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ANNEX IV

RESULTS SUPERVISORY BENCHMARKING PORTFOLIOS

(The templates are used by the Institutions to report the results)

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PART I: GENERAL INSTRUCTIONS

1. Institutions shall submit data only for those counterparties where an actual exposure or valid rating exists.

2. Institutions shall submit data only for those exposures and hypothetical transactions where an internal model has been approved.

3. The reference date for the information to be submitted in Annex III is 31 December of each year

4. Institutions shall submit information to competent authorities by close of business of the remittance date 11 March.

   For the first year of application [2015], the remittance date will be 11 June.

   If the remittance day is a public holiday in the Member State of the competent authority to which the report is to be provided, or a Saturday or a Sunday, data shall be submitted on the following working day.

   Corrections to the submitted reports shall be submitted to the competent authorities without undue delay

PART II: TEMPLATE RELATED INSTRUCTIONS

1. C 101 – Details on exposures in Low Default Portfolio sample, by counterparty

Column	Legal reference	Instructions
010	C020 of table 101 of Annex XVIII of ITS reporting	Counterparty code It is the code assigned by the EBA to the counterparty included in the LDP samples portfolios
270	r020 and r030 of table 8.1 of Annex 1 of ITS reporting	Type of exposures The type of exposure shall be one of the following: (a) On-balance sheet items for credit risk exposures (b) Off-balance sheet items for credit risk exposures (c) Not applicable
280		Type of facility The type of facility is one of the following: (a) Drawn credit facility. This refers to on-balance sheet items that have been drawn (b) Undrawn committed revolving credit facility. This refers to revolving lending commitments that are undrawn which may not be cancelled unconditionally at any time without notice or that do not effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness (c) Undrawn committed term credit facility. This refers to term lending commitments that are undrawn which may not be cancelled unconditionally at any time without notice or that do not effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness (d) Note issuance facility (NIF) and revolving underwriting facility (RUF) (e) Undrawn committed other credit facility. This refers to lending commitments, other than revolving and term, that are undrawn which may not be cancelled unconditionally at any time without notice or that do not effectively provide for automatic cancellation due to the deterioration in a borrower's creditworthiness (f) Undrawn uncommitted credit lines. This refers to uncommitted lending facilities (advised and unadvised) that are undrawn which may be cancelled unconditionally at any time without notice, or that do effectively provide for automatic cancellation due to deterioration in borrower's creditworthiness. (g) Undrawn purchase commitments for revolving purchased receivables and other low-risk off-balance sheet items that are able to be unconditionally cancelled or that effectively provide for automatic cancellation at any time by the institution without prior notice (h) Issued short term letter of credit arising from the movement of goods and other medium-risk off-balance sheet items (i) Issued warranties and indemnities, guarantees, irrevocable stand-by letter of credit and documentary credit. Those are warranties and indemnities (including tender, performance, customs and tax bonds), guarantees and irrevocable standby letters of credit not having the character of credit substitutes. (j) Other facilities. Those include unissued guarantees, stand by letter of credit and warranties. (k) Not applicable
020	Paragraph 78 of Annex 2 of ITS reporting	Exposure class One of the following shall be allocated to every portfolio: (a) Central banks and central governments (b) Institutions (c) Corporate – SME (d) Corporate – Specialised lending (e) Corporate – Other (f) Retail – Secured by real estate SME

		(g) Retail – Secured by real estate non-SME (h) Retail – Qualifying revolving (i) Retail – Other SME (j) Retail – Other non – SME (k) Not applicable
030		Regulatory approach The approach used for calculating own funds requirements shall be one of the following: a) Foundation IRB Approach. b) Advanced IRB Approach c) Slotting criteria d) Equity - PD/LGD approach e) Equity - Simple risk-weight approach f) Equity - Internal models approach g) Securitisations - Ratings based method h) Securitisations - Supervisory formula method i) Securitisations - Internal assessment approach j) Not applicable
060	C010 of table 8.1 Annex 1 of ITS reporting	Rating It is the rank of the internal rating grade of each institution (from lowest risk to highest risk excluding defaults with PD corresponding to 100%. It varies from Rating 1 to Rating N (the maximum number of rating grades is tentatively fixed at 30)
290		Date of most recent rating of counterparty
070	C010 of table 8.1 Annex 1 of ITS reporting	PD The PD assigned to the obligor grade or pool to be reported shall be based on the provisions laid down in Article 180 of CRR. 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 110) shall be used for the calculation of the expo-sure-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 system 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 system or is able to report according to an internal master scale, this scale is used. Otherwise, the different rating systems shall be merged and ordered according to the following criteria: Obligor grades of the different rating systems 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. 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.
080		Default status The default status is one of the following: (a) Defaulted. Those are the exposures assigned to the last rating grade/s with a PD of 100 % (b) Non-defaulted. Those are the exposures assigned to rating grades with a PD lower than 100%
090	C020 of table 8.1 Annex 1 of ITS reporting	Original Exposure pre conversion factors
100	C090 of table 8.1 Annex 1 of ITS	Exposure after CRM substitution effects pre conversion factors

	reporting	
110	Art. 166 point 8 let. e) CRR (L 176/107)	CCF (Credit conversion factors) For the exposures where own calculated CCFs are applied the banks need to provide the EAD pre-credit conversion factor weighted average CCFs.
120	c110 of table 8.1 Annex 1 of ITS reporting	EAD It is the exposure value
140	c150 - c210 of table 8.1 of Annex 1 of ITS reporting	Collateral value It is the market value of the collateral
300	Art. 161 CRR (L 176/107)	Hyp LGD senior unsecured without negative pledge It is the hypothetical own estimates LGD that would be applied by the institutions to the counterparties for a senior unsecured exposures without negative pledge. For negative pledge clause is intended a contract stating that the borrower or debt issuer will not pledge any of its assets to another party
310	Art. 161 CRR (L 176/107)	Hyp LGD senior unsecured with negative pledge It is the hypothetical own estimates LGD that would be applied by the institutions to the counterparties for a senior unsecured exposures with negative pledge clause. For negative pledge clause is intended a contract stating that the borrower or debt issuer will not pledge any of its assets to another party
150	c230 of table 8.1 Annex 1 of ITS reporting	LGD It is the exposure weighted own estimates or regulatory LGD applied by the institutions to the exposures hold for each counterparty
160	c250 of table 8.1 of Annex 1 of ITS reporting	Maturity It is the exposures weighted maturity applied by the institutions for the exposures hold for each counterparty
190	c260 of table 8.1 of Annex 1 of ITS reporting	RWA This refers to the risk weighted exposure amount after SME supporting factor

2. C 102 – Details on exposures in Low Default Portfolios (LDP)

Col-umn	Legal reference	Instructions
011	c010 of table 102 of Annex XVIII of ITS reporting	Portfolio ID It is the single unique identifier assigned by the EBA to each portfolio
020	Paragraph 78 of Annex 2 of ITS reporting	Exposure class One of the following shall be allocated to every portfolio: (a) Central banks and central governments (b) Institutions (c) Corporate – SME (d) Corporate – Specialised lending (e) Corporate – Other (f) Retail – Secured by real estate SME (g) Retail – Secured by real estate non-SME (h) Retail – Qualifying revolving (i) Retail – Other SME (j) Retail – Other non – SME (k) Not applicable
030		Regulatory approach The approach used for calculating own funds requirements shall be one of the following: a) Foundation IRB Approach b) Advanced IRB Approach c) Slotting criteria d) Equity - PD/LGD approach e) Equity - Simple risk-weight approach f) Equity - Internal models approach g) Securitisations - Ratings based method h) Securitisations - Supervisory formula method i) Securitisations - Internal assessment approach l) Not applicable
050	C300 of table 8.1 of Annex 1 of ITS reporting	Number of obligors
060	C010 of table 8.1 Annex 1 of ITS reporting	Rating It is the rank of the internal rating grade of each institution (from lowest risk to highest risk excluding defaults with PD corresponding to 100%. It varies from Rating 1 to Rating N (the maximum number of rating grades is tentatively fixed at 30)
070	c010 of table 8.1 Annex 1 of ITS reporting	PD The PD assigned to the obligor grade or pool to be reported shall be based on the provisions laid down in Article 180 of CRR. For each individual grade or pool, the PD assigned to the specific obligor grade or pool shall be reported. For fig-ures corresponding to an aggregation of obligor grades or pools (e.g. total expo-sures) 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 110) shall be used for the calculation of the expo-sure-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 system ap-proved by the respective compe-tent authority. It is neither intended nor desirable to have a supervisory master scale. If the re-porting institution applies a unique rating system or is able to report according to an internal master scale, this scale is used. Otherwise, the different rating systems shall be merged and ordered according to the following criteria: Obligor grades of the different rating systems 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. 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.
080		Default status The default status is one of the following: (a) Defaulted. Those are the exposures assigned to the last rating grade/s with a PD of 100 % (b) Non-defaulted. Those are the exposures assigned to rating grades with a PD lower than 100%
090	c020 of table 8.1 Annex 1 of ITS reporting	Original exposure pre conversion factors
100	c090 of table 8.1 Annex 1 of ITS reporting	Exposure after CRM substitution effects pre conversion factors
110	Art. 166 point 8 let. e) CRR (L 176/107)	CCF (Credit conversion factors) For the exposures where own calculated CCFs are applied the banks need to provide the EAD pre-credit conversion factor weighted average CCFs.
120	c110 of table 8.1 Annex 1 of ITS reporting	EAD It is the exposure value
140	c150 - c210 of table 8.1 of Annex 1 of ITS reporting	Collateral value It is the market value of the collateral
150	c230 of table 8.1 of Annex 1 of ITS re-porting	LGD It is the exposure weighted own estimates or regulatory LGD applied by the institutions to the exposures hold and included in each portfolio (see column 011)
160	c250 of table 8.1 of Annex 1 of ITS reporting	Maturity It is the exposures weighted maturity applied by the institutions for the exposures hold and included in each portfolio (see column 011)
170	c280 of table 8.1 of Annex 1 of ITS re-porting	Expected loss
180	c50 –c60 of table 9.1 of Annex 1 of ITS re-porting	Provisions non-performing exposures
190	c260 of table 8.1 of Annex 1 of ITS re-porting	RWA This refers to the risk weighted exposure amount after SME supporting factor
200	Row 900 of table 4 of Annex 1 of ITS re-porting	RWA Standardised It is the RWA amount that would be computed by the institutions for the exposures in case of application of Standardised approach for credit risk
210	c20–c40 of table 9.1 of Annex 1 of ITS re-porting	Default rate latest year The default ratio is computed using as numerator (c40 of table 9.1 of Annex 1 of ITS re-porting) the observed new defaults for the last year and as denominator the existing stock amount (c20 of table 9.1 of Annex 1 of ITS re-porting) of the non-defaulted assets one existing 1 year before
220	c20–c40 of table 9.1 of Annex 1 of ITS re-porting	Default rate past 5 years The default ratio is computed as exposure weighted average of the default rates observed in the last 5 years. For the definition of default rate see column 200.
230	C40–c70 of table 9.1 of Annex 1 of	Loss rate latest year The loss ratio is computed using as numerator (c70 of table 9.1 of Annex 1 of

	ITS re-porting	ITS re-porting) the sum of credit risk adjustments and write-offs for those exposures which were classified as "defaulted exposures" in the last year and as denominator the existing stock amount (c40 of table 9.1 of Annex 1 of ITS reporting) of the observed new defaults in the last year.
240	c20–c40 of table 9.1 of Annex 1 of ITS re-porting	Loss rate past 5 years The loss ratio is computed as exposure weighted average of the loss rates observed in the last 5 years. For the definition of loss rate see column 220.
250		RWA* The banks are requested to provide the risk weighted exposure amount after the SME supporting factor that would result by the application on rating grade level of PD* instead of the original PD. No compensation between rating grades should be taken into account. PD* represents the upper one side binomial confidence interval (97.5%) built around the observed default rate of the latest year for each rating grade that would allow to the internal model to pass the test
260		RWA** The banks are requested to provide the risk weighted exposure amount after the SME supporting factor that would result by the application on rating grade level of PD** instead of the original PD. No compensation between rating grades should be taken into account. PD** represents the upper one side binomial confidence interval (97.5%) built around the observed average default rate of the latest 5 years for each rating grade that would allow to the internal model to pass the test

3. C 103 – Details on exposures in High Default Portfolio

Column	Legal reference	Instructions
011	c010 of table 103 of Annex XVIII of ITS reporting	Portfolio ID It is the single unique identifier assigned by the EBA to each portfolio
020	Paragraph 78 of Annex 2 of ITS reporting	Exposure class One of the following shall be allocated to every portfolio: (a) Corporate – SME (b) Corporate – Specialised lending (c) Corporate – Other (d) Retail – Secured by real estate SME (e) Retail – Secured by real estate non-SME (f) Retail – Qualifying revolving (g) Retail – Other SME (h) Retail – Other non – SME (i) Not applicable
030		Regulatory approach The approach used for calculating own funds requirements shall be one of the following: c) Foundation IRB Approach d) Advanced IRB Approach c) Slotting criteria d) Equity - PD/LGD approach e) Equity - Simple risk-weight approach f) Equity - Internal models approach g) Securitisations - Ratings based method h) Securitisations - Supervisory formula method i) Securitisations - Internal assessment approach l) Not applicable
050	C300 of table 8.1 of Annex 1 of ITS reporting	Number of obligors
060	C010 of table 8.1 Annex 1 of ITS reporting	Rating It is the rank of the internal rating grade of each institution (from lowest risk to highest risk excluding defaults with PD corresponding to 100%. It varies from Rating 1 to Rating N(the maximum number of rating grades is tentatively fixed at 30)
070		PD The PD assigned to the obligor grade or pool to be reported shall be based on the provisions laid down in Article 180 of CRR. 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 110) shall be used for the calculation of the expo-sure-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 system ap-proved 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 system or is able to report according to an internal master scale, this scale is used. Otherwise, the different rating systems shall be merged and ordered according to the following criteria: Obligor grades of the different rating systems 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. 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.
080		Default status The default status is one of the following: (a) Defaulted. Those are the exposures assigned to the last rating grade/s with a PD of 100 % (b) Non-defaulted. Those are the exposures assigned to rating grades with a PD lower than 100%
090	c020 of table 8.1 Annex 1 of ITS reporting	Original Exposure pre conversion factors
100	c090 of table 8.1 Annex 1 of ITS reporting	Exposure after CRM substitution effects pre conversion factors
110	Art. 166 point 8 let. e) CRR (L 176/107)	CCF (Credit conversion factors) For the exposures where own calculated CCFs are applied the banks need to provide the EAD pre-credit conversion factor weighted average CCFs.
120	c110 of table 8.1 Annex 1 of ITS reporting	EAD It is the exposure value
140	c150 - c210 of table 8.1 of Annex 1 of ITS re-porting	Collateral value It is the market value of the collateral
150	c230 of table 8.1 of Annex 1 of ITS re-porting	LGD It is the exposure weighted own estimates or regulatory LGD applied by the institutions to the exposures hold for each counterparty
160	c250 of table 8.1 of Annex 1 of ITS reporting	Maturity It is the exposures weighted maturity applied by the institutions for the expo-sures hold for each counterparty
170	c280 of table 8.1 of Annex 1 of ITS re-porting	Expected loss
180	c50 –c60 of table 9.1 of Annex 1 of ITS re-porting	Provisions non-performing exposures
190	c260 of table 8.1 of Annex 1 of ITS re-porting	RWA
200	Row 900 of table 4 of Annex 1 of ITS re-porting	RWA Standardised It is the RWA amount that would be computed by the institutions for the ex-posures in case of application of Standardised approach for credit risk
210	c20–c40 of table 9.1 of Annex 1 of ITS reporting	Default rate latest year The default ratio is computed using as numerator (Column 40 of table 9.1 Annex 1 of ITS reporting) the observed new defaults for the last year and as denominator the existing stock amount (Column 20 of table 9.1 Annex 1 of ITS reporting) of the non-defaulted assets one existing 1 year before
220	c20–c40 of table 9.1 of Annex 1 of ITS re-porting	Default rate past 5 years The default ratio is computed as exposure weighted average of the default rates observed in the last 5 years. For the definition of default rate see column 210.
230	c40–c70 of table 9.1 of Annex 1 of ITS re-porting	Loss rate latest year The loss ratio is computed using as numerator (Column 70 of table 9.1 Annex 1 of ITS reporting) the sum of credit risk adjustments and write-offs for those exposures which were classified as “defaulted exposures” in the last year and as denominator the existing stock amount (Column 40 of table 9.1 Annex 1 of ITS reporting) of the observed new defaults in the last year.

240	c20–c40 of table 9.1 of Annex 1 of ITS re-porting	Loss rate past 5 years The loss ratio is computed as exposure weighted average of the loss rates ob-served in the last 5 years. For the definition of loss rate see column 230.
250		RWA* The banks are requested to provide the risk weighted exposure amount after the SME supporting factor that would result by the application on rating grade level of PD* instead of the original PD. No compensation between rat-ing grades should be taken into account. PD* represents the upper one side binomial confidence interval (97.5%) built around the observed default rate of the latest year for each rating grade that would allow to the internal model to pass the test
260		RWA** The banks are requested to provide the risk weighted exposure amount after the SME supporting factor that would result by the application on rating grade level of PD** instead of the original PD. No compensation between rating grades should be taken into account. PD** represents the upper one side binomial confidence interval (97.5%) built around the observed average default rate of the latest 5 years for each rating grade that would allow to the internal model to pass the test

4. C 104 – Details for Low Default Portfolio hypothetical transactions

Column	Legal reference	Instructions
012	C020 of table 101 of Annex XVIII of ITS reporting	Transaction ID It is the code assigned by the EBA to the hypothetical transaction included in the LDP samples
060	C010 of table 8.1 Annex 1 of ITS reporting	Rating It is the rank of the internal rating grade (from lowest risk to highest risk excluding defaults with PD corresponding to 100%) that would be assigned by the institution to the hypothetical transaction. It varies from Rating 1 to Rating N(the maximum number of rating grades is tentatively fixed at 30)
070		PD It is the PD corresponding to the internal rating grade that would be assigned by the institution to the hypothetical transaction
090	c020 of table 8.1 Annex 1 of ITS reporting	Original exposure pre conversion factors It is the original exposure amount of the hypothetical transaction
110	Art. 166 point 8 let. e) CRR (L 176/107)	CCF (Credit conversion factors) It is the credit conversion factor that would be applied by the institutions to the hypothetical transaction
320		Collateral value before haircut It is the market value of the collateral
330		Haircut It is the conservative adjustment applied by the institution to the market value of the collateral
340		Collateral value after haircuts It is the market value of the collateral (See column 320) after the application of the haircut (See column 330)
120	c110 of table 8.1 Annex 1 of ITS reporting	EAD It is the exposure value
350		EAD Unsecured It is the hypothetical unsecured amount or the portion of the hypothetical collateralised transaction in case the bank use normally split such exposures between full and unsecured parts.
360		EAD Secured It is the full amount of the hypothetical collateralised transaction or the fully secured portion of the transaction in case the institution normally uses to split such exposures between fully secured and unsecured parts.
150	c230 of table 8.1 of Annex 1 of ITS re-porting	LGD It is the exposure weighted own estimates or regulatory LGD applied by the institutions to the hypothetical exposure
370		LGD Unsecured It is the LGD own estimate that would be applied by the institution to the unsecured hypothetical transactions or to the non-fully collateralised hypothetical transaction in case according to the regular practice followed the collateralised hypothetical transactions would be split between an unsecured and fully secured part
380		LGD Secured It is the LGD own estimate that would be applied by the institution to the hypothetical collateralised transaction or to the fully collateralised hypothetical transaction in case according to the regular practice followed the hypothetical collateralised transaction would be split between an unsecured and secured part
160	c250 of table 8.1 of Annex 1 of ITS reporting	Maturity It is the maturity that would be applied by the institution to the hypothetical transaction
190	c260 of table 8.1	RWA

	of Annex 1 of ITS reporting	It is the risk weighted amount that would be computed by the institution for the hypothetical transaction