Commission Implementing Regulation (EU) 2016/2070 of 14 September 2016 laying down implementing technical standards for templates, definitions and IT-solutions to be used by institutions when reporting to the European Banking Authority and to competent authorities in accordance with Article 78(2) of Directive 2013/36/EU of the European Parliament and of the Council (Text with EEA relevance)

COMMISSION IMPLEMENTING REGULATION (EU) 2016/2070

of 14 September 2016

laying down implementing technical standards for templates, definitions and IT-solutions to be used by institutions when reporting to the European Banking Authority and to competent authorities in accordance with Article 78(2) of Directive 2013/36/EU of the European Parliament and of the Council

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC[(1)], and in particular the third subparagraph of Article 78(8) thereof,

Whereas:

(1) The focus of the competent authorities' assessments or of the European Banking Authority's ('EBA') reports may change over time and therefore benchmarking portfolios may need to change accordingly. The design of the general template for defining benchmarking portfolios should take this into account and should therefore allow for defining benchmarking portfolios in various compositions and degrees of granularity.

(2) The second sentence of Article 78(2) of Directive 2013/36/EU allows a competent authority to develop, in consultation with the EBA, specific portfolios for assessing the quality of institutions' internal approaches, in addition to the common EBA portfolios. Rules should be provided for defining the templates for the reporting to the EBA, which should also apply to the specific portfolios that have been developed by a competent authority.

(3) A clustering approach should be used for credit risk, whereby the credit risk portfolio is decomposed into sub-portfolios with roughly similar risks across institutions. This allows for a provision of analyses by competent authorities and EBA on comparable exposures and ensures a minimum level of uniformity between the portfolios of different institutions. Having regard to the categories of risk present in most of the internal approaches of institutions and to the categories for defining own funds requirements for credit risk, the clustering for the benchmarking exercise of Article 78

of Directive 2013/36/EU should encompass exposures to corporates, credit institutions, central governments, small and medium-sized enterprises ('SMEs') included in the retail category ('retail SMEs'), SMEs not included in the retail category ('corporate SMEs'), as well as exposures secured by residential mortgages and exposures to the construction sector, with additional clustering based on the place of residence of the counterparty, the collateralisation characteristics, the default status or the industry sector.

(4) A more granular benchmarking of internal approaches of institutions requires a specific sample approach to low default portfolios, whereby the benchmarking is applied at the exposure level and at the transaction level. However, given that this specific sample approach focuses on a subset of an institution's real exposures only, and is therefore not very representative, it should be used only as a complement to the clustering approach.

(5) The complexity of the benchmarking exercise requires a progressive use of portfolios that refer to the internal approaches used to calculate risk-weighted exposure amounts for credit risk. For market risk, the portfolios used in benchmarking exercises of the Basel Committee on Banking Supervision ('BCBS') and of EBA in 2013 should be used as a starting point for developing the set of portfolios for the benchmarking exercise required by Article 78 of Directive 2013/36/EU, with only minor adaptations to maintain the portfolio validity. This will minimise the burden to institutions and competent authorities and avoid a duplication of efforts.

(6) Article 78 of Directive 2013/36/EU also requires the competent authorities to assess the quality of the internal approaches and the degree of variability observed in particular approaches. The competent authorities' assessment should therefore not focus only on the internal approaches' outcome but also on the key variability drivers and should draw conclusions from the different modelling approaches and options that institutions use in their internal approaches. Institutions should therefore also be required to report the results of the use of historically observed risk parameters for credit risk and their profit-and-loss time-series for market risk.

(7) A meaningful assessment of the effect of each approach used for market risk requires that the institutions report the main risk modelling assumptions to the competent authorities and that the competent authorities assess the effect of each choice in isolation, where Regulation (EU) No 575/2013 of the European Parliament and of the Council[(2)] provides them with options to choose the modelling assumptions. It is therefore necessary to perform alternative calculations for the value-at-risk ('VaR') to control the different possibilities that institutions can apply and that are explicitly mentioned in that Regulation. To that end, institutions using a Historical Simulation approach for VaR should also deliver a one-year profit-and-loss data series for each one of the individual portfolios modelled.

(8) When reporting on market risk, the institutions should provide an initial market valuation of each individual instrument to assess whether they understood the instrument correctly. That will also ensure that institutions introduce the positions in their systems. The institutions should also report the initial market valuation to their competent authorities and the EBA ahead of the portfolio-modelling outcome, on which

the assessment of the risk-weighted exposure amounts referred to in Article 78(3) of Directive 2013/36/EU will be based.

(9) To ensure that the competent authorities and the EBA have a clear view of the range of values that are used for risk-weighted assets and for own funds requirements that arise under internal approaches for similar exposures, the institutions should report to competent authorities the results of internal approaches that have been applied to benchmark portfolios covering a wide range of exposures.

(10) Article 78(3) of Directive 2013/36/EU requires competent authorities to assess the internal approaches that they have permitted institutions to use for the purpose of calculating risk-weighted exposure amounts or own funds requirements. The benchmarking exercise should therefore only relate to validated internal approaches. An institution should not provide data for portfolios that include instruments or risk factors that are reported under the standardised approach.

(11) An institution that is able to model an instrument included in one of the benchmarking portfolios for market risk and that has received permission from its competent authority to use an internal approach to calculate the risk-weighted exposure amount or the own funds requirement for that type of instrument, should report all the relevant data for that instrument as required by this Regulation, irrespective of whether the institution has such instrument in its books at the time of reporting. However, if an institution that has received the abovementioned permission lacks adequate experience in modelling a specific instrument and has therefore not received its management's approval to model the instrument, it should not provide data on the individual portfolios that include the instrument, as this would risk corrupting the resulting dataset. In such cases the institution should report the portfolios that will not be included in their data submission and provide the reasons for their exclusion.

(12) Any long-term IT solution for the reporting for the benchmarking exercise under Article 78(2) of Directive 2013/36/EU should offer an institution the possibility to report directly to EBA. However, EBA has been established recently and has limited resources, which limits its capacity to receive reports by institutions directly. An interim IT solution should therefore be established until those problems have been solved. To avoid that an interim solution creates disproportionate burdens on reporting institutions, consistency with other types of reporting by institutions should be ensured and in particular with the IT solution that is referred to in Article 17 of Commission Implementing Regulation (EU) No 680/2014[(3)].

(13) Since institutions are already required to report information in accordance with Implementing Regulation (EU) No 680/2014, it would be disproportionate to require them to report immediately all of the information referred to in Article 78(2) of Directive 2013/36/EU. To provide them with sufficient time to implement appropriate internal reporting frameworks, while at the same time ensuring that they carry out a meaningful benchmarking exercise, the portfolios to be assessed as regards credit risk internal approaches should be introduced gradually.

(14) The remittance dates for the information that needs to be reported should be set in a manner that gives institutions sufficient time to perform the necessary calculations.

(15) This Regulation is based on the draft implementing technical standards submitted by EBA to the Commission.

(16) EBA has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council[(4)],

HAS ADOPTED THIS REGULATION:

Article 1

Reporting by the institutions for the purposes of Article 78(2) of Directive 2013/36/EU on an individual and consolidated basis

For the purposes of Article 78(2) of Directive 2013/36/EU, an institution referred to in paragraph 1 of that Article shall submit to its competent authority all the information referred to in Articles 2 and 3 on an individual and consolidated basis.

Article 2

Reporting of information for credit risk

For internal approaches for credit risk, an institution shall submit to its competent authority the following information:

(a) the information specified in template 101 of Annex III, for the counterparties referred to in template 101 of Annex I, in accordance with the instructions referred to in Tables C 101 of Annex II and Annex IV respectively;

(b) the information specified in template 102 of Annex III, for the portfolios referred to in template 102 of Annex I, in accordance with the instructions referred to in Tables C 102 of Annex II and Annex IV respectively;

(c) the information specified in template 103 of Annex III, for the portfolios referred to in template 103 of Annex I, in accordance with the instructions referred to in Tables C 103 of Annex II and Annex IV respectively;

(d) the information specified in template 104 of Annexes III, for the hypothetical transactions referred to in template 104 of Annex I, in accordance with the instructions referred to in Tables C 104 in Annex II and Annex IV respectively;

(e) the information specified in template 105 of Annex III in relation to the name and characteristics of the internal approaches used for the computation of the results provided in templates 102 to 104 of Annex III, in accordance with the instructions referred to in Table C 105 of Annex IV.

Article 3

Reporting of information for market risk

1 For internal approaches for market risk, an institution shall submit to its competent authority the information specified in the templates of Annex VII, in accordance with the portfolio definitions and instructions contained in Annexes V and VI, respectively.

2 As a derogation from paragraph 1, an institution shall not be required to submit the information referred to in paragraph 1 for an individual portfolio in any of the following cases:

- a the institution does not have the permission from its competent authority to model the relevant instruments or risk factors that are included in the portfolio;
- b there is no internal approval by the management of that institution to operate in one or more instruments or in the underlying assets included in the relevant portfolios;
- c one or more of the instruments included in the portfolios incorporate underlying risks or modelling features that are not contemplated in the institution's risk metrics.

3 An institution that meets the conditions of paragraph 2 and has decided not to submit the information referred to in paragraph 1 on one or more portfolios shall:

- a report those portfolios and indicate which of the reasons listed in paragraph 2 is the cause thereof;
- b still submit the information for the aggregated portfolios included in Annex V, considering only the individual portfolios that it is able and permitted to model.

Article 4

Reference and remittance dates

1 An institution shall submit to its competent authority the information referred to in Article 1 on the following reporting reference dates:

- a the information referred to in Article 2 shall be submitted as it stands on 31 December of each year;
- b the information referred to in Article 3 shall be submitted as it stands on the reporting reference dates specified in the instructions laid down in Annexes V and VI.

2 An institution shall submit to its competent authority the information referred to in Articles 2 and 3 by 11 April of each year. The remittance date of the initial market valuation of market risk data specified in template C 106 of Annex VII is set out in Annex V.

3 Where the date referred to in paragraph 2 is not a working day in the Member State of the competent authority to which the information is to be submitted, the information shall be submitted on the following working day.

4 An institution shall submit to its competent authority any corrections to the submitted information without undue delay.

Article 5

Initial market valuation for market risk

For portfolios other than those reported in accordance with point (a) of Article 3(3), an institution shall report to its competent authority an initial market valuation of those portfolios or of individual instruments included in those portfolios, as applicable, at the precise date specified in the instructions set out in Annex VI.

Article 6

IT solutions for the reporting

When submitting information in accordance with Article 1, an institution shall use the IT solution developed for the purposes of the supervisory reporting in accordance with Article 17 of Implementing Regulation (EU) No 680/2014.

Article 7

Transitional provisions for reference dates, remittance dates, and for reporting of credit risk templates

1 As a derogation from Article 2, during the first year of application of this Regulation, institutions shall submit only the information referred to in points (c) and (e) of that Article.

2 As a derogation from Article 2, during the second year of application of this Regulation, institutions shall submit only the information referred to in points (a), (b), (d) and (e) of that Article.

3 As a derogation from Article 2 and until 31 December 2016, an institution shall not be required to report column 180 of templates 102 and 103 of Annex III where that institution does not compute the own funds requirements for credit risk resulting from the application of the standardised approach.

4 As a derogation from Article 4(2), during the first year of application of this Regulation, an institution shall submit the information referred to in Articles 2 and 3 to competent authorities by close of business of 27 December 2016.

Article 8

Entry into force

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 14 September 2016.

For the Commission

The President

Jean-Claude JUNCKER

ANNEX I

DEFINITION OF SUPERVISORY BENCHMARKING PORTFOLIOS

LOW DEFAULT EXPOSURES TEMPLATES			
Template number	Template code	Name of the template /group of templates	Short name
101	C 101.00	Definition of Low Default Portfolio counterparties	LDP Counterparties
102	C 102.00	Definition of Low Default Portfolios	LDP Portfolios
103	C 103.00	Definition of High Default Portfolios	HDP Portfolios
104	C 104.00	Definition of hypothetical transactions in Low Default Portfolios	HYP Transactions

C 101.00 — DEFINITION OF LOW DEFAULT PORTFOLIO COUNTERPARTIES

ANNEX I Table 2: rows 1 - 250

ANNEX I Table 2: rows 251 - 500

ANNEX I Table 2: rows 501 - 750

ANNEX I Table 2: rows 751 - 1000

ANNEX I Table 2: rows 1001 - 1250

ANNEX I Table 2: rows 1251 - 1500

ANNEX I Table 2: rows 1501 - 1750

ANNEX I Table 2: rows 1751 - 1923

C 102.00 — DEFINITION OF LOW DEFAULT PORTFOLIOS

Portfolio ID	**Portfolio name**	**Geographical area**	**Exposure class**	**Default status**	**Rating**	**Type of facility**	**Collateral status**	**NACE code**	**Sector of counterparty**	**Size of counterparty**	**Collateral type**	**Type of exposure**	**Size of exposure**
010	**020**	**030**	**040**	**050**	**060**	**070**	**080**	**090**	**100**	**110**	**120**	**130**	**140**
LCS0001	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 1	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable

LCS0002	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 2	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS0003	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 3	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS0004	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 4	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS0005	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 5	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS0006	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 6	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS0007	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 7	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS0008	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 8	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS0009	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 9	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS0010	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 10	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS0011	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 11	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS0012	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 12	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS0013	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 13	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS0014	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 14	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS0015	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 15	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS0016	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 16	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable

LCS001017	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 17	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001018	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 18	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001019	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 19	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001020	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 20	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001021	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 21	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001022	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 22	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001023	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 23	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001024	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 24	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001025	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 25	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001026	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 26	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001027	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 27	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001028	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 28	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001029	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 29	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001030	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Rating 30	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001031	Large corporate sample	Not applicable	Not applicable	Default	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable

LCS001032	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Drawn credit facility	Exposures without credit protection	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001033	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Drawn credit facility	Exposures with funded credit protection	Not applicable	Not applicable	>EUR 200 mln.	Eligible financial collateral	Not applicable	Not applicable
LCS001034	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Drawn credit facility	Exposures with funded credit protection	Not applicable	Not applicable	>EUR 200 mln.	Other eligible collateral: Receivables	Not applicable	Not applicable
LCS001035	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Drawn credit facility	Exposures with funded credit protection	Not applicable	Not applicable	>EUR 200 mln.	Other eligible collateral: Residential Real estate	Not applicable	Not applicable
LCS001036	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Drawn credit facility	Exposures with funded credit protection	Not applicable	Not applicable	>EUR 200 mln.	Other eligible collateral: Commercial Real estate	Not applicable	Not applicable
LCS001037	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Drawn credit facility	Exposures with funded credit protection	Not applicable	Not applicable	>EUR 200 mln.	Other eligible collateral: Physical collateral	Not applicable	Not applicable
LCS001038	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Drawn credit facility	Exposures with funded credit protection	Not applicable	Not applicable	>EUR 200 mln.	Other funded credit protection	Not applicable	Not applicable
LCS001039	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Drawn credit facility	Exposures with unfunded credit protection	Not applicable	Not applicable	>EUR 200 mln.	Unfunded credit protection	Not applicable	Not applicable
LCS001040	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Undrawn committed revolving credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable

LCS00041	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Undrawn committed term credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS00042	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Note issuance facility (NIF) and revolving underwriting facility (RUF)	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS00043	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Undrawn committed credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS00044	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Undrawn uncommitted credit lines	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS00045	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Undrawn purchase commitments for revolving purchased receivables and other low-risk off-balance sheet items	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS00046	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Issued short term letter of credit and other medium-risk off-balance	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable

						sheet items							
LCS001047	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Issued warranties and indemnities, guarantees, irrevocable stand-by letter of credit and documentary credit	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001048	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Other facilities	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001049	Large corporate sample	EU	Not applicable	Non-defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Non-financial corporations	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001050	Large corporate sample	EU	Not applicable	Non-defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Other financial corporations	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001051	Large corporate sample	NON-EU	Not applicable	Non-defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Non-financial corporations	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001052	Large corporate sample	NON-EU	Not applicable	Non-defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Other financial corporations	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LCS001053	Large corporate sample	Not applicable	Not applicable	Non-defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC000001	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 1	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC000002	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 2	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC000003	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 3	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC000004	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 4	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable

LC00005	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 5	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00006	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 6	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00007	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 7	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00008	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 8	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00009	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 9	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00010	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 10	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00011	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 11	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00012	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 12	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00013	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 13	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00014	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 14	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00015	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 15	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00016	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 16	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00017	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 17	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00018	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 18	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00019	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 19	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable

LC00020	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 20	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00021	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 21	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00022	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 22	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00023	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 23	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00024	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 24	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00025	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 25	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00026	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 26	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00027	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 27	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00028	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 28	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00029	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 29	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00030	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Rating 30	Drawn credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00031	Large corporate	Not applicable	Corporates — Other	Defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00032	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Drawn credit facility	Exposures without credit protection	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00033	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Drawn credit facility	Exposures with funded credit protection	Not applicable	Not applicable	>EUR 200 mln.	Eligible financial collateral	Not applicable	Not applicable

LC00034	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Drawn credit facility	Exposures with funded credit protection	Not applicable	Not applicable	>EUR 200 mln.	Other eligible collateral: Receivables	Not applicable	Not applicable
LC00035	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Drawn credit facility	Exposures with funded credit protection	Not applicable	Not applicable	>EUR 200 mln.	Other eligible collateral: Residential Real estate	Not applicable	Not applicable
LC00036	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Drawn credit facility	Exposures with funded credit protection	Not applicable	Not applicable	>EUR 200 mln.	Other eligible collateral: Commercial Real estate	Not applicable	Not applicable
LC00037	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Drawn credit facility	Exposures with funded credit protection	Not applicable	Not applicable	>EUR 200 mln.	Other eligible collateral: Physical collateral	Not applicable	Not applicable
LC00038	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Drawn credit facility	Exposures with funded credit protection	Not applicable	Not applicable	>EUR 200 mln.	Other funded credit protection	Not applicable	Not applicable
LC00039	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Drawn credit facility	Exposures with unfunded credit protection	Not applicable	Not applicable	>EUR 200 mln.	Unfunded credit protection	Not applicable	Not applicable
LC00040	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Undrawn committed revolving credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00041	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Undrawn committed term credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00042	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Note issuance facility (NIF) and revolving	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable

						underwriting facility (RUF)							
LC00043	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Undrawn committed credit facility	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00044	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Undrawn uncommitted credit lines	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00045	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Undrawn purchase commitments for revolving purchased receivables and other low-risk off-balance sheet items	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00046	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Issued short term letter of credit and other medium-risk off-balance sheet items	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00047	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Issued warranties and indemnities, guarantees, irrevocable stand-by letter of	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable

						credit and documentary credit							
LC00048	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Other facilities	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00049	Large corporate	EU	Corporates — Other	Non-defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Non-financial corporations	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00050	Large corporate	EU	Corporates — Other	Non-defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Other financial corporations	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00051	Large corporate	NON-EU	Corporates — Other	Non-defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Non-financial corporations	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00052	Large corporate	NON-EU	Corporates — Other	Non-defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Other financial corporations	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
LC00053	Large corporate	Not applicable	Corporates — Other	Non-defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	>EUR 200 mln.	Not applicable	Not applicable	Not applicable
GG00001	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 1	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00002	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 2	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00003	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 3	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00004	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 4	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00005	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 5	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable

GG00006	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 6	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00007	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 7	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00008	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 8	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00009	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 9	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00010	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 10	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00011	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 11	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00012	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 12	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00013	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 13	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00014	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 14	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00015	Sovereign	Not applicable	Central governments and	Non-defaulted	Rating 15	Not applicable	Not applicable	Not applicable	Central banks and	Not applicable	Not applicable	Not applicable	Not applicable

			central banks						central governments				
GG00016	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 16	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00017	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 17	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00018	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 18	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00019	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 19	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00020	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 20	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00021	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 21	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00022	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 22	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00023	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 23	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00024	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 24	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable

GG00025	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 25	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00026	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 26	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00027	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 27	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00028	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 28	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00029	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 29	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00030	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Rating 30	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00031	Sovereign	Not applicable	Central governments and central banks	Defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
GG00032	Sovereign	Not applicable	Central governments and central banks	Non-defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Central banks and central governments	Not applicable	Not applicable	Not applicable	Not applicable
CI00001	Institutions	Not applicable	Institutions	Non-defaulted	Rating 1	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00002	Institutions	Not applicable	Institutions	Non-defaulted	Rating 2	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00003	Institutions	Not applicable	Institutions	Non-defaulted	Rating 3	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable

CI00004	Institutions	Not applicable	Institutions	Non-defaulted	Rating 4	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00005	Institutions	Not applicable	Institutions	Non-defaulted	Rating 5	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00006	Institutions	Not applicable	Institutions	Non-defaulted	Rating 6	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00007	Institutions	Not applicable	Institutions	Non-defaulted	Rating 7	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00008	Institutions	Not applicable	Institutions	Non-defaulted	Rating 8	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00009	Institutions	Not applicable	Institutions	Non-defaulted	Rating 9	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00010	Institutions	Not applicable	Institutions	Non-defaulted	Rating 10	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00011	Institutions	Not applicable	Institutions	Non-defaulted	Rating 11	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00012	Institutions	Not applicable	Institutions	Non-defaulted	Rating 12	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00013	Institutions	Not applicable	Institutions	Non-defaulted	Rating 13	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00014	Institutions	Not applicable	Institutions	Non-defaulted	Rating 14	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00015	Institutions	Not applicable	Institutions	Non-defaulted	Rating 15	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00016	Institutions	Not applicable	Institutions	Non-defaulted	Rating 16	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00017	Institutions	Not applicable	Institutions	Non-defaulted	Rating 17	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00018	Institutions	Not applicable	Institutions	Non-defaulted	Rating 18	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00019	Institutions	Not applicable	Institutions	Non-defaulted	Rating 19	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00020	Institutions	Not applicable	Institutions	Non-defaulted	Rating 20	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00021	Institutions	Not applicable	Institutions	Non-defaulted	Rating 21	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00022	Institutions	Not applicable	Institutions	Non-defaulted	Rating 22	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00023	Institutions	Not applicable	Institutions	Non-defaulted	Rating 23	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable

CI00024	Institutions	Not applicable	Institutions	Non-defaulted	Rating 24	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00025	Institutions	Not applicable	Institutions	Non-defaulted	Rating 25	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00026	Institutions	Not applicable	Institutions	Non-defaulted	Rating 26	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00027	Institutions	Not applicable	Institutions	Non-defaulted	Rating 27	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00028	Institutions	Not applicable	Institutions	Non-defaulted	Rating 28	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00029	Institutions	Not applicable	Institutions	Non-defaulted	Rating 29	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00030	Institutions	Not applicable	Institutions	Non-defaulted	Rating 30	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00031	Institutions	Not applicable	Institutions	Defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
CI00032	Institutions	Not applicable	Institutions	Non-defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Credit institutions	Not applicable	Not applicable	Not applicable	Not applicable
FC00001	Institutions	Not applicable	Institutions	Non-defaulted	Rating 1	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00002	Institutions	Not applicable	Institutions	Non-defaulted	Rating 2	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00003	Institutions	Not applicable	Institutions	Non-defaulted	Rating 3	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00004	Institutions	Not applicable	Institutions	Non-defaulted	Rating 4	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00005	Institutions	Not applicable	Institutions	Non-defaulted	Rating 5	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00006	Institutions	Not applicable	Institutions	Non-defaulted	Rating 6	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00007	Institutions	Not applicable	Institutions	Non-defaulted	Rating 7	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00008	Institutions	Not applicable	Institutions	Non-defaulted	Rating 8	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable

FC00009	Institutions	Not applicable	Institutions	Non-defaulted	Rating 9	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00010	Institutions	Not applicable	Institutions	Non-defaulted	Rating 10	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00011	Institutions	Not applicable	Institutions	Non-defaulted	Rating 11	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00012	Institutions	Not applicable	Institutions	Non-defaulted	Rating 12	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00013	Institutions	Not applicable	Institutions	Non-defaulted	Rating 13	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00014	Institutions	Not applicable	Institutions	Non-defaulted	Rating 14	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00015	Institutions	Not applicable	Institutions	Non-defaulted	Rating 15	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00016	Institutions	Not applicable	Institutions	Non-defaulted	Rating 16	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00017	Institutions	Not applicable	Institutions	Non-defaulted	Rating 17	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00018	Institutions	Not applicable	Institutions	Non-defaulted	Rating 18	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00019	Institutions	Not applicable	Institutions	Non-defaulted	Rating 19	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00020	Institutions	Not applicable	Institutions	Non-defaulted	Rating 20	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00021	Institutions	Not applicable	Institutions	Non-defaulted	Rating 21	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00022	Institutions	Not applicable	Institutions	Non-defaulted	Rating 22	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00023	Institutions	Not applicable	Institutions	Non-defaulted	Rating 23	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable

FC00024	Institutions	Not applicable	Institutions	Non-defaulted	Rating 24	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00025	Institutions	Not applicable	Institutions	Non-defaulted	Rating 25	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00026	Institutions	Not applicable	Institutions	Non-defaulted	Rating 26	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00027	Institutions	Not applicable	Institutions	Non-defaulted	Rating 27	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00028	Institutions	Not applicable	Institutions	Non-defaulted	Rating 28	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00029	Institutions	Not applicable	Institutions	Non-defaulted	Rating 29	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00030	Institutions	Not applicable	Institutions	Non-defaulted	Rating 30	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00031	Institutions	Not applicable	Institutions	Defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable
FC00032	Institutions	Not applicable	Institutions	Non-defaulted	Not applicable	Not applicable	Not applicable	Not applicable	Other financial corporations	Not applicable	Not applicable	Not applicable	Not applicable

C 103.00 — DEFINITION OF HIGH DEFAULT PORTFOLIOS

ANNEX I Table 4: rows 1 - 250

ANNEX I Table 4: rows 251 - 500

ANNEX I Table 4: rows 501 - 750

ANNEX I Table 4: rows 751 - 1000

ANNEX I Table 4: rows 1001 - 1250

ANNEX I Table 4: rows 1251 - 1500

ANNEX I Table 4: rows 1501 - 1750

ANNEX I Table 4: rows 1751 - 2000

ANNEX I Table 4: rows 2001 - 2250

ANNEX I Table 4: rows 2251 - 2500

ANNEX I Table 4: rows 2501 - 2750

ANNEX I Table 4: rows 2751 - 3000

ANNEX I Table 4: rows 3001 - 3245

C 104.00 — DEFINITION OF HYPOTHETICAL TRANSACTIONS IN LOW DEFAULT PORTFOLIOS

ANNEX I Table 5: rows 1 - 250

ANNEX I Table 5: rows 251 - 500

ANNEX I Table 5: rows 501 - 531

ANNEX II

SUPERVISORY BENCHMARKING PORTFOLIOS DEFINITION OF THE SUPERVISORY BENCHMARKING PORTFOLIOS

C 101 — DEFINITION OF LOW DEFAULT PORTFOLIO COUNTERPARTIES

Column	Label	Legal reference	Instructions
010	Counterparty code		The code assigned by the EBA to each legal entity included in the LDP sample.
020	Legal entity identifier (‘LEI’)		20-digit, alpha-numeric code that connects to key reference information that enables clear and unique identification of companies participating in global financial markets.
030	Credit register code		The code used by the National Credit register of the place of residence of the counterparty. The code is used as an

a ‘Not applicable’ is used when no specific breakdown is requested for the variable (e.g. for column 080, it means that all countries are considered).

			identifier for the counterparty.
040	Commercial register code		The code assigned to a counterparty by the public commercial register of the country where that counterparty is registered.
050	ISIN code		The 'International Securities Identification Number' used to identify uniquely securities issued by a counterparty.
060	Bloomberg ticker		The string of characters or numbers used to identify a company or entity uniquely in Bloomberg.
070	Name		The name of the legal entity included in the LDP samples.
080	Geographical area		The ISO Code of the country of residence or the macro region of residence of the counterparty. The macro-regions are: (a) EU for European Union countries; (b) Non-EU for third countries; (c) Not applicable[a].
090	Portfolio name		Each group (sample) of LDP counterparties is assigned one of the following unique names:

a 'Not applicable' is used when no specific breakdown is requested for the variable (e.g. for column 080, it means that all countries are considered).

			(a) Sovereign sample; (b) Institutions sample; (c) Large corporate sample.
100	Sector of counterparty		Each counterparty is assigned to one of the following FINREP-based economic sector classes: (a) General Governments; (b) Credit institutions; (c) Other financial corporations; (d) Non-financial corporations; (e) Not applicable.
110	Type of exposures	Rows 020 and 030 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The type of exposures is one of the following: (a) On-balance sheet items subject to credit risk; (b) Off-balance sheet items subject to credit risk; (c) Not applicable.
120	Type of facility		The type of facility is one of the following: (a) Full risk (100 %); (b) Note issuance facility and revolving underwriting facility (Medium risk);

a 'Not applicable' is used when no specific breakdown is requested for the variable (e.g. for column 080, it means that all countries are considered).

			(c) Issued warranties and indemnities, guarantees, irrevocable stand-by letters of credit, documentary credit and other medium risk off-balance sheet items (Medium risk): This refers to warranties and indemnities (including tender, performance, customs and tax bonds), guarantees, irrevocable standby letters of credit not having the character of credit substitutes and other medium risk off-balance sheet items; (d) Undrawn committed revolving credit facility (Medium-low risk): This refers to revolving lending commitments that are

a ‘Not applicable’ is used when no specific breakdown is requested for the variable (e.g. for column 080, it means that all countries are considered).

			undrawn and that may not be cancelled unconditionally at any time without notice or that do not provide for automatic cancellation due to deterioration in a borrower's creditworthiness; (e) Undrawn committed term credit facility (Medium-low risk): This refers to term lending commitments that are undrawn and that may not be cancelled unconditionally at any time without notice or that do not provide for automatic cancellation due to deterioration in a borrower's creditworthiness; (f) Undrawn committed other credit facility (Medium-low risk):

a ‘Not applicable’ is used when no specific breakdown is requested for the variable (e.g. for column 080, it means that all countries are considered).

			This refers to lending commitments, other than revolving and term, that are undrawn and that may not be cancelled unconditionally at any time without notice or that do not provide for automatic cancellation due to the deterioration in a borrower's creditworthiness; (g) Issued short-term letters of credit and other medium-low risk off-balance sheet items (Medium-low risk); (h) Undrawn uncommitted credit lines (Low risk): This refers to uncommitted lending facilities (advised and unadvised) that are undrawn and that may be

a ‘Not applicable’ is used when no specific breakdown is requested for the variable (e.g. for column 080, it means that all countries are considered).

			cancelled unconditionally at any time without notice or that do provide for automatic cancellation due to deterioration in borrower's creditworthiness; (i) Undrawn purchase commitments for revolving purchased receivables and other low-risk off-balance sheet items (Low risk): Commitments that are able to be unconditionally cancelled or that effectively provide for automatic cancellation at any time by the institution without prior notice; (j) Drawn credit facility; (k) Not applicable.

a ‘Not applicable’ is used when no specific breakdown is requested for the variable (e.g. for column 080, it means that all countries are considered).

C 102 — DEFINITION OF LOW DEFAULT PORTFOLIOS

Column	Label	Legal reference	Instructions
010	Portfolio ID		The unique ID assigned to the portfolio by the EBA.
020	Portfolio name		Each portfolio is assigned one of the following unique names: (a) Sovereign; (b) Institutions; (c) Large corporate; (d) Large corporate sample.
030	Geographical area		The ISO Code of the country of residence or the macro region of residence of the counterparty. The macro regions are: (a) EU for European Union countries; (b) Non-EU for third countries; (c) Not applicable.
040	Exposure class	Paragraph 78 of Annex II of Commission Implementing Regulation (EU) No 680/2014	Each portfolio is assigned to one of the following exposure classes: (a) Central banks and central governments; (b) Institutions; (c) Corporate — Other; (d) Not applicable.
050	Default status		The default status is one of the following:

a Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (OJ L 124, 20.5.2003, p. 36).

			(a) Defaulted: exposures assigned to the rating grade(s) with a PD of 100 %; (b) Non-defaulted: exposures assigned to rating grades with a PD lower than 100 %.
060	Rating		The rank of the internal rating applied by the institution from lowest risk to highest risk excluding defaults with PD corresponding to 100 %. It takes values from Rating 1, Rating 2 etc. Where the rating is not used to define a portfolio in Annex I, 'Not applicable' is used instead.
070	Type of facility		The type of facility is one of the following: (a) Full risk (100 %); (b) Note issuance facility and revolving underwriting facility (Medium risk); (c) Issued warranties and indemnities, guarantees, irrevocable stand-by letters of

a Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (OJ L 124, 20.5.2003, p. 36).

				credit, documentary credit and other medium risk off-balance sheet items (Medium risk): This refers to warranties and indemnities (including tender, performance, customs and tax bonds), guarantees, irrevocable standby letters of credit not having the character of credit substitutes and other medium risk off-balance sheet items;
			(d)	Undrawn committed revolving credit facility (Medium-low risk): This refers to revolving lending commitments that are undrawn and that may not be cancelled unconditionally at any time without notice or

a Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (OJ L 124, 20.5.2003, p. 36).

			that do not provide for automatic cancellation due to deterioration in a borrower's creditworthiness; (e) Undrawn committed term credit facility (Medium-low risk): This refers to term lending commitments that are undrawn and that may not be cancelled unconditionally at any time without notice or that do not provide for automatic cancellation due to deterioration in a borrower's creditworthiness; (f) Undrawn committed other credit facility (Medium-low risk): This refers to lending commitments, other than revolving and term, that are undrawn

a Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (OJ L 124, 20.5.2003, p. 36).

			and that may not be cancelled unconditionally at any time without notice or that do not provide for automatic cancellation due to the deterioration in a borrower's creditworthiness; (g) Issued short-term letters of credit and other medium-low risk off-balance sheet items (Medium-low risk); (h) Undrawn uncommitted credit lines (Low risk): This refers to uncommitted lending facilities (advised and unadvised) that are undrawn and that may be cancelled unconditionally at any time without notice or that do provide for automatic

a Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (OJ L 124, 20.5.2003, p. 36).

			cancellation due to deterioration in borrower's creditworthiness; (i) Undrawn purchase commitments for revolving purchased receivables and other low-risk off-balance sheet items (Low risk): Commitments that are able to be unconditionally cancelled or that effectively provide for automatic cancellation at any time by the institution without prior notice; (j) Drawn credit facility; (k) Not applicable.
080	Collateralisation status	Columns 150 to 210 of template 8.1 of Commission Implementing Regulation (EU) No 680/2014	The collateralisation status is one of the following: (a) Exposures with credit protection; (a.1) Exposures with funded credit protection; (a.2) Exposures with

a Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (OJ L 124, 20.5.2003, p. 36).

			unfunded credit protection; (b) Exposures without credit protection; (c) Not applicable.
090	NACE code		This column corresponds to the NACE codes (Statistical Classification of Economic Activities of the EU) used for 'Non-financial corporations' with a one level detail (e.g. 'F — Construction') and for 'Other financial corporations' with a two level detail (e.g. 'K65 — Insurance, reinsurance and pension funding, except compulsory social security').
100	Sector of counterparty		Each counterparty is assigned to one of the following FINREP-based economic sector classes: (a) General Governments; (b) Credit institutions; (c) Other financial corporations; (d) Non-financial corporations; (e) Not applicable.
110	Size of counterparty		The total annual sales for the consolidated group of which the

a Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (OJ L 124, 20.5.2003, p. 36).

			counterparty is a part. Each counterparty is assigned to one of the following categories: (a) > EUR 200 million; (b) Not applicable. The total annual sales are calculated in accordance with Article 4 of the Annex to Commission Recommendation 2003/361/EC[a].
120	Collateral type	Columns 150 to 210 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The collateral type is one of the following: (a) Eligible financial collateral; (b) Other eligible collateral: Receivables; (c) Other eligible collateral: Residential real estate; (d) Other eligible collateral: Commercial real estate; (e) Other eligible collateral: Physical collateral; (f) Other funded credit protection; (g) Credit derivatives; (h) Guarantees; (i) Unfunded credit protection;

a Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (OJ L 124, 20.5.2003, p. 36).

			(j) Not applicable.
130	Type of exposure	Rows 020 and 030 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The type of exposure is one of the following: (a) On-balance sheet items subject to credit risk; (b) Off-balance sheet items subject to credit risk; (c) Not applicable.
140	Size of exposure	Column 110 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The size of the exposure expressed in terms of exposure value (i.e. EAD). Each exposure is assigned to one of the following categories: (a) <= EUR 0,5 million; (b) > EUR 0,5 million <= EUR 1 million; (c) > EUR 1 million <= EUR 1,5 million; (d) > EUR 1,5 million <= EUR 5 million; (e) > EUR 5 million <= EUR 10 million; (f) > EUR 10 million <= EUR 50 million; (g) > EUR 50 million; (h) Not applicable.

a Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (OJ L 124, 20.5.2003, p. 36).

C 103 — DEFINITION OF HIGH DEFAULT PORTFOLIOS

Column		Legal reference	Instructions
010	Portfolio ID		The unique ID assigned by the EBA to each portfolio.
020	Portfolio name		Each portfolio is assigned one of the following names by the EBA: 1.1. CORP Defaulted 1.2. CORP Non-Defaulted 1.2.1. CORP Non-defaulted Secured 1.2.1.1. CORP Non-defaulted Secured Construction 1.2.1.2. CORP Non-defaulted Secured Other 1.2.2. CORP Non-defaulted Unsecured 1.2.2.1. CORP Non-defaulted Unsecured Construction 1.2.2.2. CORP Non-defaulted Unsecured Other 2.1. SMEC Defaulted 2.2. SMEC Non-Defaulted 2.2.1. SMEC Non-defaulted Secured 2.2.1.1. SMEC Non-defaulted Secured Construction 2.2.1.2. SMEC Non-defaulted Secured Other

			2.2.2. SMEC Non-defaulted Unsecured 2.2.2.1. SMEC Non-defaulted Unsecured Construction 2.2.2.2. SMEC Non-defaulted Unsecured Other 3.1. SMER Defaulted 3.2. SMER Non-Defaulted 3.2.1. SMER Non-defaulted Secured 3.2.1.1. SMER Non-defaulted Secured Construction 3.2.1.2. SMER Non-defaulted Secured Other 3.2.2. SMER Non-defaulted Unsecured 3.2.2.1. SMER Non-defaulted Unsecured Construction 3.2.2.2. SMER Non-defaulted Unsecured Other 4.1. Mortgages Defaulted 4.2. Mortgages Non-defaulted 4.2.1.1. Mortgages Non-defaulted funded CRM 4.2.1.2. Mortgages Non-defaulted Unfunded CRM

			4.2.2.1. Mortgages Non-defaulted ILTV <= 25 % 4.2.2.2. Mortgages Non-defaulted ILTV > 100 %, <= 125 % 4.2.2.3. Mortgages Non-defaulted ILTV > 125 % 4.2.2.4. Mortgages Non-defaulted ILTV > 25 %, <= 50 % 4.2.2.5. Mortgages Non-defaulted ILTV > 50 %, <= 75 % 4.2.2.6. Mortgages Non-defaulted ILTV > 75 %, <= 100 %
030	Geographical area		The ISO Code of the country of residence or the macro region of residence of the counterparty. For the 'Retail — secured by real estate SME' and 'Retail — secured by real estate non SME' portfolios, it is the location of the collateral. The macro regions are: (a) EU for European Union countries;

			(b) Non-EU for third countries; (c) Not applicable.
040	Exposure class	Paragraph 78 of Annex II of Commission Implementing Regulation (EU) No 680/2014	Each portfolio is assigned to one or several of the following exposure classes: (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.
050	Type of risk		The type of risk is one of the following: (a) Counterparty credit risk; (b) Credit risk and free deliveries; (c) Credit risk, Counterparty credit risk and free deliveries.
060	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 %.
070	Rating		The rank of the internal rating grade applied by the institution from lowest risk to highest risk excluding defaults with PD corresponding to 100 %. It takes values from Rating 1 to Rating 30 or Not applicable. Where the rating is not used to define a portfolio in Annex I, 'Not applicable' is used instead.
080	Type of facility		The type of facility is one of the following: (a) Full risk (100 %); (b) Note issuance facility and revolving underwriting facility (Medium risk); (c) Issued warranties and

			indemnities, guarantees, irrevocable stand-by letters of credit, documentary credit and other medium risk off-balance sheet items (Medium risk): This refers to warranties and indemnities (including tender, performance, customs and tax bonds), guarantees, irrevocable standby letters of credit not having the character of credit substitutes and other medium risk off-balance sheet items; (d) Undrawn committed revolving credit facility (Medium-low risk): This refers to revolving lending commitments that are undrawn and that may not be cancelled unconditionally

			at any time without notice or that do not provide for automatic cancellation due to deterioration in a borrower's creditworthiness; (e) Undrawn committed term credit facility (Medium-low risk): This refers to term lending commitments that are undrawn and that may not be cancelled unconditionally at any time without notice or that do not provide for automatic cancellation due to deterioration in a borrower's creditworthiness; (f) Undrawn committed other credit facility (Medium-low risk): This refers to lending commitments, other than revolving and term, that are

			undrawn and that may not be cancelled unconditionally at any time without notice or that do not provide for automatic cancellation due to the deterioration in a borrower's creditworthiness; (g) Issued short-term letters of credit and other medium-low risk off-balance sheet items (Medium-low risk); (h) Undrawn uncommitted credit lines (Low risk): This refers to uncommitted lending facilities (advised and unadvised) that are undrawn and that may be cancelled unconditionally at any time without notice or that do provide for automatic cancellation

			due to deterioration in borrower's creditworthiness; (i) Undrawn purchase commitments for revolving purchased receivables and other low-risk off-balance sheet items (Low risk): Commitments that are able to be unconditionally cancelled or that effectively provide for automatic cancellation at any time by the institution without prior notice; (j) Drawn credit facility; (k) Not applicable.
090	Collateralisation status	Column 150 to 210 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The collateralisation status is one of the following: (a) Exposures with credit protection; (a.1) Exposures with funded credit protection; (a.2) Exposures with unfunded credit protection;

			(b) Exposures without credit protection; (c) Not applicable.
100	NACE code		This column correspond to the NACE codes (Statistical Classification of Economic Activities of the EU) used for 'Non-financial corporations' with a one level detail (e.g. 'F — Construction') and for 'Other financial corporations' with a two level detail (e.g. 'K65 — Insurance, reinsurance and pension funding, except compulsory social security').
110	Sector of counterparty		Each counterparty is assigned to one of the following FINREP-based economic sector classes: (a) Other financial corporations; (b) Non-financial corporations; (c) Households; (d) Not applicable.
120	Size of counterparty		The total annual sales for the consolidated group of which the counterparty is a part. Each counterparty is assigned to one of the following categories: (a) <= EUR 50 million; (b) > EUR 50 million and

			<= EUR 200 million; (c) Not applicable. The total annual sales are calculated in accordance with Article 4 of the Annex to Commission Recommendation 2003/361/EC.
130	Collateral type		The collateral type is one of the following: (a) Non Real estate funded collateral; (b) Other eligible collateral: Real estate; (c) Real estate collateral and other unfunded CRM; (d) Real estate collateral, other funded CRM and guarantees; (e) Not applicable.
140	Type of exposure	Rows 020 and 030 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	Each exposure is assigned to one of the following types: (a) On-balance sheet items subject to credit risk; (b) Off-balance sheet items subject to credit risk; (c) Not applicable.
150	Size of exposure	Column 110 of template 8.1 of Annex I of	The size of the exposure expressed in terms of exposure

		Commission Implementing Regulation (EU) No 680/2014	value (i.e. EAD). Each exposure is assigned to one of the following categories: (a) <= EUR 0,5 million; (b) > EUR 0,5 million <= EUR 1 million; (c) > EUR 1 million <= EUR 1,5 million; (d) > EUR 1,5 million <= EUR 5 million; (e) > EUR 5 million <= EUR 10 million; (f) > EUR 10 million <= EUR 50 million; (g) > EUR 50 million; (h) Not applicable.
160	Indexed loan-to-value range		The indexed loan-to-value ('ILTV') range is the ratio between the current loan amount and the current value of the property. The indexed loan-to-value range shall be calculated in a prudent manner and at least comply with the following features: (a) Total amount of the loan: the outstanding amount of the mortgage loan

			plus any undrawn committed amount of the mortgage loan (after applying the corresponding credit conversion factor). The loan amount shall be calculated gross of any specific credit risk adjustments and shall include all other loans (including those provided by other financial institutions that are known to the institution) secured with liens of equal or higher ranking on the same residential property with respect to the lien securing the loan. If there is insufficient information for ascertaining the ranking of the other liens, the institution

			shall assume that these liens rank pari passu with the lien securing the loan. (b) Value of the property: the value of the property is the independent valuation of the property at some point in time (most likely at origination) and converted to a current value using a property price index. The valuation should be performed in an independent way and by appraisers that meet specific qualification requirements. Qualifying requirements and minimum appraisal standards shall comply with the following conditions: — there is an

			individual assessment of the property and the property is valued in a prudently conservative manner (e.g. excluding expectations of future price appreciations and taking into account any potential for the current property price to be above a level that is sustainable over the life of the loan, for example due to a property

			price bubble); — if a market value can be determined, the valuation is not higher than market value; — the valuation is supported by adequate appraisal documentation. Institutions are requested to document their calculations and provide the documents to their competent authority upon request. The ILTV categories are the following: (a) <= 25 %; (b) > 25 % <= 50 %; (c) > 50 % <= 75 %; (d) > 75 % <= 100 %; (e) > 100 % <= 125 %; (f) > 125 %; (g) Not applicable.

C 104 — DEFINITION OF HYPOTHETICAL TRANSACTIONS IN LOW DEFAULT PORTFOLIOS

Column	Label	Legal reference	Instructions

010	Transaction ID		The unique ID assigned by the EBA to each transaction.
020	Transaction name		The name assigned by the EBA to each transaction.
030	Type of facility		The type of facility is one of the following: (a) Full risk (100 %); (b) Note issuance facility and revolving underwriting facility (Medium risk); (c) Issued warranties and indemnities, guarantees, irrevocable stand-by letters of credit, documentary credit and other medium risk off-balance sheet items (Medium risk): This refers to warranties and indemnities (including tender, performance, customs and tax bonds), guarantees, irrevocable standby letters of credit not having the character

			of credit substitutes and other medium risk off-balance sheet items; (d) Undrawn committed revolving credit facility (Medium-low risk): This refers to revolving lending commitments that are undrawn and that may not be cancelled unconditionally at any time without notice or that do not provide for automatic cancellation due to deterioration in a borrower's creditworthiness; (e) Undrawn committed term credit facility (Medium-low risk): This refers to term lending commitments that are undrawn and that may not be cancelled unconditionally at any time without

			notice or that do not provide for automatic cancellation due to deterioration in a borrower's creditworthiness; (f) Undrawn committed other credit facility (Medium-low risk): This refers to lending commitments, other than revolving and term, that are undrawn and that may not be cancelled unconditionally at any time without notice or that do not provide for automatic cancellation due to the deterioration in a borrower's creditworthiness; (g) Issued short-term letters of credit and other medium-low risk off-balance sheet items (Medium-low risk); (h) Undrawn uncommitted

				credit lines (Low risk): This refers to uncommitted lending facilities (advised and unadvised) that are undrawn and that may be cancelled unconditionally at any time without notice or that do provide for automatic cancellation due to deterioration in borrower's creditworthiness;
			(i)	Undrawn purchase commitments for revolving purchased receivables and other low-risk off-balance sheet items (Low risk): Commitments that are able to be unconditionally cancelled or that effectively provide for automatic cancellation at any time by the institution

			without prior notice; (j) Drawn credit facility; (k) Not applicable.
040	Facility		The synthetic description of the hypothetical transaction.
050	Geographical area		The ISO Code of the country of residence or the macro region of residence of the counterparty. The macro regions are: (a) EU for European Union countries; (b) Non-EU for third countries; (c) Not applicable.
060	Portfolio name		Each portfolio is assigned one of the following unique names: 1. Sovereign; 2. Institutions; 3. Large corporate; 4. Large corporate sample.
070	Portfolio ID		The unique ID assigned by the EBA to each portfolio.
080	Exposure class	Paragraph 78 of Annex II of Commission Implementing Regulation (EU) No 680/2014	Each portfolio is assigned to one of the following exposure classes: (a) Central banks and central governments; (b) Institutions;

			(c) Corporate — Other; (d) Not applicable.
090	NACE code		This column corresponds to the NACE codes (Statistical Classification of Economic Activities of the EU) used for ‘Non-financial corporations’ with a one level detail (e.g. ‘F — Construction’) and for ‘Other financial corporations’ with a two level detail (e.g. ‘K65 — Insurance, reinsurance and pension funding, except compulsory social security’).
100	Type of exposure	Rows 020 and 030 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	Each exposure is assigned to one of the following types: (a) On-balance sheet items subject to credit risk; (b) Off-balance sheet items subject to credit risk; (c) Not applicable.
110	Rating		The rank of the internal rating grade applied by the institution from lowest risk to highest risk excluding defaults with PD corresponding to 100 %. It takes values from Rating 1 to Rating 30. Where the rating is not used to define a portfolio in Annex I, ‘Not

			applicable' is used instead.
120	Collateralisation status	Columns 150 to 210 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The collateralisation status is one of the following: (a) Exposures with credit protection; (a.1) Exposures with funded credit protection; (a.2) Exposures with unfunded credit protection; (b) Exposures without credit protection; (c) Not applicable.
130	Collateral type	Columns 150 to 210 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The collateral type is one of the following: (a) Eligible financial collateral; (b) Other eligible collateral: Receivables; (c) Other eligible collateral: Real estate; (d) Other eligible collateral: Physical collateral; (e) Other funded credit protection; (f) Credit derivatives; (g) Guarantees; (h) Not applicable.

140	Collateral		The description of the collateral of the hypothetical transactions.
150	Collateral value	Columns 150 to 210 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The market value of the collateral.
160	Size of counterparty		The total annual sales for the consolidated group of which the counterparty is a part. Each counterparty is assigned to one of the following categories: (a) > EUR 200 million; (b) Not applicable. The total annual sales are calculated in accordance with Article 4 of the Annex to Commission Recommendation 2003/361/EC.

ANNEX III

RESULTS SUPERVISORY BENCHMARKING PORTFOLIOS

Template number	Template code	Name of the template / group of templates
101	C 101.00	Details on exposures in Low Default Portfolios by counterparty
102	C 102.00	Details on exposures in Low Default Portfolios
103	C 103.00	Details on exposures in High Default Portfolios
104	C 104.00	Details for hypothetical transactions in Low Default Portfolios

105,01	C 105.01	Definition of internal models
105,02	C 105.02	Mapping of internal models to portfolios
105,03	C 105.03	Mapping of internal models to countries

C 101.00 — DETAILS ON EXPOSURES IN LOW DEFAULT PORTFOLIOS BY COUNTERPARTY

Counterparty Code	Exposure class	Regulatory approach	Rating	Date of most recent rating of counterparty	PD	Default status	Original exposure pre conversion factors	Exposure after CRM substitution effects pre conversion factors	CCF	EAD	Collateral value	Hyp LGD senior unsecured without negative pledge	Hyp LGD senior unsecured with negative pledge	LGD	Maturity	RWA
010	**020**	**030**	**040**	**050**	**060**	**070**	**080**	**090**	**100**	**110**	**120**	**130**	**140**	**150**	**160**	**170**

C 102.00 — DETAILS ON EXPOSURES IN LOW DEFAULT PORTFOLIOS

Portfolio ID	Exposure class	Regulatory approach	Number of obligors	Rating	PD	Default status	Original exposure pre conversion factors	Exposure after CRM substitution effects pre conversion factors	CCF	EAD	Collateral value	LGD	Maturity	Expected Loss	Provisions non-performing exposures	RWA	RWA Standardised
010	**020**	**030**	**040**	**050**	**060**	**070**	**080**	**090**	**100**	**110**	**120**	**130**	**140**	**150**	**160**	**170**	**180**

C 103.00 — DETAILS ON EXPOSURES IN HIGH DEFAULT PORTFOLIO

Portfolio ID	Exposure class	Regulatory approach	Number of obligors	Rating	PD	Default status	Original exposure pre conversion factors	Exposure after CRM substitution effects pre conversion factors	CCF	EAD	Collateral value	LGD	Maturity	Expected Loss amount	Provisions non-performing exposures	RWA	RWA Standardised	Default rate latest year	Default rate past 5 years	Loss rate latest year	Loss rate past 5 years	RWA *	RWA **
010	**020**	**030**	**040**	**050**	**060**	**070**	**080**	**090**	**100**	**110**	**120**	**130**	**140**	**150**	**160**	**170**	**180**	**190**	**200**	**210**	**220**	**230**	**240**

C 104.00 — DETAILS FOR HYPOTHETICAL TRANSACTIONS IN LOW DEFAULT PORTFOLIOS

Transaction ID	**Rating**	**PD**	**Original exposure pre conversion factors**	**CCF**	**Collateral value before haircut**	**Haircut**	**Collateral value after haircut**	**EAD**	**EAD unsecured**	**EAD secured**	**LGD**	**LGD unsecured**	**LGD secured**	**Maturity**	**RWA**
010	**020**	**030**	**040**	**050**	**060**	**070**	**080**	**090**	**100**	**110**	**120**	**130**	**140**	**150**	**160**

C 105.01 — DEFINITION OF INTERNAL MODELS

Internal model ID	**Model name**	**IRBA Risk parameter**	**EAD**	**EAD weighted average default rate for calibration**	**Case weighted average default rate for calibration**	**Long-run PD**	**Cure rate for defaulted assets**	**Recovery rate of the foreclosed assets for not cured defaults**	**Recovery period of the foreclosed assets for not cured defaults**	**Joint decision**	**Consolidating supervisor**
010	**020**	**030**	**040**	**050**	**060**	**070**	**080**	**090**	**100**	**110**	**120**

C 105.02 — MAPPING OF INTERNAL MODELS TO PORTFOLIOS

Portfolio ID	**Internal model ID**
010	**020**

C 105.03 — MAPPING OF INTERNAL MODELS TO COUNTRIES

Internal model ID	**Host supervisor**
010	**020**

ANNEX IV

RESULTS SUPERVISORY BENCHMARKING PORTFOLIOS

PART I: GENERAL INSTRUCTIONS

1. Data shall be submitted only for those counterparties where an actual exposure or valid rating exists.

2. Data shall be submitted only for those exposures and hypothetical transactions where an internal model has been approved.

3. The following shall apply to Part II:

(a) for the absolute values, the sum of the values shall be reported;

(b) for the percentage values, the weighted average, using the exposure at default ('EAD') as weight, shall be reported;

(c) as an exception to point (b), when calculating the conversion factor ('CCF'), the weight used shall be the 'original exposure', i.e. the amount to which a CCF is applied in order to obtain the EAD, after taking into account credit risk mitigation ('CRM') techniques with substitution effects on the exposure (column 090 in templates 101, 102 and 103).

PART II: TEMPLATE RELATED INSTRUCTIONS

C 101 — DETAILS ON EXPOSURES IN LOW DEFAULT PORTFOLIOS BY COUNTERPARTY

Column	Label	Legal reference	Instructions
010	Counterparty Code	Column 010 of template 101 of Annex I	The counterparty code assigned by the EBA to the counterparty included in the LDP samples portfolios shall be reported. This code is a row identifier and shall be unique for each row in the table.
020	Exposure class	Paragraph 78 of Annex II of Commission Implementing Regulation (EU) No 680/2014	Each portfolio shall be assigned to one of the following exposure classes: (a) Central banks and central governments; (b) Institutions; (c) Corporate — SME; (d) Corporate — Specialised lending; (e) Corporate — Other;

a 'Not applicable' shall be used when none of the answers in the list is correct (e.g. for column 020, it will mean that the counterparty is classified in multiple asset classes, without one being clearly predominant).

			(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[a].
030	Regulatory approach		The approach used for calculating own funds requirements that shall be reported shall be one of the following: (a) Foundation IRB approach: if exposures under the Foundation IRB approach represent 50 % or more of the IRB exposures to the counterparty; (b) Advanced IRB approach: if exposures under the Advanced IRB approach represent 50 % or more of the IRB

a ‘Not applicable’ shall be used when none of the answers in the list is correct (e.g. for column 020, it will mean that the counterparty is classified in multiple asset classes, without one being clearly predominant).

			exposures to the counterparty; (c) Specialised lending slotting criteria: if exposures under the slotting criteria represent 50 % or more of the IRB exposures to the counterparty; (d) IRB approach: if none of the conditions in points (a) to (c) is met and the institution applies IRB approaches to the exposures to the counterparty; (e) Not applicable.
040	Rating		The rank of the internal rating grade applied by the institution (from lowest risk to highest risk excluding defaults with PD corresponding to 100 %) shall be reported. It shall follow the numerical order 1, 2, 3 etc.
050	Date of most recent rating of counterparty		The date of the most recent rating of the counterparty shall be reported.

a 'Not applicable' shall be used when none of the answers in the list is correct (e.g. for column 020, it will mean that the counterparty is classified in multiple asset classes, without one being clearly predominant).

060	PD	Column 010 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The PD assigned to the obligor grade or pool that shall 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 120) shall be used for the calculation of the exposure-weighted average PD. The PD shall be expressed as a value between 0 and 1. 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 'Not applicable' shall be used when none of the answers in the list is correct (e.g. for column 020, it will mean that the counterparty is classified in multiple asset classes, without one being clearly predominant).

			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 shall be used. Otherwise, the different rating systems shall be merged and ordered according to the following criteria: (a) obligor grades of the different rating systems shall be pooled and ordered from the lower PD assigned to each obligor grade to the higher; (b) where the institution uses a large number of grades or pools, it may agree to report with the competent authorities to report a reduced number of grades or pools. The institution shall contact its competent authority in advance if it wants to report a different number of grades in comparison

a ‘Not applicable’ shall be used when none of the answers in the list is correct (e.g. for column 020, it will mean that the counterparty is classified in multiple asset classes, without one being clearly predominant).

			with the internal number of grades.
070	Default status		The default status to be reported shall be one of the following: (a) Defaulted: exposures assigned to the rating grade(s) with a PD of 100 %; (b) Non-defaulted: exposures assigned to rating grades with a PD lower than 100 %.
080	Original exposure pre-conversion factors	Column 020 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The original exposure value before taking into account any value adjustments, specific credit risk adjustments, effects due to credit risk mitigation techniques or conversion factors shall be reported.
090	Exposure after CRM substitution effects pre-conversion factors	Column 090 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The amount to which a CCF is applied in order to obtain the EAD shall be reported. This shall be done taking into account credit risk mitigation techniques with substitution effects on the exposure.
100	CCF	Second subparagraph of Article 166(8) of Regulation (EU) No 575/2013	For the exposures where own estimates of CCFs are applied, the weighted average CCFs shall be reported. The weights that shall be used shall be the amounts

a 'Not applicable' shall be used when none of the answers in the list is correct (e.g. for column 020, it will mean that the counterparty is classified in multiple asset classes, without one being clearly predominant).

			to which the CCFs are applied in order to obtain the EAD.
110	EAD	Column 110 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The exposure value shall be left blank if the institution has no IRB exposure for a given counterparty.
120	Collateral value	Columns 150 to 210 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The market value of the collateral shall be reported.
130	Hyp LGD senior unsecured without negative pledge	Article 161 of Regulation (EU) No 575/2013	The hypothetical own estimates of LGD that would be applied by the institution to the counterparty for senior unsecured exposures without a negative pledge clause shall be reported. A negative pledge clause is a clause stating that the borrower or debt issuer will not pledge any of its assets to another party.
140	Hyp LGD senior unsecured with negative pledge	Article 161 of Regulation (EU) No 575/2013	The hypothetical own estimated LGD that would be applied by the institution to the counterparty for senior unsecured exposures with a negative pledge clause shall be reported. A negative pledge clause is a clause stating that the borrower or debt issuer will not pledge

a ‘Not applicable’ shall be used when none of the answers in the list is correct (e.g. for column 020, it will mean that the counterparty is classified in multiple asset classes, without one being clearly predominant).

			any of its assets to another party.
150	LGD	Column 230 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The exposure-weighted own estimates of LGD or the exposure-weighted regulatory LGD applied by the institution to the exposures to each counterparty shall be reported.
160	Maturity	Column 250 of template8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The exposure-weighted maturity for the exposures to each counterparty shall be reported. It shall be expressed in number of days.
170	RWA	Column 260 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The risk-weighted exposure amount after applying the SME supporting factor shall be reported.

a ‘Not applicable’ shall be used when none of the answers in the list is correct (e.g. for column 020, it will mean that the counterparty is classified in multiple asset classes, without one being clearly predominant).

C 102 — Details on exposures in Low Default Portfolios

4. An institution shall complete the columns below in accordance with the following rules:

(a) if the institution has no IRB exposure for the portfolio, the EAD shall be left blank;

(b) the PD shall be filled in for the entire rating scale;

(c) if the institution has no IRB exposure for a given rating/segment, the EAD shall be 0 and the other columns shall be blank (except the PD for the rating scale).

Column	Label	Legal reference	Instructions
010	Portfolio ID	Column 010 of template 102 of Annex I	The code assigned by the EBA to each portfolio shall be reported. This code is a row identifier and shall be unique for each row in the table.
020	Exposure class	Paragraph 78 of Annex II of	Each portfolio shall be assigned to one

		Commission Implementing Regulation (EU) No 680/2014	of the following exposure classes: (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 that shall be reported shall be one of the following: (a) Foundation IRB approach: if exposures under the Foundation IRB approach represent 50 % or more of the IRB exposures

			in the portfolio; (b) Advanced IRB approach: if exposures under the Advanced IRB approach represent 50 % or more of the IRB exposures in the portfolio; (c) Specialised lending slotting criteria: if exposures under the slotting criteria represent 50 % or more of the exposures in the portfolio that are under the IRB approach; (d) IRB approach: if none of the conditions in points (a) to (c) is met and the institution applies IRB approaches to the exposures in the portfolio; (e) Not applicable.
040	Number of obligors	Column 300 of template 8.1 of Annex I of	The number of obligors shall be reported.

		Commission Implementing Regulation (EU) No 680/2014	
050	Rating		The rank of the internal rating grade applied by the institution (from lowest risk to highest risk excluding defaults with PD corresponding to 100 %) shall be reported. It shall follow the numerical order 1, 2, 3 etc. This information shall only be reported for portfolios defined in Annex I that consist of exposures to a single rating grade, otherwise this cell shall be left blank.
060	PD	Column 010 of table 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	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 110) shall be used for the

			calculation of the expo-sure-weighted average PD. The PD shall be expressed as a value between 0 and 1. 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 shall be used. Otherwise, the different rating systems shall be merged and ordered according to the following criteria: (a) obligor grades of the different rating systems shall be pooled and ordered from the lower PD assigned to each obligor grade to the higher; (b) where the institution uses a large number of

			grades or pools, it may agree with the competent authorities to report a reduced number of grades or pools. The institution shall contact its competent authority in advance if it wants to report a different number of grades in comparison with the internal number of grades.
070	Default status		The default status to be reported shall be one of the following: (a) Defaulted: exposures assigned to the rating grade(s) with a PD of 100 %. (b) Non-defaulted: exposures assigned to rating grades with a PD lower than 100 %.
080	Original exposure pre-conversion factors	Column 020 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The original exposure value before taking into account any value adjustments, specific credit risk adjustments, effects due to credit risk mitigation techniques or conversion factors shall be reported.
090	Exposure after CRM substitution effects pre-conversion factors	Column 090 of template 8.1 of Annex I of Commission	The amount to which a CCF is applied in order to obtain the EAD

		Implementing Regulation (EU) No 680/2014	shall be reported. This shall be done taking into account credit risk mitigation techniques with substitution effects on the exposure.
100	CCF	Article 166(8) of Regulation (EU) No 575/2013	For the exposures where own estimates of CCFs are applied, the weighted average CCFs shall be reported. The weights that shall be used shall be the amounts to which the CCFs are applied in order to obtain the EAD.
110	EAD	Column 110 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The exposure value shall be reported.
120	Collateral value	Columns 150 to 210 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The market value of the collateral shall be reported.
130	LGD	Column 230 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The exposure-weighted own estimates of LGD or the exposure-weighted regulatory LGD applied by the institution to the exposures held and included in each portfolio shall be reported.
140	Maturity	Column 250 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The exposure-weighted maturity shall be reported. It shall be expressed in number of days.

150	Expected Loss	Column 280 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The expected loss shall be reported.
160	Provisions non-performing exposures	Columns 050 and 060 of template 9.2 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The specific credit risk adjustments for non-performing exposures shall be reported.
170	RWA	Column 260 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The risk-weighted exposure amount after applying the SME supporting factor shall be reported.
180	RWA Standardised	Row 900 of template 4 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The RWA amount calculated by applying the standardised approach for credit risk to the exposures shall be reported.

C 103 — DETAILS ON EXPOSURES IN HIGH DEFAULT PORTFOLIO

Column	Label	Legal reference	Instructions
010	Portfolio ID	Column 010 of template 103 of Annex I	The code assigned by the EBA to each portfolio shall be reported. This code is a row identifier and shall be unique for each row in the table.
020	Exposure class	Paragraph 78 of Annex II of Commission Implementing Regulation (EU) No 680/2014	Each portfolio shall be assigned to one of the following exposure classes: (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 regulatory approach used for calculating own funds requirements that shall be reported shall be one of the following: (a) Foundation IRB approach: if exposures under the Foundation IRB approach represent 50 % or more of the IRB exposures in the portfolio; (b) Advanced IRB approach: if exposures under the Advanced IRB approach represent 50 % or more of the IRB exposures

			in the portfolio; (c) Specialised lending slotting criteria: if exposures under the slotting criteria represent 50 % or more of the exposures in the portfolio that are under the IRB approach; (d) IRB approach: if none of the conditions in points (a) to (c) and (e) to (j) is met and the institution applies IRB approaches to the exposures in the portfolio; (e) PD/LGD approach: for equity exposures; (f) Simple risk-weight approach: for equity exposures; (g) Internal models approach: for equity exposures; (h) Ratings based method: for securitisation exposures;

			(i) Supervisory formula method: for securitisation exposures; (j) Internal assessment approach: for securitisation exposures; (k) Not applicable.
040	Number of obligors	Column 300 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The number of obligors shall be reported.
050	Rating		The internal rating grade applied by the institution (from lowest risk to highest risk excluding defaults with PD corresponding to 100 %) shall be reported. It shall follow the numerical order 1, 2, 3 etc. This information shall only be reported for portfolios defined in Annex I that consist of exposures to a single rating grade, otherwise this cell shall be left blank.
060	PD	Column 010 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	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 110) shall be used for the calculation of the exposure-weighted average PD. The PD shall be expressed as a value between 0 and 1. 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 shall be used. Otherwise, the different rating systems shall be merged and ordered according to the following criteria: (a) Obligor grades of

			the different rating systems shall be pooled and ordered from the lower PD assigned to each obligor grade to the higher; (b) 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 institution shall contact its competent authority in advance if it wants to report a different number of grades in comparison with the internal number of grades.
070	Default status		The default status shall be one of the following: (a) Defaulted: Those are the exposures assigned to the 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 %.
080	Original exposure pre conversion factors	Column 020 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The original exposure value before taking into account any value adjustments, specific credit risk adjustments, effects due to credit risk mitigation techniques or conversion factors shall be reported.
090	Exposure after CRM substitution effects pre conversion factors	Column 090 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The amount to which a conversion factor is applied in order to obtain the EAD shall be reported. This shall be done taking into account credit risk mitigation techniques with substitution effects on the exposure.
100	CCF	Article 166(8) of Regulation (EU) No 575/2013	For the exposures where own estimates of CCFs are applied, the weighted average CCFs shall be reported. The weights that shall be used shall be the amounts to which the CCFs are applied in order to obtain the EAD.
110	EAD	Column 110 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The exposure value shall be reported.
120	Collateral value	Column 150 to 210 of template 8.1 of Annex I of Commission Implementing	The market value of the collateral shall be reported.

		Regulation (EU) No 680/2014	
130	LGD	Column 230 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The exposure-weighted own estimates of LGD or exposure-weighted regulatory LGD applied by the institution to the exposures to each portfolio shall be reported.
140	Maturity	Column 250 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The exposure-weighted maturity shall be reported. It shall be expressed in number of days.
150	Expected Loss	Column 280 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The expected loss shall be reported.
160	Provisions non-performing exposures	Columns 050 and 060 of template 9.2 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The specific credit risk adjustments for non-performing exposures shall be reported.
170	RWA	Column 260 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The risk-weighted exposure amount after applying the SME supporting factor shall be reported.
180	RWA Standardised	Row 900 of template 4 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The RWA amount calculated by applying the standardised approach for credit risk to the exposures shall be reported.
190	Default rate latest year	Columns 010, 030 and 040 of template	The default rate for the latest year shall

		9.2 of Annex I of Commission Implementing Regulation (EU) No 680/2014	be reported. The default rate is defined as the observed new defaults for the last year (column 040 of template 9.2 of Annex I of Commission Implementing Regulation (EU) No 680/2014) divided by the amount of the non-defaulted assets existing 1 year before the reference date (the difference between column 010 and column 030 of template 9.2 of Annex I of Commission Implementing Regulation (EU) No 680/2014).
200	Default rate past 5 years	Columns 010, 030 and 040 of template 9.2 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The exposure-weighted average of the default rates observed in the last 5 years shall be reported. For the definition of default rate see column 190. If the institution is not able to calculate a default rate for the past 5 years it shall develop a proxy using its longest history up to 5 years and provide the documentation detailing the calculation to its competent authority.
210	Loss rate latest year	Columns 040 and 070 of template 9.2 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The loss rate observed in the latest year shall be reported. The loss rate is defined as the sum of credit risk adjustments and write-offs for

		and Commission Delegated Regulation (EU) No 183/2014	the exposures that were classified as 'defaulted exposures' in the latest year (column 070 of template 9.2 of Annex I to Commission Implementing Regulation (EU) No 680/2014) divided by the amount of the observed new defaults in the last year (column 040 of template 9.2 of Annex I to Commission Implementing Regulation (EU) No 680/2014).
220	Loss rate past 5 years	Columns 040 and 070 of template 9.2 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The exposure-weighted average of the loss rates observed in the last 5 years shall be reported. For the definition of loss rate see column 210. If the institution is not able to calculate a loss rate for the past 5 years it shall develop a proxy using its longest history up to 5 years and provide documentation detailing the calculation to its competent authority.
230	RWA*		Institutions shall calculate and report RWA* for the portfolios Corporate, Corporate SME, Retail SME and Retail secured by real estate at a total portfolio and a country level. These portfolios are defined in Annex I, template

			103 and are identified with the following portfolio ID: (a) CORP0007; (b) SMEC0008; (c) SMER0008; (d) MORT0010; (e) CORP0007<Risk type code>; (f) SMEC0008<Risk type code>; (g) SMER0008<Risk type code>; (h) MORT0010<Risk type code>; (i) <Country Code>CORP0007; (j) <Country Code>SMEC0008; (k) <Country Code>SMER0008; (l) <Country Code>MORT0010; (m) <Country Code>CORP0007<Risk type code>; (n) <Country Code>SMEC0008<Risk type code>; (o) <Country Code>SMER0008<Risk type code>; (p) <Country Code>MORT0010<Risk type code>. The risk-weighted exposure amount, after applying the SME supporting factor, that would result from the application of PD* instead of the original PD on the rating grade level shall be reported. No compensation between rating grades shall be taken into account. PD* is the smallest PD estimate for which the one-

			sided binomial test (based on normal approximation of binomial distribution with confidence level of 97,5 %) would be passed. PD* = min PD* so that: $PD^* + \Phi^{-1}(q) \times \sqrt{\frac{PD^* \times (1-PD^*)}{n}} > DR_{1y}$ With: PD* = the probability of default for the rating grade; Φ^{-1} = the inverse function of the standard normal distribution; q = the confidence level; DR_{1y} = the case-weighted default rate of the latest year for the rating grade; n = the number of non-defaulted debtors at the beginning of the period. An institution using continuous PD shall first determine the PD* for the average PD of each rating class and subsequently apply by rating class the same relative deviation between PD and PD* at counterpart level as for the average PD and PD* at rating grade level. If the prohibition from taking into account compensation between rating grades

			leads to a situation where, for a given rating grade, PD* is less than PD then for that rating grade the PD shall be used in the calculation of the risk-weighted exposure amount.
240	RWA**		Institutions shall calculate and report RWA** for the portfolios Corporate, Corporate SME, Retail SME and Retail secured by real estate at a total portfolio and a country level. These portfolios are defined in Annex I, template 103 and are identified with the following portfolio ID: (a) CORP0007; (b) SMEC0008; (c) SMER0008; (d) MORT0010; (e) CORP0007<Risk type code>; (f) SMEC0008<Risk type code>; (g) SMER0008<Risk type code>; (h) MORT0010<Risk type code>; (i) <Country Code>CORP0007; (j) <Country Code>SMEC0008; (k) <Country Code>SMER0008; (l) <Country Code>MORT0010; (m) <Country Code>CORP0007<Risk type code>; (n) <Country Code>SMEC0008<Risk type code>;

			(o) <Country Code>SMER0008<Risk type code>; (p) <Country Code>MORT0010<Risk type code>. The risk-weighted exposure amount, after applying the SME supporting factor, that would result from the application of PD** instead of the original PD on the rating grade level shall be reported. No compensation between rating grades shall be taken into account. PD** is the smallest PD estimate for which the one-sided binomial test (based on normal approximation of binomial distribution with confidence level of 97,5 %) would be passed. The rating grade shall be the following PD** = min PD** so that: $PD^{**} + \Phi^{-1}(q) \times \sqrt{\frac{PD^{**} \times (1-PD^{**})}{n}} > DR_{5y}$ With: PD** = the probability of default for the rating grade; Φ^{-1} = the inverse function of the standard normal distribution; q = the confidence level; DR_{5y} = the case-weighted default rate of the 5 latest year

			for the rating grade; n =the number of non-defaulted debtors at the beginning of the period. An institution using continuous PD shall determine first the PD** for the average PD of each rating class and subsequently apply by rating class the same relative deviation between PD and PD** at counterpart level as for the average PD and PD** at rating grade level. If the prohibition from taking into account compensation between rating grades leads to a situation where, at rating grade level, PD** is less than PD then for that rating grade the PD shall be used in the calculation of the risk-weighted exposure amount.

C 104 — DETAILS FOR HYPOTHETICAL TRANSACTIONS IN LOW DEFAULT PORTFOLIOS

Column	Label	Legal reference	Instructions
010	Transaction ID	Column 010 of template 101 of Annex I	The code assigned by the EBA to the hypothetical transaction included in the LDP samples shall be reported. This code is a row identifier and shall be unique for each row in the table.

020	Rating		The rank of the internal rating grade of each institution (from lowest risk to highest risk excluding defaults with PD corresponding to 100 %). It shall follow the numerical order 1, 2, 3 etc.
030	PD		The PD corresponding to the internal rating grade assigned by the institution to the hypothetical transaction shall be reported. The PD shall be expressed as a value between 0 and 1.
040	Original exposure pre conversion factors	Column 020 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The amount to which a CCF is applied in order to obtain the EAD of the hypothetical transaction shall be reported.
050	CCF	Article 166(8) of Regulation (EU) No 575/2013	The CCF applied by the institutions to the hypothetical transaction shall be reported.
060	Collateral value before haircut		The market value of the collateral before the application of the haircut shall be reported.
070	Haircut		The conservative adjustment applied by the institution to the market value of the collateral shall be reported.
080	Collateral value after haircut		The market value of the collateral (see column 060) after the application of the haircut (see

			column 070) shall be reported.
090	EAD	Column 110 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The exposure value of the hypothetical transaction shall be reported.
100	EAD unsecured		The exposure value of an unsecured hypothetical transaction shall be reported. If the hypothetical transaction is only partly secured and if the institution splits, in accordance with a regular practice, such exposures into fully secured and unsecured parts, the exposure value of the unsecured part shall be reported.
110	EAD secured		The exposure value of a fully secured hypothetical transaction shall be reported. If the hypothetical transaction is only partly secured and if the institution splits, in accordance with a regular practice, such exposures into fully secured and unsecured parts, the exposure value of the fully secured part(s) shall be reported.
120	LGD	Column 230 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The exposure-weighted own estimates of LGD or the exposure-weighted regulatory LGD applied by the institutions to the hypothetical

			transaction shall be reported.
130	LGD unsecured		The own estimate of LGD applied by the institution to an unsecured hypothetical transactions shall be reported. If the hypothetical transaction is only partly secured and if the institution splits, in accordance with a regular practice, such exposures into fully secured and unsecured parts, the own estimate of LGD that would be applied by the institution to the unsecured part shall be reported.
140	LGD secured		The own estimate of LGD applied by the institution to a fully secured hypothetical transaction. If the hypothetical transaction is only partly secured and if the institution splits, in accordance with regular practice, such exposures into fully secured and unsecured parts, the own estimate of LGD that would be applied by the institution to the fully secured part(s) shall be reported.
150	Maturity	Column 250 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The maturity applied by the institution to the hypothetical transaction shall be reported. It shall be expressed in number of days.

160	RWA	Column 260 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The risk-weighted amount calculated by the institution for the hypothetical transaction shall be reported.

C 105.01 — DEFINITION OF INTERNAL MODELS

Column	**Label**	**Legal reference**	**Instructions**
010	Internal model ID		The internal model ID assigned by the reporting institution shall be reported. This internal model ID is a row identifier that shall be unique for each row in the table.
020	Model name		The model name assigned by the reporting institution shall be reported.
030	IRBA Risk parameter		The IRBA risk parameter shall be one of the following: (a) PD; (b) LGD; (c) CCF.
040	EAD	Column 110 of template 8.1 of Annex I of Commission Implementing Regulation (EU) No 680/2014	The aggregate exposure value of the transactions included in each portfolio (see column 060) treated with the specific model shall be reported.
050	EAD weighted average default rate for calibration		The EAD-weighted average of the annual default rates used in the calibration of the PD models shall be reported.
060	Case weighted average default rate for calibration		The case-weighted average of the annual default rates used in the calibration of the

			PD models shall be reported.
070	Long-run PD		The central tendency used by the institution in the calibration of the models that incorporates any prudent adjustment to the case-weighted average of the annual default rates used in the calibration of the PD models shall be reported.
080	Cure rate defaulted asset		The cure rate defaulted asset is the percentage of defaulted assets outstanding that returns in 'non-defaulted' status over a 12 months period. An institution that does not calculate cure rates for a given model shall calculate a proxy taking into account the definition provided. The institution shall report the use of a proxy to the competent authority.
090	Recovery rate of the foreclosed assets for not cured defaults		The case-weighted average recovery rate of the foreclosed assets for not cured defaults included in the time series used by the institution for the calibration of the LGD models on non-defaulted assets shall be reported. An institution that does not have a specific recovery rate of the foreclosed assets for no cured defaults shall calculate a proxy

			taking into account the definition provided. The institution shall report the use of a proxy to the competent authority.
100	Recovery period of the foreclosed assets for not cured defaults		The case-weighted average length of the recovery period (from the start of the default status to the completion date of the recovery procedures) for the non-cured defaults included in the time series used by the institution for the calibration of the LGD models on non-defaulted assets shall be reported. It shall be expressed in number of days. An institution that does not have a specific recovery period length of the foreclosed assets for no cured defaults shall calculate a proxy taking into account the definition provided. The institution shall report the use of a proxy to the competent authority.
110	Joint decision	Article 20(2)(a) of Regulation (EU) No 575/2013	The institution shall report whether or not a joint decision on prudential requirements does exist between the consolidating and the other (host) competent authority regarding the permission to use the IRB approach for the calculation

			of the prudential requirements for the exposures held by the subsidiaries of the institutions in the reported benchmarking portfolios.
120	Consolidating supervisor	Article 20 of Regulation (EU) No 575/2013	The country ISO code of the country of origin of the competent authority responsible for the consolidated supervision of the institution using an IRB approach shall be reported.

C 105.02 — MAPPING OF INTERNAL MODELS TO PORTFOLIOS

Column	Label	Legal reference	Instructions
010	Portfolio ID	Column 010 of templates 102 and 103	The code assigned by the EBA to the portfolio for which the institution reports the results of the calculation shall be reported.
020	Internal model ID	Column 010 of template 105.01	The internal model ID assigned by the reporting institution shall be reported.

C 105.03 — MAPPING OF INTERNAL MODELS TO COUNTRIES

Column	Label	Legal reference	Instructions
010	Internal model ID	Column 010 of template 105.01	The internal model ID assigned by the reporting institution shall be reported. Where one internal model ID is associated with several countries, separate rows shall be reported for each combination of 'Internal model ID' and 'Host

			supervisor'. Columns 010 and 020 are a composite row identifier and together must be unique for each row in the table.
020	Host supervisor	Article 20 of Regulation (EU) No 575/2013	The country ISO code of the country of origin of the competent authority responsible for the supervision of the subsidiary on an individual basis for each institution where the IRB exposures reported for each benchmarking portfolio are booked shall be reported (irrespective of the existence of any permission granted by the host supervisor to apply an IRB approach).

ANNEX V

MARKET BENCHMARKING PORTFOLIOS

COMMON INSTRUCTIONS

An institution shall apply the following:

a) Unless explicitly specified otherwise in the portfolio description, all positions shall be booked 15 October 2015. Once positions have been booked, each portfolio shall age for the duration of the benchmarking exercise. Furthermore, calculations shall be done under the assumption that the institution does not take any action to manage the portfolio in any way during the entire period of the benchmarking exercise. Unless explicitly stated otherwise in the specifications for a particular portfolio, strike prices for option positions shall be determined relative to prices for the underlying as observed at market close on 15 October 2015.

b) For the purpose of the pre-benchmarking exercise validation, the valuation of each portfolio shall be submitted to the institution's competent authority by 30 June 2016. The exact timing of the valuation shall be 26 October 2015, 5.30 pm CET.

c) The risks of the positions shall be calculated without taking into account the funding costs associated with the portfolios

d) To the extent possible, counterparty credit risk shall be excluded when valuing the risks of the portfolios.

e) The 10-day 99 % VaR shall be calculated on a daily basis. Stressed Value-at-Risk (‘sVaR’) and the Incremental Risk Charge (‘IRC’) may be calculated on a weekly basis. sVaR and IRC shall be based on end–of-day prices for each Friday in the time window of the benchmarking exercise.

f) For each portfolio, results shall be reported in the base currency of the portfolio as provided in the sections below.

g) For transactions that include long positions in Credit Default Swaps (‘CDS’), assume an immediate up-front fee is paid to enter the position as per the market conventions.

h) It shall be assumed that the maturity date for all CDS in the benchmarking exercise follows conventional quarterly termination dates, often referred to as ‘IMM dates’.

i) Additional specifications needed in order to carry out pricing calculations required for CDS positions shall be done in a way that is consistent with commonly used market standards.

j) The maturity date (for example, some options expire on the third Saturday of the month) that ensures that the transaction is closest to the term-to-maturity specified shall be used. For material details of the product specification that are not explicitly stated in this document, the assumptions that have been used (day count convention, etc.) shall be provided along with the results.

k) The abbreviations ATM, OTM and ITM refer to a derivative's moneyness (i.e. the relative position of the price of an underlying with respect to the strike price of that derivative). ATM stands for ‘at the money’, OTM stands for ‘out of the money’, and ITM stands for ‘in the money’.

l) All options shall be treated as if they are traded over-the-counter (‘OTC’) unless explicitly specified otherwise in the portfolio.

m) The standard timing conventions for OTC options shall be followed (i.e. expiry dates are the business day following a non-trading day). For example, a 3-month OTC option booked on 15 October 2015 expires on 15 January 2016. If options expire on a non-trading day, adjust the expiration date per business day, in accordance with common market practices.

n) All OTC options shall be treated as:
— American for single name equities and commodities; and
— European for equity indices, foreign exchange and swaptions.

o) For all options the premium from the initial market value calculations shall be excluded (i.e. options shall be considered as ‘naked’).

p) For the positions denominated in Euro but composed by one or more instruments denominated in a different currency, the Initial Market Valuation (‘IMV’), VaR, sVaR and IRC shall be converted in Euro using the appropriate foreign exchange (‘FX’) spot rate at the end of the booking date (15 October 2015).

q) When booking all positions, appropriate market convention shall be followed unless otherwise specified in the instructions applicable to the portfolio.

r) When an instrument is subject to a corporate action (a call from the issuer, a default etc.) it shall be excluded from the portfolio along with any related CDS or option.

s) The Euro Interbank Offered Rate ('Euribor') is the rate calculated by the European Money Markets Institute at different maturities for Euro interbank term deposits.

t) The London Interbank Offered Rate ('Libor') is the rate calculated by the Intercontinental Exchange at different maturities for interbank term deposits in different currencies.

Section 1: Non-Correlation Trading Portfolios

Portfolio numberRisk factor	**Portfolios**	**Currency**	**Risk Metrics requested**
Equity Portfolios			
1.1 Equity	**Equity index futures** *Long delta* — Long 30 contracts ATM*, last trading date 18 March 2016, delivery date 21 March 2016, FTSE 100 index futures (1 contract = 10 underlyings) * *The futures price is based on the index level at NYSE Liffe London market close on 15 October2015.*	GBP	VaR and sVaR
1.2 Equity	**Bullish leveraged trade** *Long gamma and long vega* — Long 100 contracts OTC	USD	VaR and sVaR

	Google (GOOG) OTM* 3-month call options (1 contract = 100 shares underlying) * *The strike price is out-of-the-money by 10 % relative to the stock price at market close on 15 October 2015.*		
1.3 Equity	**Volatility trade #1** ***Short short-term vega & long long-term vega*** — Short straddle 3-month ATM* S&P 500 Index OTC options (30 contracts; 1 contract = 100 underlyings) — Long straddle 2-year ATM* S&P 500 Index OTC options (30 contracts; 1 contract = 100 underlyings) — Effective date: 15 October 2015.	USD	VaR and sVaR

	* *The strike price is based on the index level at NYSE at 4:30 pm New York time on 15 October 2015.*		
1.4 Equity	**Volatility trade #2 (smile effect)** ***Long/short puts on FTSE 100*** — Long 40 contracts of put options on FTSE 100 index (with a strike price that is 10 % OTM* based on the end-of-day index value), last trading date 18 March 2016, delivery date 21 March 2016 (1 contract = 10 underlyings) — Short 40 contracts of put options on FTSE 100 index (with a strike price that is 10 % ITM* based on the end-of-day index value), last trading date 18 March	GBP	VaR and sVaR

	2016, delivery date 21 March 2016 (1 contract = 10 underlyings) * *The strike price is based on the index level at NYSE Liffe London market close on 15 October2015.*		
1.5 Equity	**Equity variance swaps on Eurostoxx 50 (SX5E)** — Long ATM* variance swap on Eurostoxx 50 with a maturity of 2 years, Vega notional amount of EUR 50,000. The payoff is based on the following realized variance formula: $\frac{252}{n-2}\sum_{i=1}^{n-1}\left[\ln\left(\frac{S_{i+1}}{S_i}\right)\right]^2$ where n is the number of working days until maturity, and S_i and S_{i+1} are the price of the underlying at date i and i + 1 respectively.	EUR	VaR and sVaR

	* *The strike value of the variance swap shall be defined on the trade date 15 October 2015 to cancel the value of the swap.* *(The strike value determined by the institution on the pre-benchmarking exercise validation data template shall be provided together with the initial market value of the trade.)*		
1.6 Equity	**Barrier option** — Long 40 contracts of 3-month ATM* S&P 500 down-and-in put options with a barrier level that is 10 % OTM* and continuous monitoring frequency (1 contract = 100 underlyings) * *The strike price is based on the index level at NYSE market close on 15 October 2015.*	USD	VaR and sVaR

1.7 Equity	**Quanto index call** — 3-year USD Quanto call on Eurostoxx 50 See details in Section 2.1 of this Annex.	USD	VaR and sVaR
Interest Rate			
1.8 IR	**Curve flattener trade** ***Long long-term and short short-term treasuries*** — Long EUR 5 million 10-year German Treasury bond (ISIN: DE0001102366, expiry 15 August 2024) — Short EUR 20 million 2-year German Treasury note (ISIN:DE0001135341, expiry 4 January 2018)	EUR	VaR, sVaR and IRC
1.9 IR	**Ten-year fixed for variable interest rate swap** ***Bloomberg code eusw10v3 curncy*** — Receive fixed rate and pay floating rate — Fixed leg: receive annually	EUR	VaR and sVaR

	— Floating leg: 3-month Euribor rate, pay quarterly — Notional: EUR 5 million — Roll convention and calendar: standard — Effective date: 15 October 2015 (i.e. rates to be used are those at the market close on 15 October 2015) — Maturity date: 15 October 2025		
1.10 IR	**Two-year swaption on ten-year interest rate swap** ***Bloomberg code eusv0210 curncy*** — Seller* of an OTC receiver swaption with maturity of two years on the interest rate swap described in row 1.9 but with a modified effective	EUR	VaR and sVaR

date of 16 October 2017 and a modified maturity date of 15 ctober 2027. — Effective date of swaption: 15 October 2015 — Expiry date of swaption: 16 October 2017 — Premium paid at expiry — Cash settled * *The strike price is based on the IRS rate as per row 1.9 (i.e. the strike price is the fixed rate as per row 1.9)* * *The institution is the seller of the option on the swap. The counterparty of the institution buys the right to enter a swap with the institution; if the counterparty exercises its right, it will receive the*		

	fixed rate while the institution will receive the floating rate.		
1.11 IR	**Libor range accrual** Structured coupon indexed on the number of days in the interest rate period when the Libor fixes in a predetermined range. See details in Section 2.2 of this Annex.	USD	VaR and sVaR
1.12 IR	**Inflation zero coupon swap** CPTFEMU index 10Y maturity par zero coupon swap See details in Section 2.3 of this Annex.	EUR	VaR and sVaR
FX			
1.13 FX	**Covered FX call** ***Short EUR/USD and short put EUR call USD option*** — Short 3-month EUR/USD forward contracts (i.e. long USD short EUR), cash-settled, with USD 20 million notional purchased at the EUR/USD ECB reference rate as of end of day 15 October 2015	EUR	VaR and sVaR

	— Short 3-month put EUR call USD option notional USD 40 million (i.e. short USD against EUR), cash-settled, with strike price corresponding to the three-month forward exchange rate as of end of day 15 October 2015 — Effective date: 15 October 2015 — Expiry date: 15 January 2016		
1.14 FX	**Mark-to-market cross-currency basis swap** ***2 Year 3-month USD Libor vs 3-month Euribor swap*** See details in Section 2.8 of this Annex.	EUR	VaR and sVaR
1.15 FX	**Knock-out option** Vanilla option that ceases to exist if the spot price of the underlying breaches a predetermined barrier before maturity, cash-settled. See details in Section 2.4 of this Annex.	EUR	VaR and sVaR
1.16 FX	**Double no touch option** Digital option that pays a predetermined	EUR	VaR and sVaR

	amount if the spot does not touch any of the barriers during the life of the option, cash-settled. See details in Section 2.5 of this Annex.		
Commodity			
1.17 Commodity	**Curve play from contango to backwardation** ***Long short-term and Short long-term contracts*** — Long 3 500 000 3-month ATM OTC London Gold Forwards contracts (1 contract = 0,001 troy ounces, notional: 3 500 troy ounces) — Short 4 300 000 1-year ATM OTC London Gold Forwards contracts (notional: 4 300 troy ounces)	USD	VaR and sVaR
1.18 Commodity	**Short oil put options** — Short 30 contracts of 3-month OTC WTI Crude Oil puts with strike = 6-month end-of-day forward price on 15 October	USD	VaR and sVaR

<table>
<tr><td></td><td>2015 (1 contract = 1 000 barrels, total notional 30 000 barrels)</td><td></td><td></td></tr>
<tr><td colspan="4">Credit Spread</td></tr>
<tr><td>1.19
Credit Spread</td><td>Sovereign CDS portfolio Short protection via CDS on five countries
— Short EUR 2 million per single-name 5 year CDS (total 10 million notional) on the following countries:
— Effective date: 15 October 2015
— Restructuring clause: FULL

<table><tr><th>Country</th><th>RED Code</th><th>currency</th></tr><tr><td>Italy</td><td>4AB95</td><td>USD</td></tr><tr><td>UK</td><td>9A17DE</td><td>USD</td></tr><tr><td>Germany</td><td>3AB549</td><td>USD</td></tr><tr><td>France</td><td>3I68EE</td><td>USD</td></tr><tr><td>US</td><td>9A3AAA</td><td>EUR</td></tr></table></td><td>EUR</td><td>VaR, sVaR and IRC</td></tr>
<tr><td>1.20
Credit Spread</td><td>Sovereign bond/ CDS portfolio Sovereign bond basis portfolio on five countries
— Long EUR 2 million per single-name 5 year CDS (total</td><td>EUR</td><td>VaR, sVaR and IRC</td></tr>
</table>

10 million notional) on the following countries: Italy, UK, Germany, France, US as in portfolio in row 1.19

— Long EUR 2 million per single-name 5 year bonds (total 10 million notional) on the following countries: Italy, UK, Germany, France, US (as identified in the following table)

— Effective date: 15 October 2015

— To convert the notional of the non-euro bonds use the FX spot as at end of day 15 October 2015

Identifier	Description
IT0004594930	BTP 1 September 2020
DE0001135408	BUND 4 July 2020

GB00BN65R198	GILT 22 July 2020
FR0010050559	OAT 25 July 2020
US912828VB32	TBOND 31 July 2020

1.21 Credit Spread	**Sector concentration portfolio** — Equivalent of short 1 million notional per single-name 5 year CDS (total EUR 10 million notional) on the following 10 companies — Effective date: 15 October 2015	EUR	VaR, sVaR and IRC

Short protection via CDS on 10 financials

Name	RED Code	Currency	Doc clause
Met Life	5EA6BX	USD	MR
Allianz	DD359M	EUR	MM
Prudential	7B8752	USD	MR
AXA	FF667M	EUR	MM
ING BANK	48DGFE	EUR	MM
Aegon	007GB6	EUR	MM
Aviva	GG6EBT	EUR	MM
Swiss Re	HOB65N	EUR	MM

	Principal Financial Group | 7B676W | USD | MR *Suncorp Group* | 8ED955 | USD | MR		
1.22 Credit Spread	**Diversified index portfolio** *Short protection via CDS index* — Short EUR 10 million notional iTraxx 5-year Europe SF index Series 24, Version 1 — maturity 20 December 2020 (RED Pair Code: 2I667DAX2) — Effective date: 15 October 2015	EUR	VaR, sVaR and IRC
1.23 Credit Spread	**Diversified index portfolio (higher concentration)** *Short protection via CDS index* — Short EUR 5 million notional* iTraxx 5-year Europe index Series 24, Version 1 — Maturity 20 December 2020 (RED Pair Code: 2I667DAX) — Short EUR 5 million notional (equally	EUR	VaR, sVaR and IRC

weighted) on the following five financials belonging to the iTraxx 5-year Europe SF index Series 24, Version 1 — Maturity 20 December 2020 (RED Pair Code: 2I667DAX):

CDS name	RED Code	Currency	Doc clause
ING BK CDS EUR SR 5Y	48DGFEAH6	EUR	MM14
CMZB CDS EUR SR 5Y	2C27EKAG9	EUR	MM14
AXA SA CDS EUR SR 5Y	FF667MAD8	EUR	MM14
AEGON CDS EUR SR 5Y	007GB6AD4	EUR	MM14
SANTAN CDS EUR SR 5Y	EFAGG9AF6	EUR	MM14

— Effective date: 15

	October 2015 * *Each single name CDS should have a notional of EUR 1 million.*		
1.24 Credit Spread	**Diversified corporate portfolio** ***Short protection via CDS on 10 A- to AA- corporate*** — Short equivalent of EUR 2 million notional per single-name 5 year CDS (total EUR 20 million notional) on the following 10 companies (for USD CDS use the exchange rate at 15 October 2015):	EUR	VaR, sVaR and IRC

Name	**RED Code**	**Currency**	**Doc clause**
P&G	[illegible]	USD	MR
Home Depot	[illegible]	USD	MR
Siemens	[illegible]	EUR	MM
Royal Dutch Shell	[illegible]	EUR	MM
IBM	[illegible]	USD	MR
Met Life	[illegible]	USD	XR

Southern Co	8C[illegible]	USD	XR
Vodafone	9B[illegible]	EUR	MM
BHP	08GL[illegible]	USD	MR
Roche	7E82[illegible]	EUR	MM

1.25 Credit Spread	**Index basis** — Short EUR 5 million notional iTraxx 5-year Europe SF index Series 24, Version 1 — Maturity 20 December 2020 (RED Pair Code: 2I667DAX) — Effective date: 15 October 2015 — Long EUR 5 million notional on all constituents of iTraxx 5-year Europe SF index Series 24, Version 1 — maturity 20 December 2020 (RED Pair Code: 2I667DAX) (i.e. the aggregate notional is EUR 5 million and all names are equally weighted) — Effective date: 15	EUR	VaR, sVaR and IRC

	October 2015		
1.26 Credit Spread	**CDS bond basis** — Long bonds EUR 2 million per single-name 5 year bonds on 4 Financials (2 EU, 2 North America). **ISIN** / **Security name** XS1110874820 / METLIFE GLOB FUNDING I 17 September 2021 US74432QBE90 / PRUDENTIAL FINANCIAL INC 15 November 2020 XS0122028904 / AXA SA 15 December 2020 DE000A1HBYR3 / ING BANK NV 11 May 2020 — Long protection via CDS on the same names (EUR 2 million per single-name 5 year).	EUR	VaR, sVaR and IRC

Name	RED Code	Currency	Doc clause
Met Life	5EA[illegible]	USD	XR
Prudential	7B8[illegible]	[illegible]	[illegible]R
AXA	FF667M	EUR	MM
ING	49BEBA	EUR	MM

1.27 Credit Spread	**Short index put on ITraxx Europe Crossover series 24** See details in Section 2.6 of this Annex.	EUR	VaR, sVaR and IRC
1.28 Credit Spread	**Quanto CDS on Spain with delta hedge** See details in Section 2.7 of this Annex.	EUR	VaR, sVaR and IRC
All-in portfolios			
1.29	**All-in portfolio (1)** A portfolio made of the portfolios in rows 1.1, 1.2, 1.4, 1.8, 1.9, 1.13, 1.17, 1.18, 1.19, 1.20, 1.21, 1.24, and 1.26	EUR	VaR, sVaR and IRC
1.30	**All-in portfolio (2)** A portfolio made of the portfolios in rows 1.1 to 1.28	EUR	VaR, sVaR and IRC
1.31	**All-in portfolio (3)** A portfolio made of the equity portfolios in rows 1.1 to 1.7	EUR	VaR and sVaR
1.32	**All-in portfolio (4)** A portfolio made of the interest rate portfolios in rows 1.8 to 1.12	EUR	VaR and sVaR
1.33	**All-in portfolio (5)** A portfolio made of the FX portfolios in rows 1.13 to 1.16	EUR	VaR and sVaR
1.34	**All-in portfolio (6)** A portfolio made of the commodity	EUR	VaR and sVaR

	portfolios in rows 1.17 and 1.18		
1.35	**All-in portfolio (7)** A portfolio made of the redit spread portfolios in rows 1.19 to 1.28	EUR	VaR, sVaR and IRC

Section 2: Details for portfolios

2.1. Details for portfolio 1.7: 3-year USD quanto call on EUROSTOXX 50

Party A	:	Counterparty
Party B	:	Participating institution
Equity Notional Amount (ENA)	:	USD 5 000 000
Trade date	:	15 October 2015
Strike date	:	15 October 2015
Effective date	:	15 October 2015
Valuation date	:	16 October 2018
Termination date	:	16 October 2018
Underlying index	:	EURO STOXX 50 (Bloomberg: SX5E Index)
Floating rate payer	:	Counterparty
Notional amount	:	USD 5 000 000
Floating rate	:	3-month USD Libor
Spread	:	+ 300 bps
Floating rate day count fraction	:	Actual/360
n/floating amount payment dates	:	1/15 January 2016 2/15 April 2016 3/15 July 2016 4/17 October 2016 5/16 January 2017 6/17 April 2017 7/17 July 2017 8/16 October 2017 9/15 January 2018 10/16 April 2018 11/16 July 2018 12/16 October 2018
Equity amount payer	:	Party B
Equity amount	:	On the termination date, Party B will pay Party A the following cash settlement amount:

$$ENA \times max\left\{0\,\%; \frac{Index_{final} - Index_{initial}}{Index_{initial}}\right\}$$

Where

$Index_{initial}$ is the official closing level of the underlying index on the strike date

$Index_{final}$ is the official closing level of the underlying index on the valuation date

Settlement terms:

Settlement currency	:	USD Quanto
Business days	:	New York

2.2. **Details for portfolio 1.11: USD 3M Libor range accrual**

Party A	:	Participating institution
Party B	:	Counterparty
Notional amount	:	USD 10 000 000,0
Trade date	:	15 October 2015
Effective date	:	15 October 2015
Termination date	:	15 October 2025
Party A pays	:	4 % * n/N
n	:	Number of days when the range accrual index fixes between the lower barrier and the upper barrier (inclusive) during the relevant interest period
N	:	Number of days in the relevant interest period
Range accrual index	:	3-month USD Libor
Lower barrier	:	2,50 %
Upper barrier	:	4,00 %
Day count fraction	:	Actual/360
Payment dates	:	Quarterly
Business day convention	:	Modified Following
Business days for fixing	:	London and New York
Business days for payment	:	London and New York
Party B pays	:	USD 3M Libor
Day count fraction	:	Actual/360
Payment dates	:	Quarterly
Business day convention	:	Modified Following
Business days for fixing	:	London and New York
Business days for payment	:	London and New York
Interest period	:	From the previous payment date (inclusive) to the next payment date (exclusive)

2.3. **Details for portfolio 1.12: CPTFEMU index 10Y maturity par zero coupon swap**

Contract date	:	15 October 2015
Payer of fixed	:	Participating institution

Payer of HICP XT Float	:	Counterparty
Notional amount	:	EUR 10 000 000,0
Start date	:	15 October 2015
Maturity date	:	15 October 2025

Fixed rate details

Fixed rate	2,000 per cent
Payment day convention	Modified Following
Payment days	Target
Fixed payment dates	15 October 2025

HICP XT Float rate details

Float rate	Target
Frequency	At maturity in arrears
Index name	Eurostat Eurozone HICP Ex Tobacco Unrevised Series NSA
Payment days	15 October 2025

HICP XT Fixed rate calculation method

Notional amount * $[(1 + \text{Fixed rate})^n - 1]$

HICP XT Floating rate calculation method

Notional amount * $[(\text{Index}_{end}/\text{Index}_{start}) - 1]$

Index_{end}	=	HICP XT October 2025 Index unrevised
Index_{start}	=	HICP XT October 2015 Index unrevised

There is no floor.

2.4. Details for portfolio 1.15: Knock-out currency option

Trade date	:	15 October 2015
Buyer	:	Participating institution (Party B)
Seller	:	Client (Party A)
Currency option style	:	European
Currency option type	:	EUR Call USD Put
Call currency and call currency amount	:	EUR 15 000 000,0
Put currency and put currency amount	:	Equivalent amount of EUR 15 000 000,0 based on EUR/USD exchange rate on 15 October 2015, New York closing time
Strike price	:	EUR/USD exchange rate on 15 October 2015, New York closing time
Expiration date	:	21 October 2016
Expiration time	:	10:00 am New York time
Automatic exercise	:	Applicable
Settlement	:	Deliverable
Settlement date	:	21 October 2016
Barrier event	:	Applicable
Event type	:	Knock-out

Spot exchange rate direction	: Greater than or equal to the barrier level
Initial spot price	: value of EUR/USD on 15 October 2015
Barrier level	: 1,5000 USD/EUR
Event period start date and time	: Trade date at the time of execution hereof
Event period end date and time	: Expiration date at the Expiration Time

2.5. Details for portfolio 1.16: Double no touch binary currency option

Trade Date	: 15 October 2015
Buyer	: Participating institution (Party B)
Seller	: Client [Party A]
Currency option style	: Binary
Expiration date	: 15 October 2016
Expiration time	: 10:00 am New York time
Automatic exercise	: Applicable
Settlement	: Non-deliverable
Settlement amount	: EUR 1 000 000,0
Settlement date	: 21 October 2016
Barrier event	: Applicable
Event type	: Double No-Touch Binary
Initial spot price	: Level of USD/EUR on 15 October 2015
Upper barrier level	: 1,5000 USD/EUR
Lower barrier level	: 1,2000 USD/EUR
Event period start date and time	: Trade date at the time of execution hereof
Event period end date and time	: Expiration date at the expiration time
Business day convention	: Following

2.6. Details for portfolio 1.27: Index put on ITraxx Europe Crossover series 24

Buyer	: Counterparty
Seller	: Participating institution
Option type	: Put (i.e. right to sell an index for which we receive the fixed coupon leg)
Trade date	: 15 October 2015
Maturity	: 15 April 2016
Ticker	: ITRAXX-Xover24
Underlying end	: 20 December 2020
Option style	: European
Option strike	: 500,00 bp
Notional	: EUR 10 000 000,0

2.7. Details for portfolio 1.28: Quanto Euro CDS on Spain with USD delta hedge Quanto CDS General Terms

Trade date	: 15 October 2015
Effective date	: 15 October 2015
Scheduled termination date	: 20 December 2019

Protection seller	:	Counterparty
Protection buye	:	Participating institution
Business day	:	London
Business day convention	:	Modified Following
Reference entity	:	Kingdom of Spain
Notional	:	EUR 10 000 000,0
Red Code	:	8CA965
Coupon payment dates	:	20 March, 20 June, 20 September and 20 December of each year
Coupon spread	:	1,00 %
Fixed rate day count fraction	:	Actual/365 (Fixed)

Floating payment

Floating rate payer calculation amount	:	EUR 10 000 000,0
Conditions to settlement	:	Credit Event Notice Notice of publicly available information applicable
Credit events	:	The following credit events shall apply to this transaction: Bankruptcy Debt restructuring (CR) Failure to pay
Settlement currency	:	EUR

Delta Hedge CDS General Terms

Trade date	:	15 October 2015
Effective date	:	15 October 2015
Scheduled termination date	:	20 December 2019
Protection seller	:	Participating institution
Protection buyer	:	Counterparty
Business day	:	London
Business day convention	:	Modified Following
Reference entity	:	Kingdom of Spain
Notional	:	USD 10 300 000,0
Red Code	:	8CA965
Coupon payment dates	:	20 March, 20 June, 20 September and 20 December of each year
Coupon spread	:	1,00 %
Fixed rate day count fraction	:	Actual/365 (Fixed)

Floating payment

Floating rate payer calculation amount	:	USD 10 300 000,0
Conditions to settlement	:	Credit Event Notice Notice of publicly available information applicable
Settlement currency	:	USD

2.8. Details for portfolio 1.14: Mark-to-market (resettable) cross-currency basis swap

Trade date	:	15 October 2015
Maturity date	:	16 October 2017
Business day convention	:	Modified Following
Reset dates	:	Each quarter starting from 15 October 2015
Payment dates	:	Quarterly
Notional EUR (constant currency amount)	:	EUR 20 000 000
Notional USD (variable currency amount)	:	An amount corresponding to EUR 20 000 000 according to the EUR/USD spot exchange rate at the beginning of each interest period
Mark-to-market amount	:	The difference between the variable currency amount of the current interest period and the variable currency amount of the previous interest period.
Interest period	:	From the previous payment date (inclusive) to the next payment date (exclusive)
Party A (variable currency payer)	:	Counterparty
Party B (constant currency payer)	:	Participating institution
Party A pays	:	3-month Libor on the variable currency amount (USD)
Party B pays	:	3-month Euribor minus 20 basis points on the constant currency amount (EUR)
		At each reset date party A will pay to party B the mark-to-market amount, if negative.
		At each reset date party A will receive from party B the mark-to-market amount, if positive.

Initial exchange

Initial exchange date	:	Trade date
EUR initial exchange amount	:	EUR 20 000 000
USD initial exchange amount	:	USD equivalent to EUR 20 000 000

Final exchange

Final exchange date	:	Maturity date
EUR final exchange amount	:	EUR 20 000 000,0
USD final exchange amount	:	The variable currency amount determined for the final calculation period

Section 3: Correlation trading portfolios (CTPs)

Portfolio numberRisk factor	Portfolios	Currency	Risk Metrics requested
2.1 CTP	Long position in spread hedged equity tranche of CDX.NA.IG index Series 24, Version 1 RED Code 2I65BYDI3 (attachment point: 0 %, detachment point: 3 %)	USD	VaR, sVaR and IM[a] for the CTP
2.2 CTP	Long position in spread hedged mezzanine tranche of CDX.NA.IG index Series 24, Version 1 RED Code 2I65BYDI3 (attachment point: 7 %, detachment point: 10 %)	USD	VaR, sVaR and IM[a] for the CTP
2.3 CTP	Short position in spread hedged super senior tranche of CDX.NA.IG index Series 24, Version 1 RED Code 2I65BYDI3 (attachment point: 30 %, detachment point: 100 %)	USD	VaR, sVaR and IM[a] for the CTP

a 'IM' stands for risk measures resulting from Internal Model calculations for CTPs as prescribed by Article 377 of Regulation (EU) No 575/2013.

These portfolios contain positions in index tranches referencing the CDX.NA.IG index Series 24, Version 1.

— Notional is USD 10 million for each tranche.
— The contractual maturity is 5 years, effective as of 20 March 2015, with an actual maturity date on 20 June 2020 for each tranche.
— Valuation as of 5:00 pm New York time on each date of valuation.
— The running spread that shall be used is 500 bps for the tranches in portfolio 1 and 2, and 100 bps for portfolio 3.

The portfolios are constructed by hedging each index tranche with the CDX.NA.IG index Series 24 Version 1 5Y CDS to achieve zero CS01 as of initial valuation date ('spread hedged'). No further re-hedging is required.

ANNEX VI

RESULTS SUPERVISORY BENCHMARKING PORTFOLIOS TEMPLATE RELATED INSTRUCTIONS

C 106.00 — INITIAL MARKET VALUATION AND EXCLUSION JUSTIFICATION

Column	Label	Legal reference	Instructions
010	Portfolio ID	Sections 1 and 3 of Annex V	The portfolio number taken from Annex V shall be reported.
020	Portfolio Modelled for Var + sVaR (YES/NO)		Either YES or NO shall be reported.
030	Portfolio Modelled for IRC (YES/NO)		Either YES or NO shall be reported.
040	Portfolio Modelled for Correlation Trading (YES/NO)		Either YES or NO shall be reported.
050	Rationale for Exclusion	Article 4	One of the following shall be reported: (a) Model not authorised by Regulator; (b) Instrument or underlying not authorised internally; (c) Underlying or modelling feature not contemplated internally.
060	Free text box		An institution may provide any additional information in this column.
070	Initial Market Valuation		The mark-to-market value of each individual portfolio on 26 October 2015 at 5:30 pm CET expressed in units of the **base** currency of

			the instrument shall be reported.

C107.01 — VAR & SVAR NON-CTP. DETAILS

Row	Label	Legal reference	Instructions
010	Methodology		One of the following shall be reported: (a) Historical Simulation; (b) Montecarlo; (c) Parametric; (d) Combination/ Other (please specify). Column 020 shall be used in case the institution wants to provide clarification on the answer given in column 010.
020	Computation of 10-day Horizon	Article 365(1) of Regulation (EU) No 575/2013	One of the following shall be reported: (a) 1 day re-scaled to 10 days; (b) 10 days with overlapping periods; (c) 10 days other Methodology. Column 020 shall be used in case the institution wants to provide clarification on the answer given in column 010.
030	Length of observation period	Article 365(1)(d) of Regulation (EU) No 575/2013	One of the following shall be reported: (a) 1 year; (b) more than 1 and up to 2 years; (c) more than 2 and up to 3 years; (d) more than 3 years.

			Column 020 shall be used in case the institution wants to provide clarification on the answer given in column 010.
040	Data Weighting	Article 365(1)(d) of Regulation (EU) No 575/2013	One of the following shall be reported: (a) Unweighted; (b) Weighted; (c) The higher of the metrics in points (a) and (b). Column 020 shall be used in case the institution wants to provide clarification on the answer given in column 010.
050	Backtesting add-on	Article 366(2) of Regulation (EU) No 575/2013	Column 020 shall be used in case the institution wants to provide clarification on the answer given in column 010.
060	Regulatory add-on	Article 366(2) of Regulation (EU) No 575/2013 ('at least 3')	Column 020 shall be used in case the institution wants to provide clarification on the answer given in column 010.
070	Methodology		One of the following shall be reported: (a) Historical Simulation; (b) Montecarlo; (c) Parametric; (d) Combination/ Other (please specify). Column 020 shall be used in case the institution wants to provide clarification on the answer given in column 010.

080	Computation of 10 day Horizon	Article 365(1) of Regulation (EU) No 575/2013	One of the following shall be reported: (a) 1 day re-scaled to 10 days; (b) 10 days with overlapping periods; (c) 10 days other Methodology; Column 020 shall be used in case the institution wants to provide clarification on the answer given in column 010.
090	Regulatory add-on	Article 366(2) of Regulation (EU) No 575/2013	Column 020 shall be used in case the institution wants to provide clarification on the answer given in column 010.

C 107.02 — VaR and sVaR Non-CTP. Base Currency Results *Instructions concerning sheets (z-axis)*

Label	Legal reference	Instructions
Portfolio	Section 1 of Annex V	The portfolio number taken from Annex V (Section 1) shall be reported.

Column	Label	Legal reference	Instructions
010	Date		(a) The date of the VaR/ sVaR value shall be reported. It shall take all the

			following values:07/12/2015; (b) 08/12/2015; (c) 09/12/2015; (d) 10/12/2015; (e) 11/12/2015; (f) 14/12/2015; (g) 15/12/2015; (h) 16/12/2015; (i) 17/12/2015; (j) 18/12/2015.
020	VaR	Article 365 of Regulation (EU) No 575/2013	The 10-day VaR obtained for each individual portfolio, without applying the '3+' regulatory multiplier, shall be reported. Figures shall be reported for each of the dates provided in column 010. Figures shall be reported using a minimum precision equivalent to thousands of units and be reported in the base currency bof the portfolio.
030	sVaR	Article 365 of Regulation (EU) No 575/2013	The 10-day sVaR obtained for each individual portfolio, without applying the '3+' regulatory multiplier, shall be reported. Figures shall be reported for each of the dates provided in column 010. The cell shall be left blank if the institution does not calculate a sVaR on the date provided in column 010 (i.e. zero values shall be reported only if the result of the calculation is actually zero). Figures shall be reported using a

			minimum precision equivalent to thousands of units and be reported in the base currency of the portfolio.

C 108.00 — One year Profit & Loss VaR

This template shall be filled only by institutions that calculate VaR using historical simulation.
Instructions concerning sheets (z-axis)

Label	Legal reference	Instructions
Portfolio	Section 1 of Annex V	The Portfolio number taken from Annex V (Section 1) shall be reported.

Column	Label	Legal reference	Instructions
010	Date	Article 365(1)(d) of Regulation (EU) No 575/2013	Each business day, according to the calendar in the institution's jurisdiction, between 19 December 2014 and 18 December 2015 shall be reported.
020	Daily P&L		The one-year data series with the portfolio valuation change (i.e. daily P&L) produced on each business day (i.e. by comparing the end-of-day valuation on each business day reported in column 10 with the end-of-day valuation on the previous business day). In case a day is a bank holiday in the relevant jurisdiction, this cell shall be left blank (i.e. a zero P&L shall be reported only if there really was no change in the hypothetical value

			of the portfolio on a given business day). Figures shall be reported using a minimum precision equivalent to thousands of units and be reported in the base currency of the portfolio.

C 109.01 — IRC. DETAILS OF THE MODEL

Row	Label	Legal reference	Instructions
010	Number of modelling factors	EBA/GL/2012/3	The number of modelling factors at the overall IRC model level shall be reported. The answer shall be one of the following: (a) 1; (b) 2; (c) More than 2. Column 020 shall be used in case the institution wants to provide clarification on the answer given in column 010.
020	Source of LGDs	EBA/GL/2012/3	The source of LGDs at the overall IRC Model level shall be reported. The answer shall be one of the following: (a) Market Convention; (b) LGD used in IRB; (c) Other. Column 020 shall be used in case the institution wants to provide clarification on the answer given in column 010.

C 109.02 — *Instructions concerning sheets (z-axis)*

IRC. Details by Portfolio

Label	Legal reference	Instructions
Portfolio	Section 1 of Annex V	The portfolio number taken from Annex V (Section 1), only for those portfolios where IRC is requested, shall be reported.

Row	Label	Legal reference	Instructions
10	Liquidity Horizon	Article 374(5) of Regulation (EU) No 575/2013 and EBA/GL/2012/3	The liquidity horizon applied at the portfolio level shall be reported. The answer shall be one of the following: (a) 3 months; (b) 3 to 6 months; (c) 6 to 9 months; (d) 9 to 12 months.
20	Source of PDs	EBA/GL/2012/3	The source of PDs applied at the portfolio level shall be reported. The answer shall be one of the following: (a) Rating Agencies; (b) IRB; (c) Market implied; (d) Other.
30	Source of transition matrices	EBA/GL/2012/3	The source of transition matrices applied at the portfolio level shall be reported. The answer shall be one of the following: (a) Rating Agencies; (b) IRB; (c) Market implied;

			(d) Other.

C 109.03 — IRC. Amount by Portfolio/ Date *Instructions concerning sheets (z-axis)*

Label	Legal reference	Instructions
Portfolio	Section 1 of Annex V	The portfolio number taken from Annex V(Section 1), only for those portfolios where IRC is requested, shall be reported.

Column	Label	Legal reference	Instructions
010	Date		The date of the IRC shall be reported. It shall take all the following values: (a) 07/12/2015; (b) 08/12/2015; (c) 09/12/2015; (d) 10/12/2015; (e) 11/12/2015; (f) 14/12/2015; (g) 15/12/2015; (h) 16/12/2015; (i) 17/12/2015; (j) 18/12/2015.
020	IRC	Articles 372 to 376 of Regulation (EU) No 575/2013 and EBA/GL/2012/3	The regulatory IRC obtained for each individual portfolio shall be reported. Figures shall be reported for each of the dates provided in column 010. The cell shall be left blank if the institution does not calculate an IRC on the date reported in column 010 (i.e. zero values shall be reported only if the result of the calculation is actually zero).

			Figures shall be reported using a minimum precision equivalent to thousands of units and be reported in the base currency of the portfolio.

C 110.01 — CT. DETAILS OF THE MODEL.

Row	**Label**	**Legal reference**	**Instructions**
010	Number of modelling factors	Article 377 of Regulation (EU) No 575/2013	The number of modelling factors at the overall Correlation Trading Model level shall be reported. The answer shall be one of the following: (a) 1; (b) 2; (c) More than 2. Column 020 shall be used in case the institution wants to provide clarification on the answer given in column 010.
020	Source of LGDs	Article 377 of Regulation (EU) No 575/2013	The source of LGDs at the overall Correlation Trading Model level shall be reported. The answer shall be one of the following: (a) Market Convention; (b) LGD used in IRB; (c) Other. Column 020 shall be used in case the institution wants to provide clarification on the answer given in column 010.

C 110.02 — *Instructions concerning sheets (z-axis)*

CT. Details by Portfolio.

Label	Legal reference	Instructions
Portfolio	Section 3 of Annex V	The portfolio number taken from Annex V(Section 3) shall be reported.

Row	Label	Legal reference	Instructions
010	Liquidity Horizon	Article 377(2) of Regulation (EU) No 575/2013	The liquidity horizon applied at the portfolio level shall be reported. The answer shall be one of the following: (a) 3 months; (b) 3 to 6 months; (c) 6 to 9 months; (d) 9 to 12 months.
020	Source of PDs	Article 377 of Regulation (EU) No 575/2013	The source of PDs applied at the portfolio level shall be reported. The answer shall be one of the following: (a) Rating Agencies; (b) IRB; (c) Market implied; (d) Other.
030	Source of transition matrices	Article 377 of Regulation (EU) No 575/2013	The source of the transition matrices applied at the portfolio level shall be reported. The answer shall be one of the following: (a) Rating Agencies; (b) IRB; (c) Market implied; (d) Other.

C 110.03 — CT. APR by Portfolio/ Date *Instructions concerning sheets (z-axis)*

Label	Legal reference	Instructions
Portfolio	Section 3 of Annex V	The portfolio number taken from Annex V (Section 3).

Column	Label	Legal reference	Instructions
010	Date	Article 377 of Regulation (EU) No 575/2013	The date of the all price risk (‘APR’) shall be reported. It shall take all the following values: (a) 07/12/2015; (b) 08/12/2015; (c) 09/12/2015; (d) 10/12/2015; (e) 11/12/2015; (f) 14/12/2015; (g) 15/12/2015; (h) 16/12/2015; (i) 17/12/2015; (j) 18/12/2015.
60	APR	Article 377 of Regulation (EU) No 575/2013	The results obtained by applying the regulatory Correlation Trading Model to each individual portfolio shall be reported. Figures shall be reported for each of the dates provided in column 010. The cell shall be left blank if the institution does not use a Correlation Trading Model on the date provided in column 010 (i.e. zero values shall be reported only if the result of the calculation is actually zero). Figures shall be reported using a

			minimum precision equivalent to thousands of units and be reported in the base currency of the portfolio.

ANNEX VII

RESULTS SUPERVISORY BENCHMARKING PORTFOLIOS. MARKET RISK

RESULTS BENCHMARKING PORTFOLIOS. MARKET RISK			
Template number	Template code	Name of the template /group of templates	Short name
INITIAL MARKET VALUATION			
106	C 106.00	INITIAL MARKET VALUATION AND EXCLUSION JUSTIFICATION	IMV
VaR AND sVaR NON-CTP			
107,1	C 107.01	DETAILS	VaR&SVaR 1
107,2	C 107.02	BASE CURRENCY RESULTS	VaR&SVaR 2
ONE YEAR PROFIT & LOSS VaR			
108	C 108.00	ONE-YEAR PROFIT & LOSS VaR	1Y P&L
INCREMENTAL RISK CHARGE			
109,1	C 109.01	IRC. DETAILS OF THE MODEL	IRC 1
109,2	C 109.02	IRC. DETAILS BY PORTFOLIO	IRC 2
109,3	C 109.03	IRC. AMOUNT BY PORTFOLIO/DATE	IRC 3
CORRELATION TRADING			
110,1	C 110.01	CT. DETAILS OF THE MODEL	CT 1
110,2	C 110.02	CT. DETAILS BY PORTFOLIO	CT 2

110,3	C 110.03	CT. AMOUNT BY PORTFOLIO/DATE	CT 3

C 106.00 — INITIAL MARKET VALUATION AND EXCLUSION JUSTIFICATION

Portfolio ID	Portfolio Modelled for Var + sVaR (YES/NO)	Portfolio Modelled for IRC (YES/NO)	Portfolio Modelled for Correlation Trading (YES/NO)	Rationale for Exclusion	Free text box	Initial Market Valuation
010	**020**	**030**	**040**	**050**	**060**	**070**

C 107.01 — VAR AND SVAR NON-CTP. DETAILS

		Option	Free text box
		010	**020**
VaR			
010	**Methodology**		
020	**Liquidity Horizon**		
030	**Lenght of observation period**		
040	**Data Weighting**		
050	**Backtesting add-on**		
060	**Regulatory add-on**		
SVaR			
070	**Methodology**		
080	**Liquidity Horizon**		
090	**Regulatory add-on**		

C 107.02 — VAR AND SVAR NON-CTP. BASE CURRENCY RESULTS

Portfolio	

Date	VaR	sVaR	
010	**020**	**030**	

C 108.00 — ONE-YEAR PROFIT & LOSS VAR

Portfolio	

Date	Daily P&L
010	**020**

C 109.01 — IRC. DETAILS OF THE MODEL

		Option	Free text box
Row	Item	**010**	**020**
010	**Number of modelling factors**		
020	**Source of LGDs**		

C 109.02 — IRC. DETAILS BY PORTFOLIO

Portfolio	

		Option	
Row	Item	**010**	
010	**Liquidity Horizon**		
020	**Source of PDs**		
030	**Source of transition matrices**		

C 109.03 — IRC. AMOUNT BY PORTFOLIO/DATE

Portfolio	

Date	IRC	
010	**020**	

C 110.01 — CT. DETAILS OF THE MODEL

		Option	Free text box
Row	Item	**010**	**020**
010	**Number of modelling factors**		
020	**Source of LGDs**		

C 110.02 — CT. DETAILS BY PORTFOLIO

Portfolio	

		Option
Row	Item	**010**
010	**Liquidity Horizon**	
020	**Source of PDs**	
030	**Source of transition matrices**	

C 110.03 — CT. APR BY PORTFOLIO/DATE

Portfolio	

Date	APR
010	**020**

(**1**) OJ L 176, 27.6.2013, p. 338.

(**2**) 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 (OJ L 176, 27.6.2013, p. 1).

(**3**) Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 191, 28.6.2014, p. 1).

(**4**) Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).