation (EU) No 575/2013 shall be included in the reporting).  For institutions applying the IRB approach but not using their own estimates of LGD, the risk mitigation effects of financial collateral shall be reflected in E\*, the fully adjusted value of the exposure, and then reflected in LGD\* as referred to in Article 230 of Regulation (EU) No 575/2013.  The exposure weighted average LGD associated to each PD “obligor grade or pool” shall 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 0110.  Where own estimates of LGD are applied, Article 175 and Article 181, paragraphs 1 and 2 of Regulation (EU) No 575/2013 shall be taken into account.  The calculation of the exposure weighted average LGD shall be derived from the risk parameters really used in the internal rating scale approved by the respective competent authority.  Data shall not be reported for specialised lending exposures referred to in Article 153(5) of Regulation (EU) No 575/2013. Where PD is estimated for specialised lending exposures, data shall be reported based on own estimates of LGDs or regulatory LGDs.  Exposures and the respective LGDs for large regulated financial sector entities and unregulated financial entities shall not be included in the calculation of column 0230, but only be included in the calculation of column 0240. |
| 0240 | **EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES**  Exposure weighted average LGD (%) for all exposures to large financial sector entities as defined in Article 142(1), point (4) of Regulation (EU) No 575/2013 and to unregulated financial sector entities as defined in Article 142(1), point (5) of Regulation (EU) No 575/2013 subject to the higher coefficient of correlation determined in accordance with Article 153(2) of Regulation (EU) No 575/2013 |
| 0250 | **EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)**  The value reported shall be determined in accordance with Article 162 of Regulation (EU) No 575/2013. The exposure value (column 0110) shall be used for the calculation of the exposure-weighted averages. The average maturity shall be reported in days.  This data shall not be reported for the exposure values for which the maturity is not an element in the calculation of risk weighted exposure amounts. That means that this column shall not be filled in for the exposure class “retail”. |
| 0255 | **RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS**  For central governments and central banks, corporate and institutions, see Article 153, paragraphs 1, 2, 3 and 4 of Regulation (EU) No 575/2013; For retail, see Article 154(1) of Regulation (EU) No 575/2013  The SME and infrastructure supporting factors laid down in Articles 501 and 501a of Regulation (EU) No 575/2013 shall not be taken into account. |
| 0256 | **(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR**  Deduction of the difference of the risk-weighted exposure amounts for non-defaulted exposures to an SME (RWEA), which are calculated in accordance with Part Three, Title II, Chapter 3 of Regulation (EU) No 575/2013, as applicable and RWEA\* in accordance with Article 501 of that Regulation. |
| 0257 | **(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRASTRUCTURE SUPPORTING FACTOR**  Deduction of the difference of the risk weighted exposure amounts calculated in accordance with Part Three, Title II of Regulation (EU) No 575/2013 and the adjusted RWEA for credit risk for exposures to entities that operate or finance physical structures or facilities, systems and networks that provide or support essential public services in accordance with Article 501a of that Regulation |
| 0260 | **RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS**  For central governments and central banks, corporate and institutions, see Article 153, paragraphs 1, 2, 3 and 4 of Regulation (EU) No 575/2013. For retail, see Article 154(1) of Regulation (EU) No 575/2013.  The SME and infrastructure supporting factors laid down in Articles 501 and 501a of Regulation (EU) No 575/2013 shall be taken into account. |
| 0270 | **OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES**  Breakdown of the risk weighted exposure amount after SME supporting factor for all exposures to large financial sectors entities as defined in Article 142(1), point (4) of Regulation (EU) No 575/2013 and to unregulated financial sector entities as defined in Article 142(1), point (5) of that Regulation , subject to the higher coefficient of correlation determined in accordance with Article 153(2) of that Regulation. |
| 0280 | **EXPECTED LOSS AMOUNT**  For the definition of Expected Loss, see Article 5(3) of Regulation (EU) No 575/2013 and, for the calculation of expected loss amounts, see Article 158 of that Regulation. For defaulted exposures, see Article 181(1), point (h), of Regulation (EU) No 575/2013. The expected loss amount to be reported shall be based on the risk parameters really used in the internal rating scale approved by the respective competent authority. |
| 0290 | **(-) VALUE ADJUSTMENTS AND PROVISIONS**  Value Adjustments as well as specific and general credit risk adjustments in accordance with Article 159 of Regulation (EU) No 575/2013 shall be reported. Generalcredit risk adjustments shall be reported by assigning the amount pro rata on the basis of the expected loss of the different obligor grades. |
| 0300 | **NUMBER OF OBLIGORS**  Article 172, paragraphs 1 and 2 of Regulation (EU) No 575/2013.  For all exposure classes, with the exception of the exposure class retail and the cases mentioned in the second sentence of Article 172(1), point (e), of Regulation (EU) No 575/2013, the institution shall report the number of legal entities/obligors which were separately rated, regardless of the number of different loans or exposures granted.  Within the exposure class retail, or if separate exposures to the same obligor are assigned to different obligor grades in accordance with the second sentence of Article 172(1), point (e), of Regulation (EU) No 575/2013 in other exposure classes, the institution shall report the number of exposures which were separately assigned to a certain rating grade or pool. In case Article 172(2) of Regulation (EU) No 575/2013 applies, an obligor may be considered in more than one grade.  As this column deals with an element of the structure of the rating scales, it relates 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). |
| 0310 | **PRE-CREDIT DERIVATIVES RISK WEIGHTED EXPOSURE AMOUNT**  Institutions shall report hypothetical risk weighted exposure amount to be calculated as the RWEA without the recognition of the eligible credit derivative as a CRM technique as specified in Article 204 of Regulation (EU) No 575/2013. The amounts shall be presented in the exposure classes relevant for the exposures to the original obligor. |

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| Rows | Instructions |
| 0010 | **TOTAL EXPOSURES** |
| 0015 | **of which: Exposures subject to the SME supporting factor**  Only exposures which meet the requirements of Article 501 of Regulation (EU) No 575/2013 shall be reported here. |
| 0016 | **of which: Exposures subject to the infrastructure supporting factor**  Only exposures which meet the requirements of Article 501a of Regulation (EU) No 575/2013 shall be reported here. |
| 0017 | of which: Secured by mortgages on residential immovable property - non-IPRE  Exposures which are secured by residential real estate as defined in Article 4 (1), point (75d) of Regulation (EU) No 575/2013) and which also fulfil the definition of Article 4 (1), point (75c) of Regulation (EU) No 575/2013). |
| 0018 | of which: Secured by mortgages on residential immovable property – IPRE  Exposures which are secured by residential real estate as defined in Article 4 (1), point (75d) of Regulation (EU) No 575/2013) and which also fulfil the definition of Article 4 (1), point (75b) of Regulation (EU) No 575/2013). |
| 0019 | of which: Secured by mortgages on commercial immovable property - non-IPRE  Exposures which are secured by commercial real estate as defined in Article 4 (1), point (75e) of Regulation (EU) No 575/2013) and which also fulfil the definition of Article 4 (1), point (75c) of Regulation (EU) No 575/2013). |
| 0900 | of which: Secured by mortgages on commercial immovable property – IPRE  Exposures which are secured by commercial real estate as defined in Article 4 (1), point (75e) of Regulation (EU) No 575/2013) and which also fulfil the definition of Article 4 (1), point (75b) of Regulation (EU) No 575/2013). |
| 0910 | of which: Acquisition, development and construction (ADC)  Land acquisition, development and construction exposures (“ADC exposures”) as defined in Article 4 (1), point (78a) of Regulation (EU) No 575/2013. |
| 0020-0060 | **BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:** |
| 0020 | **On balance sheet items subject to credit risk**  Assets referred to in Article 24 of Regulation (EU) No 575/2013 shall not be included in any other category.  Exposures that are subject to counterparty credit risk shall be reported in rows 0040-0060 and, therefore, shall not be reported in this row.  Free deliveries as referred to in Article 379(1) of Regulation (EU) No 575/2013 (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row. |
| 0030 | **Off balance sheet items subject to credit risk**  Off-balance sheet items shall comprise items in accordance with Article 166(8) of Regulation (EU) No 575/2013, as well as those items that are listed in Annex I of that Regulation.  Exposures that are subject to counterparty credit risk shall be reported in rows 0040-0060 and, therefore, shall not be in this row. |
| 0040-0060 | Exposures / Transactions subject to counterparty credit risk  See the corresponding CR SA instructions in rows 0090-0130. |
| 0040 | Securities Financing Transactions netting sets  See the corresponding CR SA instructions in row 0090. |
| 0050 | **Derivatives** and Long Settlement Transactions netting sets  See the corresponding CR SA instructions in row 0110. |
| 0060 | **From Contractual Cross Product netting sets**  See the corresponding CR SA instructions in row 0130. |
| 0070 | **EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL**  For exposures to corporates, institutions and central governments and central banks, see Article 142(1), point (6) and Article 170(1), point (c), of Regulation (EU) No 575/2013.  For retail exposures see Article 170(3), point (b), of Regulation (EU) No 575/2013. For exposures arising from purchased receivables, see Article 166(6) of Regulation (EU) No 575/2013.  Exposures for dilution risk of purchased receivables shall not be reported by obligor grades or pools and shall be reported in row 0180.  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.  A supervisory master scale is not used. Instead, institutions shall determine the scale to be used themselves. |
| 0080 | **SPECIALISED LENDING SLOTTING APPROACH: TOTAL**  Article 153(5) of Regulation (EU) No 575/2013. This shall only apply to the exposure classe corporate – specialised lending. |
| 0160 | ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE  Article 193, paragraphs 1 and 2, Article 194, paragraphs 1 to 7 and Article 230(3) of Regulation (EU) No 575/2013.  This alternative is available only for institutions using Foundation-IRB approach. |
| 0170 | EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS  Exposures arising from free deliveries for which the alternative treatment referred to in the last sentence of the Article 379(2), first subparagraph of Regulation (EU) No 575/2013 is used, or for which a 100 % risk weight is applied in accordance with the last subparagraph of Article 379(2) of Regulation (EU) No 575/2013. Unrated nth-to-default credit derivatives in accordance with Article 153(8) of Regulation (EU) No 575/2013 and any other exposure subject to risk weights not included in any other row shall be reported in this row. |
| 0180 | DILUTION RISK: TOTAL PURCHASED RECEIVABLES  See Article 4(1), point (53), of Regulation (EU) No 575/2013 for a definition of dilution risk. For calculation of risk weighted exposure amounts for dilution risk see Article 157 of Regulation (EU) No 575/2013. Dilution risk shall be reported for corporate and retail purchased receivables. |
| 0190-0210 | **BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU):** |
| 0190 | **Look-through approach**  Article 152(1) of Regulation (EU) No 575/2013  This row shall be reported for the exposure class 'Collective investments undertakings (CIU)' and in the ‘Total’ sheet. In addition, it shall be reported as memorandum item in the other IRB exposure classes as the underlying exposures shall be classified according to their corresponding exposure class if an IRB method is used |
| 0200 | **Mandate-based approach**  Article 152(5) of Regulation (EU) No 575/2013  This row shall only be reported for the exposure class 'Collective investments undertakings (CIU)' and in the ‘Total’ sheet. |
| 0210 | **Fall-back approach**  Article 152(6) of Regulation (EU) No 575/2013  This row shall only be reported for the exposure class 'Collective investments undertakings (CIU)' and in the total sheet. |

3.3.4. C 08.02 - Credit and counterparty credit risks and free deliveries: IRB approach to capital requirements: breakdown by obligor grades or pools (CR IRB 2 template)

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| Column | Instructions |
| 0005 | **Obligor grade (row identifier)**  This is a row identifier and shall be unique for each row on a particular sheet of the template. It shall follow the numerical order 1, 2, 3, etc.  The first grade (or pool) to be reported is the best, then the second-best and so on. The last reported grade or grades (or pool) shall be that of exposures in default. |
| 0010-0300 | Instructions for each of these columns are the same as for the corresponding numbered columns in CR IRB 1 template. |

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| Row | Instructions |
| 0010-0001 – 0010-NNNN | Values reported in these rows must be filled in in the order corresponding to the PD assigned to the obligor grade or pool. PD of obligors in default shall be 100 %. Exposures subject to the alternative treatment for real estate collateral (only available when not using own estimates for the LGD) shall not be assigned in accordance with the PD of the obligor and shall not be reported in this template. |

* + 1. C 08.03 - Credit risk and free deliveries: IRB approach to Capital Requirements (breakdown by PD ranges (CR IRB 3))
       1. General remarks

77. Institutions shall report the information included in this template in application of Article 452(g), points (i) to (v), of Regulation (EU) No 575/2013, in order to provide information on the main parameters used for the calculation of capital requirements for IRB approach. Information reported in this template shall not include data on specialised lending referred to in Article 153(5) of Regulation (EU) No 575/2013, which is included in template C 08.06. This template excludes counterparty credit risk (CCR) exposures (Part Three, Title II, Chapter 6 of Regulation (EU) No 575/2013).

* + - 1. Instructions concerning specific positions

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| Columns | Instructions |
| 0010 | **ON-BALANCE SHEET EXPOSURES**  Exposure value calculated in accordance with Article 166(1) to (7) of Regulation (EU) No 575/2013 without taking into account any credit risk adjustments |
| 0020 | **OFF-BALANCE SHEET EXPOSURES PRE-CONVERSION FACTORS**  Exposure value in accordance with Article 166, paragraphs (1) to (7) of Regulation (EU) No 575/2013, without taking into account any credit risk adjustments and any conversion factors, neither own estimates nor conversion factors specified in Article 166(8) of Regulation (EU) No 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) No 575/2013. |
| 0030 | **EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS**  For all exposures included in each bucket of the fixed PD range, the average conversion factor used by institutions in their calculation of risk-weighted exposure amounts, weighted by the off-balance sheet exposure pre-CCF as reported in column 0020 |
| 0040 | **EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM**  Exposure value in accordance with Article 166 of Regulation (EU) No 575/2013  This column shall include the sum of exposure value of on-balance sheet exposures and off-balance sheet exposures post conversion factors in accordance with Article 166, paragraphs (8) and (9) of Regulation (EU) No 575/2013 and after CRM techniques. |
| 0050 | **EXPOSURE WEIGHTED AVERAGE PD (%)**  For all exposures included in each bucket of the fixed PD range, the average PD estimate of each obligor, weighted by the exposure value post-CCF and CRM as reported in column 0040.  This column does not need to be filled in for the total of all exposures classes. |
| 0060 | **NUMBER OF OBLIGORS**  The number of legal entities or obligors allocated to each bucket of the fixed PD range  The number of obligors shall be counted in accordance with the instructions in column 0300 of template C 08.01. Joint obligors shall be treated the same as for the purpose of PD calibration. |
| 0070 | **EXPOSURE WEIGHTED AVERAGE LGD (%)**  For all exposures included in each bucket of the fixed PD range, the average of the LGD estimates for each exposure, weighted by the exposure value post-CCF and post-CRM as reported in column 0040  The LGD reported shall correspond to the final LGD estimate used in the calculation of risk weighted amounts obtained after considering any CRM effects and downturn conditions where relevant. For retail exposures secured by immovable properties the LGD reported shall take into account the floors specified in Article 164(4) of Regulation (EU) No 575/2013.  For defaulted exposures under A-IRB approach, provisions laid down in Article 181(1), point (h), of Regulation (EU) No 575/2013 shall be considered. The LGD reported shall correspond to the estimate of LGD in-default in accordance with the applicable estimation methodologies.  This column does not need to be filled in for the total of all exposures classes. |
| 0080 | **EXPOSURE-WEIGHTED AVERAGE MATURITY (YEARS)**  For all exposures included in each bucket of the fixed PD range, the average maturity of each exposure, weighted by the exposure value post-CCF as reported in column 0040  The maturity value reported shall be determined in accordance with Article 162 of Regulation (EU) No 575/2013.  The average maturity shall be reported in years.  This data shall not be reported for the exposure values for which the maturity is not an element in the calculation of risk weighted exposure amounts in accordance with Part Three, Title II, Chapter 3 of Regulation (EU) No 575/2013. This means that this column shall not be filled in for the exposure class “retail”. |
| 0090 | **RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS**  For exposures to central governments and central banks, institutions and corporates, the risk weighted exposure amount calculated in accordance with Article 153, paragraphs (1) to (4); for retail exposures, the risk weighted exposure amount calculated in accordance with Article 154 of Regulation (EU) No 575/2013  The SME and infrastructure supporting factors laid down in Articles 501 and Article 501a of Regulation (EU) No 575/2013 shall be taken into account. |
| 0100 | **EXPECTED LOSS AMOUNT**  The expected loss amount calculated in accordance with Article 158 of Regulation (EU) No 575/2013  The expected loss amount to be reported shall be based on the actual risk parameters used in the internal rating scale approved by the respective competent authority. |
| 0110 | **(-) VALUE ADJUSTMENTS AND PROVISIONS**  Specific and general credit risk adjustments in accordance with the Commission Delegated Regulation (EU) No 183/2014, additional value adjustments in accordance with Articles 34 and 110 of Regulation (EU) No 575/2013, as well as other own funds reductions related to the exposures allocated to each bucket on the fixed PD range  These value adjustments and provisions shall be those considered for the implementation of Article 159 of Regulation (EU) No 575/2013.  General provisions shall be reported by assigning the amount pro rata – in accordance with the expected loss of different obligor grades. |

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| Rows | Instructions |
| PD RANGE | Exposures shall be allocated to an appropriate bucket of the fixed PD range based on the PD estimated for each obligor assigned to this exposure class ( considering any substitution effects due to CRM). Institutions shall map exposure by exposure to the PD range provided in the template, also taking into account continuous scales. All defaulted exposures shall be included in the bucket representing PD of 100 %.  {r0170, c0050} and {r0170, c0070} shall be reported for each exposure class, but not for the total of all exposures classes. |

* + 1. C 08.04 - Credit risk and free deliveries: IRB approach to Capital Requirements (RWEA flow statements (CR IRB 4))
       1. General remarks

78. Institutions shall report the information included in this template in application of Article 438, point (h), of Regulation (EU) No 575/2013 of Regulation (EU) No 575/2013. This template excludes counterparty credit risk (CCR) exposures ( Part Three, Title II, Chapter 6 of Regulation (EU) No 575/2013).

79. Institutions shall report the flows of RWEA as the changes between the risk-weighted exposure amounts at the reference date and the risk-weighted exposure amounts at the prior reference date. In the case of quarterly reporting, end-of-quarter prior to the quarter of the reporting reference date shall be reported.

* + - 1. Instructions concerning specific positions

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| Column | Instructions |
| 0010 | **RISK WEIGHTED EXPOSURE AMOUNT**  Total risk weighted exposure amount for credit risk calculated under the IRB approach, taking into account supporting factors in accordance with Article 501 and 501a of Regulation (EU) No 575/2013. |
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| Rows | Instructions |
| 0010 | **RISK WEIGHTED EXPOSURE AMOUNT AT THE END OF THE PREVIOUS REPORTING PERIOD**  Risk weighted exposure amount at the end of the previous reporting period after the application of the SME and infrastructure supporting factors laid down in Articles 501 and 501a of Regulation (EU) No 575/2013 |
| 0020 | **ASSET SIZE (+/-)**  Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to asset size, i.e. organic changes in book size and composition (including the origination of new businesses and maturing loans) but excluding changes in book size due to acquisitions and disposal of entities  Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount. |
| 0030 | **ASSET QUALITY (+/-)**  Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to asset quality, i.e. changes in the assessed quality of the institution’s assets due to changes in borrower risk, such as rating grade migration or similar effects  Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount. |
| 0040 | **MODEL UPDATES (+/-)**  Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to model updates, i.e changes due to implementation of new models, changes in the models, changes in model scope, or any other changes intended to address model weaknesses  Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount. |
| 0050 | **METHODOLOGY AND POLICY (+/-)**  Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to methodology and policy i.e. changes due to methodological changes in calculations driven by regulatory policy changes, including both revisions to existing regulations and new regulations, excluding changes in models, which are included in row 0040  Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount. |
| 0060 | **ACQUISITIONS AND DISPOSALS (+/-)**  Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to acquisitions and disposals, i.e. changes in book sizes due to acquisitions and disposal of entities  Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount. |
| 0070 | **FOREIGN EXCHANGE MOVEMENTS (+/-)**  Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to foreign exchange movements, i.e. changes arising from foreign currency translation movements  Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount. |
| 0080 | **OTHER (+/-)**  Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to other drivers  This category shall be used to capture changes that cannot be attributed to any other category.  Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount. |
| 0090 | **RISK WEIGHTED EXPOSURE AMOUNT AT THE END OF THE REPORTING PERIOD**  Risk weighted exposure amount in the reporting period after the application of the SME and infrastructure supporting factors laid down in Articles 501 and 501a of Regulation (EU) No 575/2013 |

* + 1. C 08.05 - Credit risk and free deliveries: IRB approach to Capital Requirements (Back-testing of PD (CR IRB 5))
       1. General remarks

80. Institutions shall report the information included in this template in application of Article 452, point (h), of Regulation (EU) No 575/2013. Institution shall consider the models used within each exposure class and they shall explain the percentage of risk weighted exposure amount of the relevant exposure class covered by the models for which back-testing results are reported here. This template excludes counterparty credit risk (CCR) exposures (Part Three, Title II, Chapter 6 of Regulation (EU) No 575/2013).

* + - 1. Instructions concerning specific positions

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| Columns | Instructions |
| 0010 | **ARITHMETIC AVERAGE PD (%)**  Arithmetic average of PD at the beginning of the reporting period of the obligors that fall within the bucket of the fixed PD range and counted in column 0020 (average weighted by the number of obligors) |
| 0020 | **NUMBER OF OBLIGORS AT THE END OF THE PREVIOUS YEAR**  Number of obligors at the end of the previous year subject to reporting  All obligors carrying a credit obligation at the relevant point in time shall be included.  The number of obligors shall be counted in accordance with the instructions in column 0300 of template C 08.01. Joint obligors shall be treated the same as for the purpose of PD calibration. |
| 0030 | **OF WHICH: DEFAULTED DURING THE YEAR**  Number of obligors which defaulted during the year (i.e. the observation period of the default rate calculation)  Defaults shall be determined in accordance with Article 178 of Regulation (EU) No 575/2013.  Each defaulted obligor is counted only once in the numerator and denominator of the one-year default rate calculation, even if the obligor defaulted more than once during the relevant one-year period. |
| 0040 | **OBSERVED AVERAGE DEFAULT RATE (%)**  One-year default rate referred to in Article 4(1), point (78), of Regulation (EU) No 575/2013  Institutions shall ensure:  (a) that the denominator consists of the number of non-defaulted obligors with any credit obligation observed at the beginning of the one-year observation period (i.e. beginning of the year prior to the reporting reference date); in this context a credit obligation refers to both of the following: (i) any on-balance sheet item, including any amount of principal, interest and fees; (ii) any off-balance sheet items, including guarantees issued by the institution as a guarantor.  (b) that the numerator includes all those obligors considered in the denominator that had at least one default event during the one-year observation period (year prior to the reporting reference date).  Regarding the calculation of the number of obligors see column 0300 of template C 08.01. |
| 0050 | **AVERAGE HISTORICAL ANNUAL DEFAULT RATE (%)**  The simple average of the annual default rate of the five most recent years (obligors at the beginning of each year that are defaulted during that year/total obligors at the beginning of the year) is a minimum. The institution may use a longer historical period that is consistent with the institution’s actual risk management practices. |

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| Rows | Instructions |
| PD RANGE | Exposures shall be allocated to an appropriate bucket of the fixed PD range based on the PD estimated at the beginning of the reporting period for each obligor assigned to this exposure class ( considering any substitution effects due to CRM). Institutions shall map exposure by exposure to the PD range provided in the template, also taking into account continuous scales. All defaulted exposures shall be included in the bucket representing PD of 100 %. |

* + 1. C 08.05.1 - Credit risk and free deliveries: IRB approach to Capital Requirements: Back-testing of PD in accordance with Article 180(1), point (f), of Regulation (EU) No 575/2013 (CR IRB 5B)
       1. Instructions concerning specific positions

81. In addition to template C 08.05, institutions shall report information included in template C 08.05.1 in case that they apply Article 180(1), point (f), of Regulation (EU) No 575/2013 for PD estimation and only for PD estimates in accordance with the same Article. Instructions are the same than for template C 08.05, with the following exceptions:

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| Columns | Instructions |
| 0005 | **PD RANGE**  Institutions shall report the PD ranges in accordance with their internal grades that they map to the scale used by the external ECAI, instead of a fixed external PD range. |
| 0006 | **EXTERNAL RATING EQUIVALENT**  Institutions shall report one column for each ECAI considered following Article 180(1), point (f), of Regulation (EU) No 575/2013. Institutions shall include in these columns the external rating to which their internal PD ranges are mapped. |

* + 1. C 08.06 - Credit risk and free deliveries: IRB approach to Capital Requirements (Specialised lending slotting approach (CR IRB 6))
       1. General remarks

82. Institutions shall report the information included in this template in application of Article 438, point (e), of Regulation (EU) No 575/2013. Institutions shall report information on the following types of specialised lending exposures referred to in Table 1 of Article 153(5):

Project finance

Income-producing real estate and high volatility commercial real estate

Object finance

* 1. Commodities finance
     + 1. Instructions concerning specific positions

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| --- | --- |
| Columns | Instructions |
| 0010 | **ORIGINAL EXPOSURE PRE CONVERSION FACTORS**  See CR-IRB instructions. |
| 0020 | **EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS**  See CR-IRB instructions. |
| 0030, 0050 | OF WHICH: OFF-BALANCE SHEET ITEMS  See CR-SA instructions. |
| 0040 | **EXPOSURE VALUE**  See CR-IRB instructions. |
| 0060 | OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK  See CR SA instructions. |
| 0070 | **RISK WEIGHT**  Article 153(5) of Regulation (EU) No 575/2013  This is a fixed column for information purposes. It shall not be altered. |
| 0080 | **RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS**  See CR-IRB instructions. |
| 0090 | **EXPECTED LOSS AMOUNT**  See CR-IRB instructions. |
| 0100 | **(-) VALUE ADJUSTMENTS AND PROVISIONS**  See CR-IRB instructions. |

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| Rows | Instructions |
| 0010-0120 | Exposures shall be allocated to the appropriate category and maturity in accordance with Article 153(5), table 1 of Regulation (EU) No 575/2013. |

* + 1. C 08.07 - Credit risk and free deliveries: IRB approach to Capital Requirements (Scope of use of IRB and SA approaches (CR IRB 7))
       1. General remarks

83. For the purpose of this template, institutions calculating the risk-weighted exposure amounts under the IRB approach to credit risk shall allocate their exposures subject to Standardised approach laid down in Part Three, Title II, Chapter 2 of Regulation (EU) No 575/2013 or to the IRB approach laid down in Part Three, Title II, Chapter 3 of that Regulation, as well as the part of each exposure class subject to a roll-out plan. Institutions shall include the information in this template by exposure classes, in accordance with the breakdown of exposure classes included in the rows of the template.

84. Columns 0030 to 0050 should cover the full spectrum of exposures, so that the sum of each row for those three columns should be 100 % of all exposure classes except of securitisation positions and deducted positions.

* + - 1. Instructions concerning specific positions

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| Columns | Instructions |
| 0010 | **TOTAL EXPOSURE VALUE AS DEFINED IN ART 166 OF REGULATION (EU) NO 575/2013**  Institutions shall use the exposure value before CRM in accordance with Article 166 of Regulation (EU) No 575/2013. |
| 0020 | **TOTAL EXPOSURE VALUE SUBJECT TO SA AND IRB**  Institutions shall use the exposure value before CRM in accordance with Article 429(4) of Regulation (EU) No 575/2013 to report the total exposure value, including both the exposures under the standardized approach and the exposures under the IRB approach. |
| 0030 | **PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO PERMANENT PARTIAL USE OF SA (%)**  Part of exposure for each exposure class subject to the Standardised approach (exposure subject to the Standardised approach before CRM over the total exposure in that exposure class in column 0020), respecting the scope of permission for permanent partial use of the Standardised approach received from a competent authority in accordance with Article 150 of Regulation (EU) No 575/2013. |
| 0040 | **PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO A ROLL-OUT PLAN (%)**  Part of exposure for each exposure class subject to the sequential implementation of IRB approach pursuant to Article 148 of Regulation (EU) No 575/2013. This shall include:   * both exposures where institutions plan to apply IRB approach with or without their own estimation of LGD and/or conversion factors (F-IRB and A-IRB); * immaterial equity exposures not included in columns 0020 or 0040; * exposures already under F-IRB where an institution is planning to apply A-IRB in the future; * specialised lending exposures under the supervisory slotting approach not included in column 0010. |
| 0050 | **PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO IRB APPROACH (%)**  Part of exposure for each exposure class subject to the IRB approach (exposure subject to the IRB approach before CRM over the total exposure in that exposure class), respecting the scope of permission received from a competent authority to use the IRB Approach in accordance with Article 143 of Regulation (EU) No 575/2013. This shall include both exposures where institutions have the permission to use their own estimation of LGD and/or conversion factors or not (F-IRB and A-IRB), including supervisory slotting approach for specialised lending exposures and equity exposures under the simple risk weight approach, as well as those exposures reported in row 0170 of template C 08.01. |

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| Rows | Instructions |
| EXPOSURE CLASSES | Institutions shall include the information in this template by exposure classes, in accordance with the breakdown of exposure classes included in the rows of the template. |