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 (‘CRR’) [[1]](#footnote-1) by following the instructions provided below in this Annex to complete template EU CR10 which is presented in Section 12- ‘Disclosure of specialised lending and equity exposures’ of Annex I to the Commission Implementing Regulation (EU) 2024/3172. 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.

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| **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) 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 of Regulation (EU) 575/2013, without taking into account any conversion factors specified in Article 166(8) or (9) 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 (templates EU CR 10.1 to EU CR 10.4) | **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) 575/2013 for templates EU CR10.1 to EU CR10.4. |
| d (templates EU CR 10.1 to EU CR 10.4) | **Exposure value**  Exposure value in accordance with Article 166 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. |
| 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. |
| c (template EU CR 10.5) | Risk weighted exposure amount  The risk weighted exposure amount calculated in accordance with Article 92(3) of Regulation (EU) 575/2013. |
| 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. |
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| **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.**  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. Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 and amending Regulation (EU) No 2024/1623 ([OJ L 176, 27.6.2013, p. 1](https://eur-lex.europa.eu/legal-content/EN/AUTO/?uri=OJ:L:2013:176:TOC); [Regulation - EU - 2024/1623 - EN - EUR-Lex (europa.eu)](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202401623)). [↑](#footnote-ref-1)