EN

ANNEX VI

INTERNAL MODELS APPLIED TO THE SUPERVISORY BENCHMARKING PORTFOLIOS

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PART I: GENERAL INSTRUCTIONS

1. Institutions shall provide the details of the models applied to the supervisory benchmarking portfolios for the submission of the results.

2. This template aims to collect in a standardised manner minimum information about models used to fill in the information at portfolio level in Annex XIX of this ITS.

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 105 – Internal models applied to the supervisory benchmarking portfolios

Col-umn	Legal reference	Instructions
013		Internal model ID It is the internal model ID assigned by the reporting institution
600		Model name It is the model name assigned by the reporting institution
610		IRBA Risk parameter The risk parameter shall be one of the following: (a) PD (b) LGD (c) CCF
060	c020 of tables 102 - 104 of Annex XVIII of ITS reporting	Portfolio ID It is the unique identifier assigned by the EBA to the portfolio for which the institution report the results of the calculation among the following pre-selected list: 1) GG00082 (Central governments and Central banks) 2) CI00114 (Credit Institutions) 3) CI00145 (Financial Institutions) 4) LC00053 (Large corporate) 5) CORP0007 (Corporate) 6) MORT0010 (Residential real estate) 7) SMEC0008 (SME Corporate) 8) SMER0008 (SME Retail)
120	c110 of table 8.1 Annex 1 of ITS reporting	EAD It is exposure value of the transactions included in each portfolio (see c 060) treated with the specific model (c. 013)
620		Case weighted average default rate time series for calibration It is the simple case weighted average of the annual default rates used in the calibration of the PD models
630		Long-run PD It is the central tendency used by the bank in the calibration of the models. It incorporates any prudent adjustment to the simple case weighted average of the annual default rates used in the calibration of the PD models
640		Cure rate defaulted assets It is the percentage of defaulted outstanding which returns in "non-defaulted" status over a 12 months period
650		Recovery rate not cured foreclosed assets It is the case weighted average recovery rate of the foreclosed assets for no cured defaults included in the time series used for the calibration of the LGD models on non-defaulted assets
660		Recovery period length not cured foreclosed assets It is the case weighted average length of the recovery period (from the start to the completion date of the recovery procedures) for the no-cured defaults included in the time series used for the calibration of the LGD models on non-defaulted assets
670	Art. 20 Regulation (EU) No 575/2013	Consolidating supervisor It is the country ISO code of the competent authority responsible for the consolidated supervision of the IRBA institutions
680	Art. 20 Regulation (EU) No 575/2013	Host supervisor It is the country ISO code of the competent authority responsible for the supervision of the subsidiary on an individual basis for each institution where the IRBA exposures reported for each benchmarking portfolio are booked (irrespective to the existence of any permission granted by the host supervisor to apply IRBA)
690	Art. 20 (a) Regu-	Joint decision

	lation (EU) No 575/2013	Please specify: a) YES, If a joint decision on prudential requirements does exist between the consolidating and the other (host) competent authority regarding the permission to use IRBA for the computation of the prudential requirements for the exposures hold by the subsidiaries of the institutions in the reported benchmarking portfolios b) NO, if a joint decision on prudential requirements does not exist between the consolidating and the other (host) competent authority regarding the permission to use IRBA for the computation of the prudential requirements for the exposures hold by the subsidiaries of the institutions in the reported benchmarking portfolios