
Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, ANNEX IV is up to date with all changes known to be in force on or before 24 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2016 No. 2070 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes

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)

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RESULTS SUPERVISORY BENCHMARK PORTFOLIOS

Textual Amendments

- F1** Substituted by Commission Implementing Regulation (EU) 2019/439 of 15 February 2019 amending Implementing Regulation (EU) 2016/2070 as regards benchmark portfolios, reporting templates and reporting instructions to be applied in the Union for the reporting referred to in Article 78(2) of Directive 2013/36/EU of the European Parliament and of the Council (Text with EEA relevance).

PART I: GENERAL INSTRUCTIONS

1. Information shall be submitted only for counterparties subject to an actual exposure or a rating that is valid for use in the calculation of risk-weighted assets ('RWA').
2. Information shall be submitted only for exposures and portfolios for which an internal model has been approved and is used in the calculation of the RWA. Exposures and portfolios for which the relevant competent authority has permitted the permanent partial use of the Standardised Approach, shall be excluded.
3. Information that is not required or not applicable shall not be submitted. Zero values shall be reported only where the quantity is known to be zero.
4. For portfolios defined with a specific rating grade in Annex I, information on the probability of default ('PD') shall be reported for the entire rating scale used by the institution, even where no internal-ratings-based ('IRB') exposure exists for the respective portfolio at the reporting reference date for each rating grade. In such cases, the exposure at default ('EAD') shall be reported as zero and information on the other columns shall not be submitted.
5. Portfolios that are not defined with a specific rating grade in Annex I shall not be submitted where no IRB exposure or valid rating exists at the reporting reference date.
6. Monetary amounts shall be reported as used for calculating own funds requirements as of a specific reference date (i.e. as reported in accordance with Implementing Regulation (EU) No 680/2014).

PART II: C 101 — Details on exposures in Low Default Portfolios (LDPs) by counterparty

Specialised lending exposures shall be excluded.

TEMPLATE-RELATED INSTRUCTIONS

ColumnLabel	Legal reference	Instructions
010	Counterparty Code	Column 010 of template 101 of Annex I. The counterparty code assigned by the European Banking Authority ('EBA') to the counterparty included in the low default portfolio ('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 to Implementing Regulation (EU) No 680/2014. Each portfolio shall be assigned to one of the following exposure classes: Central banks and central governments; Institutions; Corporate – SME; Corporate – Specialised lending; Corporate – Other; Retail – Secured by real estate SME; Retail – Secured by real estate non-SME; Retail – Qualifying revolving; Retail – Other SME; Retail – Other non – SME; Not applicable. 'Not applicable' shall be used where none of the answers in the list is correct which is the case when a counterparty is classified in multiple asset classes, without one being clearly predominant.
040	Rating	The rank of the internal rating grade applied by the institution (from lowest risk to highest risk excluding defaults with PD corresponding

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C 102 – Details on exposures in Low Default Portfolios

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For portfolios with the regulatory approach defined as 'Specialised lending slotting criteria', the following information may be omitted: PD (c060), LGD (c130), Maturity (c140).

For portfolios defined in Annex I template 102 the following information may be omitted where institutions do not calculate own funds in accordance with Part Three, Title II, Chapter 2: RWA Standardised (c180).

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.
040	Number of obligors	Column 300 of template 8.1 of Annex I to Commission Implementing Regulation (EU) No 680/2014	The number of obligors shall be reported.
060	PD	Column 010 of table 8.1 of Annex I to Commission Implementing Regulation (EU) No 680/2014	The PD assigned to the obligor shall be based on the provisions laid down in Article 180 of Regulation (EU) No 575/2013. The PD shall be the PD used in the calculation of the RWA, excluding the effect of potential measures introduced in accordance with Article 458 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 the EAD-

ANNEX IV PART II: TEMPLATE-RELATED INSTRUCTIONS

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			<p>Weighted average of the PDs assigned to the obligor grades or pools included in the aggregation shall be provided. The PD shall be expressed as a value between 0 and 1. All reported risk parameters shall be derived from the risk parameters used in the internal rating system approved by the relevant competent authority.</p>
080	Original exposure pre-conversion factors	Column 020 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014	The original exposure value before taking into account any value adjustments, provisions, 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 to 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	Article 166(8)(e) of Regulation (EU) No 575/2013	The weighted average of the 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. Where the institution is allowed to apply own estimates of CCFs, those shall be reported, otherwise

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110	EAD	Column 110 of template 8.1 of Annex I to 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 to Implementing Regulation (EU) No 680/2014	The market value of the collateral shall be reported.
130	LGD	Columns 230 and 240 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014	The EAD-weighted own estimates of LGD or the EAD-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 to Implementing Regulation (EU) No 680/2014	The EAD-weighted maturity shall be reported. It shall be expressed in number of days. This information shall not be reported for exposures for which the maturity is not an element in the calculation of risk weighted exposure amounts. This information shall not be reported for portfolios that represent exposures of the exposure class 'Retail'.
150	Expected Loss	Column 280 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014	The expected loss shall be reported.
160	Provisions defaulted exposures	Columns 050, 055 and 060 of template 9.2 of Annex I	The provisions for defaulted exposures shall be reported.

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		680/2014	specific credit risk adjustments for defaulted assets as defined in Article 110 of Regulation (EU) No 575/2013.
170	RWA	Column 260 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014	The risk-weighted exposure amount after applying the SME supporting factor shall be reported.
180	RWA Standardised	The amount of own funds that the institution would be required to hold under Article 92 calculating risk-weighted exposure amounts in accordance with Part Three, Title II, Chapter 2 of Regulation (EU) No 575/2013.	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

For portfolios defined in Annex I with a collateralisation status different from ‘Not applicable’, the following information may be omitted where the approved model does not accommodate distinct LGD calculations for the secured and unsecured parts of an exposure: LGD (column 130), Expected Loss (column 150), RWA (column 170), Loss rate latest year (column 210) and Loss rate past 5 years (column 220).

Column	Label	Legal reference	Instructions
010	Portfolio ID	Column 010 of template 103 of Annex I	The code assigned by EBA to each portfolio shall be reported. This code is a row identifier and shall be unique for each row in the table.
040	Number of obligors	Column 300 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014	The number of obligors shall be reported.

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060		<p>Column 010 of Annex I to Implementing Regulation (EU) No 680/2014</p>	<p>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. The PD shall be the PD used in the calculation of the RWA, excluding the effect of potential measures introduced in accordance with Article 458 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 EAD-weighted average of the PDs assigned to the obligor grades or pools included in the aggregation shall be provided. The PD shall be expressed as a value between 0 and 1. All reported risk parameters shall be derived from the risk parameters used in the internal rating system approved by the relevant competent authority.</p>
080	Original exposure pre conversion factors	Column 020 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014	The original exposure value before taking into account any value adjustments, provisions, effects due to credit risk mitigation techniques

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090	Exposure after CRM substitution effects pre conversion factors	Column 090 of template 8.1 of Annex I to 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	The weighted average of the 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. Where the institution is allowed to apply own estimates of CCFs, those shall be reported, otherwise the regulatory CCFs shall be reported.
110	EAD	Column 110 of template 8.1 of Annex I to 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 to Implementing Regulation (EU) No 680/2014	The market value of the collateral shall be reported.
130	LGD	Columns 230 and 240 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014	The EAD-weighted own estimates of LGD or EAD-weighted regulatory LGD applied by the institution to the exposures to each portfolio shall be reported. The effect of measures introduced in

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			Regulation (EU) No 575/2013 shall be excluded.
140	Maturity	Column 250 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014	The EAD-weighted maturity shall be reported. It shall be expressed in number of days. This information shall not be reported for exposures for which the maturity is not an element in the calculation of risk weighted exposure amounts. This means that this information shall not be reported for portfolios that represent exposures of the exposure class 'Retail'.
150	Expected Loss	Column 280 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014	The expected loss shall be reported.
160	Provisions defaulted exposures	Columns 050, 055 and 060 of template 9.2 of Annex 1 of Commission Implementing Regulation (EU) No 680/2014	The provisions for defaulted exposures shall be reported. These include all the general and specific credit risk adjustments for defaulted exposures as defined in Article 110 of Regulation (EU) No 575/2013.
170	RWA	Column 260 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014	The risk-weighted exposure amount after applying the SME supporting factor shall be reported.
180	RWA Standardised	The amount of own funds that the institution would	The RWA amount calculated by applying the

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		92 calculating risk-weighted exposure amounts in accordance with Part Three, Title II, Chapter 2 of Regulation (EU) No 575/2013.	risk to the exposures shall be reported.
190	Default rate latest year		<p>The default rate for the latest year shall be reported. For this purpose the default rate shall be defined as the ratio between i) the sum of the exposures (original exposure before applying the conversion factor measured at the reference date minus one year) that were non-defaulted exactly one year before the reference date defaulted between the reference date minus one year and the reference date and ii) the sum of the exposures (original exposure before applying the conversion factor measured at the reference date minus one year) that were non-defaulted at the reference date minus one year.</p> <p>New exposures that were generated during the year preceding the reference date shall not be included. Exposures that defaulted and were cured again during the year preceding</p>

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			<p>both the numerator and the denominator. Multiple defaults of the same obligor shall be included only once. This information shall be reported for portfolio IDs relating to non-defaulted exposures only.</p>
200	Default rate past 5 years		<p>The weighted average of the default rates observed in the last five years preceding the reference date shall be reported. The default rate definition referred to in column 190 shall apply. The weights to be used are the non-defaulted exposures used in the calculation of the default rate in accordance with column 190. Where the institution is not able to calculate a default rate for the past five years preceding the reference date, the institution shall develop a proxy using its longest history up to five years preceding the reference date and provide the documentation detailing the calculation to its competent authority. This information shall be reported for portfolio IDs relating to 'non-defaulted' exposures only.</p>

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210	<p>Loss rate latest year</p>	<p>These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)</p>	<p>The loss rate observed in the latest year shall be reported. For non-defaulted portfolios, the loss rate shall be the sum of credit risk adjustments and write-offs applied, within the year preceding the reference date, to exposures that were non-defaulted exactly one year before the reference date and which defaulted during the year preceding the reference date, divided by the sum of the EAD, measured exactly one year before the reference date, of the exposures that were non-defaulted exactly one year before the reference date and which defaulted during the year preceding the reference date. New exposures generated during the year preceding the reference date shall not be included. Exposures that defaulted and were cured again during the year preceding the reference date shall be included in the denominator of the loss rate and credit risk adjustments and write-offs on those exposures shall be considered in the numerator of the loss rate. Multiple</p>
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<p>220</p>	<p>Loss rate past 5 years</p>		<p>The EAD-weighted average of the loss</p>

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250	RWA-	<p>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 with the following portfolio ID, respectively:</p> <p style="text-align: right;">CORP_ALL_0086 ** **** ** SMEC_ALL_0106 ** **** ** SMER_ALL_0106 ** **** ** MORT_ALL_0094 ** **** **</p> <p>RWA- shall be the hypothetical risk-weighted exposure amount, after applying the SME supporting factor, which results from the application of the PD- values instead of the institution's PD values, for each exposure. The remaining</p>

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			<p>shall not be subject to changes. PD- shall be based on a calculation performed separately for each obligor grade. The obligor grades as reported in column 005 of Template C 08.02 of Annex I of Regulation (EU) No 680/2014 (cf. Q&A 2016_2782) shall be used (see Annex II of Regulation (EU) No 680/2014, C 08.01 column 010 and C 08.02 for instructions). For each obligor grade, p^- shall be the smallest positive value satisfying the equation $p^- + \Phi^{-1}(q) \times \sqrt{\frac{p^- \times (1-p^-)}{n}} \geq DR_{1y}$, where $DR_{1y} > 0$ and $p^- = 0$ where $DR_{1y} = 0$, where, Φ^{-1} = the inverse function of the standard normal (cumulative) distribution; q = the confidence level set at 90 %; DR_{1y} = the case weighted default rate of the year preceding the reference date, i.e., the number of obligors that were not in default and assigned</p>

ANNEX IV PART II: TEMPLATE-RELATED INSTRUCTIONS

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			<p>Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, ANNEX IV is up to date with all changes known to be in force on or before 24 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2016 No. 2070 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of obligor amending instruments can be found on their website/s. (See end of Document for details) View outside</p> <p>the obligor grade under consideration exactly one year before the reference date and which defaulted during the latest year, divided by the number of obligors that were not in default and assigned the obligor grade under consideration exactly one year before the reference date; n = the number of obligors that were not in default and assigned the obligor grade under consideration exactly one year before the references date. For each obligor, PD- shall be equal to p^-, where p^- shall be calculated in accordance with the above formula for the obligor grade assigned to the obligor.</p>
260	RWA+		<p>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</p>

<p>Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, ANNEX IV is up to date with all changes known to be in force on or before 24 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2016 No. 2070 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk and any amending instruments can be found on their website/s. (See end of Document for details)</p>		<p>document in Annex I, template 103 with the</p>
		<p>following portfolio ID, respectively:</p> <p>CORP_ALL_0086 ** **** ** SMEC_ALL_0106 ** **** ** SMER_ALL_0106 ** **** ** MORT_ALL_0094 ** **** **</p> <p>RWA+ shall be the hypothetical risk-weighted exposure amount, after applying the SME supporting factor, which results from the application of the PD+ values instead of the institution's PD values, for each exposure. The remaining parameters needed in the computation shall not be subject to changes. PD+ shall be based on a calculation performed separately for each obligor grade. The obligor grades as reported in column 005 of Template C 08.02 of Annex I of Regulation (EU) No 680/2014 (cf. Q&A 2016_2782) shall be used (see Annex II of Regulation (EU) No 680/2014, C 08.01 column 010 and C 08.02 for instructions). For each obligor grade, p⁺ shall be the largest positive value satisfying the equation</p> $p^+ - \Phi^{-1}(q) \times \sqrt{\frac{p^+ \times (1-p^+)}{n}} \leq DR_{1y}$ <p>, where DR_{5y} > 0 and p⁻ = 0 where DR_{5y} = 0,</p>

ANNEX IV PART II: TEMPLATE-RELATED INSTRUCTIONS

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<p>Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, ANNEX IV is up to date with all changes known to be in force on or before 24 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2016 No. 2070 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. In this regulation, amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes</p>		
		<p>Φ^{-1} = the inverse function of the standard normal (cumulative) distribution;</p> <p>q = the confidence level set at 90 %;</p> <p>DR_{1y} = the case weighted default rate of the year preceding the reference date, i.e., the number of obligors that were not in default and assigned the obligor grade under consideration exactly one year before the reference date and which defaulted during the latest year, divided by the number of obligors that were not in default and assigned the obligor grade under consideration exactly one year before the reference date;</p> <p>n = the number of obligors that were not in default and assigned the obligor grade under consideration exactly one year before the references date.</p>

<p>Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, ANNEX IV is up to date with all changes known to be in force on or before 24 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2016 No. 2070 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. For each obligor, PD amending instruments can be found on their website/s. (See end of Document for details) View shall be equal to</p>			<p>For each obligor, PD shall be equal to</p>
			<p>p^+, where p^+ shall be calculated in accordance with the above formula for the obligor grade assigned to the obligor.</p>
<p>270</p>	<p>RWA--</p>		<p>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 with the following portfolio ID, respectively:</p> <p style="padding-left: 40px;">CORP_ALL_0086 ** **** ** SMEC_ALL_0106 ** **** ** SMER_ALL_0106 ** **** ** MORT_ALL_0094 ** **** **</p> <p>RWA-- shall be the hypothetical risk-weighted exposure amount, after applying the SME supporting factor, which results from the application of the PD-- values instead of the institution's PD values, for each exposure. The remaining parameters needed in the computation shall not be subject to changes. PD-- shall be based on a calculation performed separately for each obligor grade. The obligor grades as reported in column 005 of</p>

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, ANNEX IV is up to date with all changes known to be in force on or before 24 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2016 No. 2070 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Template C 08.02 amending instruments can be found on their website/s. (See end of Document for details) **Template C 08.02 of Annex IV of**

Regulation (EU) No 680/2014 (cf. Q&A 2016_2782) shall be used (see Annex II of Regulation (EU) No 680/2014, C 08.01 column 010 and C 08.02 for instructions). For each obligor grade, p^- shall be the smallest positive value satisfying the equation

$$p^- + \Phi^{-1}(q) \times \sqrt{\frac{p^- \times (1-p^-)}{n}} \geq DR_{5y}$$

where,

- Φ^{-1} = the inverse function of the standard normal (cumulative) distribution;
- q = the confidence level set at 90 %;
- DR_{5y} = the default rate of the 5 latest years for the obligor grade, calculated as the simple average of five 1-year case-weighted default rates;
- n = the number of obligors that were not in default and assigned the obligor grade under consideration exactly one year before the references date.

For each obligor, PD^- shall be equal to p^- , where p^- shall be calculated in accordance with

<p>Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, ANNEX IV is up to date with all changes known to be in force on or before 24 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2016 No. 2070 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk, the above formula amending instruments can be found on their website/s. (See end of Document for details) For the obligor grade assigned to the obligor.</p>			
280	RWA++		<p>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 with the following portfolio ID, respectively:</p> <p>CORP_ALL_0086 ** **** ** SMEC_ALL_0106 ** **** ** SMER_ALL_0106 ** **** ** MORT_ALL_0094 ** **** **</p> <p>RWA++ shall be the hypothetical risk-weighted exposure amount, after applying the SME supporting factor, which results from the application of the PD++ values instead of the institution's PD values, for each exposure. The remaining parameters needed in the computation shall not be subject to changes. PD++ shall be based on a calculation performed separately for each obligor grade. The obligor grades as reported in column 005 of Template C 08.02 of Annex I of Regulation (EU) No 680/2014 (cf. Q&A 2016_2782) shall</p>

<p>Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, ANNEX IV is up to date with all changes known to be in force on or before 24 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2016 No. 2070 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk (see Annex I of Regulations) amending instruments can be found on their website/s. (See end of Document for details)</p>		<p>EU No 680/2014, C 08.01 column 010 and C 08.02 for instructions). For each obligor grade, p⁺⁺ shall be the largest positive value satisfying the equation</p> $p^{++} - \Phi^{-1}(q) \times \sqrt{\frac{p^{++} \times (1 - p^{++})}{n}} \leq DR_{5y}$ <p>where,</p> <p>Φ⁻¹ = the inverse function of the standard normal (cumulative) distribution;</p> <p>q = the confidence level set at 90 %;</p> <p>DR_{5y} = the default rate of the 5 latest years for the obligor grade, calculated as the simple average of five 1-year case-weighted default rates;</p> <p>n = the number of obligors that were not in default and assigned the obligor grade under consideration exactly one year before the references date.</p> <p>For each obligor, PD⁺⁺ shall be equal to p⁺⁺, where p⁺⁺ shall be calculated in accordance with the above formula for the obligor grade assigned to the obligor.</p>
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Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, ANNEX IV is up to date with all changes known to be in force on or before 24 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2016 No. 2070 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), Regs. 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 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765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000.

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 IRB approach 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 to Implementing Regulation (EU) No 680/2014	The aggregate exposure value of the transactions in the scope of application of the specific model shall be reported.
050	EAD weighted average default rate for calibration		The EAD-weighted average of the annual default rates, where used in the calibration of the PD models, shall be reported. This information shall be completed only for PD models.
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. This information shall be completed only for PD models.
070	Long-run PD		The central tendency used by the institution

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			<p>incorporates any prudent adjustment to the simple case weighted average of the annual default rates used in the calibration of the PD models shall be reported. This information shall be completed only for PD models.</p>
080	Cure rate defaulted asset		<p>The cure rate defaulted asset shall be the percentage of defaulted 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 for cure rates, in accordance with the definition provided. The institution shall report the use of a proxy to the competent authority. This information shall be completed only for LGD models.</p>
090	Recovery rate for not cured defaults		<p>The case-weighted average recovery rate 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 for not cured defaults, due to an incomplete recovery procedure,</p>

<p>Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, ANNEX IV is up to date with all changes known to be in force on or before 24 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2016 No. 2070 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk and calculating proxy taking into account the definition provided. The institution shall report the use of a proxy to the competent authority. This information shall be completed only for LGD models.</p>			
			<p>account the definition provided. The institution shall report the use of a proxy to the competent authority. This information shall be completed only for LGD models.</p>
100	Recovery period for not cured defaults		<p>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 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. It shall be expressed in number of days. An institution that does not have a specific recovery period length for not cured defaults, due to an incomplete recovery procedure, shall calculate a proxy taking into account the definition provided. The institution shall report the use of a proxy to the competent authority. This information shall be completed only for LGD models.</p>
110	Joint decision	Article 20(2)(a) of Regulation (EU) No 575/2013	<p>The institution shall report whether or not a joint decision on prudential requirements does</p>

<p>Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, ANNEX IV is up to date with all changes known to be in force on or before 24 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2016 No. 2070 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Discrepancies between the amending instruments can be found on their website/s. (See end of Document for details) Consolidating and</p>			
			<p>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.</p>
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.
130	RWA	Column 260 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014	The risk-weighted exposure amount after applying the SME supporting factor for all transactions in the scope of application of the specific model 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. Columns 010 and 020 are a composite row identifier and together shall be

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, ANNEX IV is up to date with all changes known to be in force on or before 24 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2016 No. 2070 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk and unique for each row amending instruments can be found on their website/s. (See end of Document for details) **Unique for each row in the table.**

020	Internal model ID	Column 010 of template 105.01	The internal model ID assigned by the reporting institution shall be reported.
030	EAD	Column 110 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014	The exposure value of the transactions in the scope of application of the specific model (see column 020) for the specific portfolio (see column 010) shall be reported. Where all transactions of a given portfolio are treated with one specific model, the exposure value shall be identical to the amount reported for the same portfolio in column 110 of template 102 or 103 as applicable.
040	RWA	Column 260 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014	The risk-weighted exposure amount after applying the SME supporting factor for the transactions in the scope of application of the specific model (see column 020) for the specific portfolio (see column 010) shall be reported. Where all transactions of a given portfolio are treated with one specific model, the amount shall be identical to the amount reported for the same portfolio in column 170 of template 102 or 103, as applicable.

Changes to legislation:

Commission Implementing Regulation (EU) 2016/2070, ANNEX IV is up to date with all changes known to be in force on or before 24 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations.

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Changes and effects yet to be applied to :

- Regulation revoked by [2023 c. 29 Sch. 1 Pt. 3](#)