Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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) Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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 is for the formation on the provide the formation of the providence of th

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 II: TEMPLATE-RELATED INSTRUCTIONS C 101 — Details on exposures in Low Default Portfolios (LDPs) by counterparty

Specialised lending exposures shall be excluded.

Column	Label	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: (a) Central banks and central governments; (b) Institutions; (c) Corporate – SME; (d) Corporate – SME; (d) Corporate – Other; (f) Retail – Secured by real estate SME; (g) Retail – Secured by

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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.ukealtastate relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding SMIEses Retail -(h) Oualifying revolving; (i) Retail -Other SME; Retail -(j) Other non -SME; (k) 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 The rank of the Rating 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 The date of the most recent rating of the rating of counterparty counterparty shall be reported. 060 PD Column 010 The PD assigned to of template 8.1 the obligor grade of Annex I to or pool that shall Implementing be reported shall be based on the Regulation (EU) No 680/2014 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

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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 legisticas used in the found on their website/s. (See end of Document for details) is a found on their website/s. (See end of Document for details) is a found on their website/s.

relevant amending instrumen	ts can be found on their website/.	s. (See end of Document for deta	
			Article 458 of Regulation (EU) No 575/2013. 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 respective competent authority.
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 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 conversion factor ('CCF') is applied in order to obtain the EAD shall be reported. This shall be done taking into account

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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 legislication for detail design of the former of the

			substitution effects on the exposure.
100	CCF	Second subparagraph of 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 template8.1 of Annex I to Implementing Regulation (EU) No 680/2014	The exposure value shall be left blank where the institution has no IRB exposure for a given counterparty.
120	Collateral value	Columns 150 to 210 of template 8.1 of Annex I to Implementi (EU) No 680/2014	The market value of the collateral shall be ngpRogadation
130	Hyp LGD senior unsecured without negative pledge	Article 161 of Regulation (EU) No 575/2013	The hypothetical own estimates of loss given default ('LGD') that would be applied by the institution to the counterparty shall be reported in accordance with the following: — The scope of exposures is the same as for the LGD value reported in column 150; — The exposure is senior and unsecured;

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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.uNDeutGgative relevant amending instruments can be found on their website/s. (See end of Document for details) View outstaplingehanges

140			clause is in place. A negative pledge clause states 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 estimates of LGD that would be applied by the institution to the counterparty shall be reported in accordance with the following: — The scope of exposures is the same as for the LGD value reported in column 150; — The exposure is senior and unsecured; — A negative pledge clause is in place. A negative pledge clause states that the borrower or debt issuer will not pledge any of its assets to another party.
150	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 to each counterparty shall be reported.
160	Maturity	Column 250 of template 8.1	The EAD-weighted maturity for the

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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 and the Authority to allable on legislation Standards for relevant amending instruments can be found on their website/s. [Sarge and of Document for details/sign/hinford prospections]

	is can be jouna on their website/.	Regulation (EU) No 680/2014	reported. It shall be expressed in number of days.
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 small- and medium- sized enterprise ('SME') supporting factor shall be reported.

C 102 – Details on exposures in Low Default Portfolios

For portfolios defined in Annex I with a collateralisation status other than '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) and RWA (column 170).

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

relevant amenaing instrument	s can be jound on their website/s	s. (see end of Document for deta	
			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- 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.
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

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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 legislabsiligation for details on relevant amending instruments can be found on their website/s. (See end of Document for details) the expression changes

relevant amenaing instrainen	is can be jound on their websiters	. (See end of Document for deta	neno exposure.s changes
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 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	Columns 150 to 210 of template8.1 of Annex I to Implementi Regulation (EU) No 680/2014	The market value of the collateral shall be ngported.
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

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			shall not be reported for portfolios that represent exposures of the exposure class 'Retail'.
150	Expected Loss	Column 280 of template8.1 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 to 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 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).

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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 Column 18/1115), regs. 2, 3, Schabel. These amendments are negal references on legis Instrumctions ails of

relevant amending i	nstruments can be found on their websit Portfolio ID	e/s. [See end of Document for det Column 010 of	ails). View outstanding changes The code assigned by
		template 103 of Annex I	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.
060	PD	Column 010 of template 8.1 of Annex I to 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. 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.

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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 of relevant amending instruments can be found on their website/s. (See end of Document for details)

	nstruments can be jound on their website/		derived from the risk parameters used in the internal rating system approved by the relevant competent authority.
080	Original exposure pre conversion factors	Column 020 of template8.1 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 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.

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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

	instruments can be found on their website	Annex I to Implement Regulation (EU) No 680/2014	mgported.
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 accordance with Article 458 of 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	The provisions for defaulted exposures shall be reported. These include all

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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 and plaiment function of the financial splice for the financial s

relevant amending ins	truments can be found on their websit		_ ^
		680/2014	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 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.
190	Default rate latest year		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

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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 Dations for relevant amending instruments can be found on their website/s. (See end of Document for details)

relevant amending instrument	s can be jouna on their website/s	. (See end of Document for deld	measurequarteenanges
			reference date minus one year) that were non-defaulted at the reference date minus one year. 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 the reference date shall be included in 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.
200	Default rate past 5 years		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,

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relevant amenaing instrument	s can be jouna on their website/.	s. (See end of Document for deta	udevelopsappos granges
			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.
210	Loss rate latest year		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 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

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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 legithtators and be found on their website/s. (See end of Document for details) for details of the fore fore of the fore fore of the fore fore of the fore o

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 defaults of the very same obligor shall be considered only once. For defaulted portfolios, the loss rate shall be the sum of (i) credit risk adjustments to exposures that were already in default exactly one year before the reference date in the respective portfolio and (ii) credit risk adjustments and write-offs applied within the year preceding the reference date for these exposures, divided by the sum of the EAD, measured exactly one year before the reference date, of the exposures that were defaulted exactly one year before the reference date. New defaults during the year preceding the reference date shall not be included. Exposures that cured again during the

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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 for details that relevant amending instruments can be found on their website/s. (See end of Document for details **Figrence addres sharke**s

	ns can be jouna on meir websner.	. (see end of Document for ded	be included in the denominator of the loss rate and credit risk adjustments and write-offs on those exposures shall be included in the numerator of the loss rate. Multiple defaults of the very same obligor shall be included only once.	
220	Loss rate past 5 years		The EAD-weighted average of the loss rates observed in the last five years preceding the reference date shall be reported. The definition of loss rate referred to in column 210 shall apply. Where the institution is not able to calculate a loss rate for the past five years it shall develop a proxy using its longest history up to 5 years and provide documentation detailing the calculation to its competent authority.	
250	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 with the following portfolio ID, respectively: CORP_ALL_	_0086_**_****_**_

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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.uSDEE as oALL_0106_**_****_** relevant amending instruments can be found on their website/s. (See end of Document for details) View outst SAME Rians I 0106 ** **

MORT ALL_0094 ** **** 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 1 of Regulation (EU) No 680/2014 (cf. Q&A 2016_2782) shall be used (see Annex II of Regulation (EU) No 880/2014, 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 $pr' + \Phi^{-1}(q) \times \sqrt{\frac{p^{-10} \cdot p^{-1}}{2}} \ge DR_{vp}$, where DR _{1y} > 0 and p ⁻ = 0 where DR _{1y} = 0, where, Φ^{-1} -the inverse function of the standard normal	un de jound on their website/s	. (See end of Document for deta	us) view ouisiosepping realized0100++++++++
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			standard normal
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ebsite/s	s. (See end of Document for deta	ils) V	liew distributionanges
		q	=the confidence
		1	level set at 90
			%;
		DF	$R_1 = the case$
			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;
		n	=the number
			of obligors
			that were not
			in default
			and assigned
			the obligor
			grade under
			consideration
			exactly one
			year before the
			references date.
		Fo	r each obligor,
			- shall be equal
			p ⁻ , where p ⁻ shall
			calculated in
		aco	cordance with the

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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 legislatows formulations relevant amending instruments can be found on their website/s. (See end of Document for details) by Burger deanges

retevant amenating		s. (see end of Document for detail net dout gon gradeinges
		assigned to the
		obligor.
260	RWA+	Institutions shall
200	KWA I	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:
		SMEC_ALL_0106_**_*******
		SMEC_ALL_0086_**********************************
		MORT_ALL_0094_**_****
		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
	I	

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> (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 $p^+ - \Phi^{-1}(q) \times \sqrt{\frac{p^+ \times (1-p^+)}{n}} \le DR_{1y}$, where $DR_{5y} > 0$

, where $DR_{5y} > 0$ and $p^-: = 0$ where $DR_{5y} = 0$,

In this equation,

- Φ^{-1} =the inverse function of the standard normal (cumulative) distribution;
- q =the confidence level set at 90 %;
- $DR_1 = the case$ 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

 Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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.gradc Dunde of relevant amending instruments can be found on their website/s. (See end of Document for details) View convisiders the reference date; n = the number of obligors

		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, PI + shall be equal to p^+ , where p^+ shall be calculated in accordance with the above formula for the obligor.	e e.)
270	RWA	SMEC A	e LL_0086_**_**** LL_0106_**_**** LL_0106_**_**** LL_0094_**_****

** ** ** Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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. Standards etc.) relevant amending instruments can be found on their website/s. (See end of Document for details) file oinstiticition register.

t for deta	lot the mastritute on Biges
	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 smallest positive
	value satisfying the
	equation
	$p^{} + \Phi^{-1}\left(q ight) imes \sqrt{rac{p^{} imes \left(1 - p^{} ight)}{n}} \geq \mathrm{DR}_{5\mathrm{y}}$
	where,
	Φ^{-1} =the inverse
	function of the
	standard normal
	(cumulative)
	distribution;
	q =the confidence
	level set at 90
	%:
	$DR_{5\overline{v}}$ 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;
	actual fatos,

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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. the unables of relevant amending instruments can be found on their website/s. (See end of Document for details) View of the standing standing of the standing 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. 280 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 with the following portfolio ID, respectively: CORP ALL 0086 ** **** SMEC_ALL_0106_**_** SMER ALL 0106 ** MORT ALL 0094 ** RWA++ shall be the hypothetical riskweighted 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

Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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 legislations can be found on their website/s. (See end of Document for details)

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 $p^{++} - \phi^{-1}(q) \times \sqrt{\frac{p^{++}(Q-p^{-+})}{n}} \leq DR_{bp}$ where, ϕ^{-1} =the inverse function of the standard normal (cumulative) distribution; q = the confidence level set at 90 %; DR ₅₅ =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	rir website/s	s. (See end of Document for deta	in the complitationses
PD++ shall be based on a calculation performed separately for each obligor grade. The obligor grade 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 $p^{++} - \varPhi^{-1}(q) \times \sqrt{\frac{p^{++}(l-p^{++})}{n}} \leq DR_{ey}$ where, $\Phi^{-1} = the inverse$ function of the standard normal (cumulative) distribution; q = the confidence level set at 90 $\%$; DR $_{3\overline{p}}$ 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			
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 $p^{++} - \varPhi^{-1}(q) \times \sqrt{p^{++}q(1-p^{++})} \leq DR_{6p}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q = the confidence level set at 90 %; DR ₃₇ =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			changes.
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 $p^{++} - \Phi^{-1}(q) \times \sqrt{p^{p^{++}}(1-p^{p^{++}})} \leq DR_{by}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 %; DR ₅₀ =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			PD++ shall be based
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 $p^{++} - \Phi^{-1}(q) \times \sqrt{p^{++}(1-p^{++})} \le DR_{sy}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 %; DR ₅₇ =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			on a calculation
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 $p^{++} - \varPhi^{-1}(q) \times \sqrt{p^{++}\pi(1-p^{++})} \leq DR_{ey}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 $\%_i$; DR_57the 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			performed separately
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 $p^{++} - \varPhi^{-1}(q) \times \sqrt{p^{++} \times (1-p^{++})} \le DR_{sy}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q = the confidence level set at 90 $\%_c$; DR_{sy} =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			for each obligor
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 $p^{++} - q^{-1}(q) \times \sqrt{\frac{p^{++} \times (1-p^{++})}{n}} \leq DR_{5y}$ where, q^{-1} =the inverse function of the standard normal (cumulative) distribution; q = the confidence level set at 90 $\frac{9}{6}$; DR ₅₇ 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			grade. The obligor
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 $p^{++} - \varPhi^{-1}(q) \times \sqrt{\frac{p^{++} \times (1-p^{++})}{n}} \leq DR_{5p}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 %; DR_{5p} 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			grades as reported
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 $p^{++} - \Phi^{-1}(q) \times \sqrt{\frac{p^{++} \times (1-p^{++})}{n}} \leq DR_{5y}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 %; DR ₅ =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			in column 005 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 $p^{++} - \phi^{-1}(q) \times \sqrt{\frac{p^{++} \times (1-p^{++})}{n}} \le DR_{5y}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q = the confidence level set at 90 $\frac{9}{6}$; $DR_{5\overline{y}}$ 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			Template C 08.02
$\frac{680}{2014} (cf. Q&A 2016_2782) shall be used (see Annex II of Regulation (EU) No 680/2014, C 08.01 column 010 and C 08.02 for instructions). For each obligor grade, p++ shall be the largest positive value satisfying the equation p^{++} - \varPhi^{-1}(q) \times \sqrt{p^{++} \cdot (l - p^{++})} \leq DR_{6y} where, \Phi^{-1}=the inverse function of the standard normal (cumulative) distribution; q = the confidence level set at 90 %; DR57=the default rate of the 5 latest years for the obligor grade, calculated as the simple average of five 1-year case-weighted default rates; n = the number of obligors that were not in default$			
$\begin{array}{c} 2016_2782) \text{ shall}\\ \text{be used (see Annex}\\ \text{II of Regulation}\\ (EU) No 680/2014,\\ C 08.01 \text{ column}\\ 010 \text{ and C } 08.02 \text{ for}\\ \text{instructions}.\\ \text{For each obligor}\\ \text{grade, } p^{++} \text{ shall be}\\ \text{the largest positive}\\ \text{value satisfying the}\\ \text{equation}\\ p^{++} - \varPhi^{-1}(q) \times \sqrt{p^{p^{++}q(1-p^{p+})}} \leq \text{DR}_{5y}\\ \text{where,}\\ \Phi^{-1} = \text{the inverse}\\ function of the\\ standard normal\\ (cumulative)\\ distribution;\\ q = \text{the confidence}\\ level set at 90\\ \%;\\ \text{DR}_{5\overline{y}} \text{the default rate}\\ of the 5 latest\\ years for the\\ obligor grade,\\ calculated as the\\ simple average\\ of five 1-year\\ case-weighted\\ default rates;\\ n = \text{the number}\\ of obligors\\ that were not\\ in default\\ \end{array}$			
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 $p^{++} - \Phi^{-1}(q) \times \sqrt{p^{++s(1-p^{++})}} \le DR_{5y}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 $\%_{5y}$; 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			
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 $p^{++} - \Phi^{-1}(q) \times \sqrt{\frac{p^{++} \times (1-p^{++})}{n}} \leq DR_{5y}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 $\frac{9}{6}$; DR ₅₇ =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			
(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 $p^{++} - \Phi^{-1}(q) \times \sqrt{p^{++}(1-p^{++})} \leq DR_{0y}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 %; DR ₅ \overline{y} 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			
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 $p^{++} - \Phi^{-1}(q) \times \sqrt{p^{++} \times (1-p^{++})} \leq DR_{5y}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 %; DR ₅₅ =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			
010 and C 08.02 for instructions). For each obligor grade, p^{++} shall be the largest positive value satisfying the equation $p^{++} - \Phi^{-1}(q) \times \sqrt{\frac{p^{++} \times (1-p^{++})}{n}} \le DR_{6y}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q = the confidence level set at 90 $\%_{5}$; DR ₅₇ =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			
instructions). For each obligor grade, p^{++} shall be the largest positive value satisfying the equation $p^{++} - \Phi^{-1}(q) \times \sqrt{p^{++} \times (1-p^{++})} \leq DR_{4y}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 $\%_{5}$; $DR_{5\overline{5}}$ =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			
For each obligor grade, p^{++} shall be the largest positive value satisfying the equation $p^{++} - \Phi^{-1}(q) \times \sqrt{p^{++} \times (1-p^{++})} \leq DR_{sy}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 $\%_{c}$; $DR_{s\overline{y}}$ =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			
grade, p^{++} shall be the largest positive value satisfying the equation $p^{++} - \Phi^{-1}(q) \times \sqrt{p^{p^{++} \times (1-p^{++})}} \le DR_{5y}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 %; DR ₅ =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			· · · · · · · · · · · · · · · · · · ·
the largest positive value satisfying the equation $p^{++} - \Phi^{-1}(q) \times \sqrt{p^{++} \times (1-p^{++})} \le DR_{4y}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 %; DR ₅ =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			÷
value satisfying the equation $p^{++} - \Phi^{-1}(q) \times \sqrt{\frac{p^{++} \times (1-p^{++})}{n}} \leq DR_{6y}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 %; DR ₅ ; 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			•
equation $p^{++} - \Phi^{-1}(q) \times \sqrt{\frac{p^{++} \times (1-p^{++})}{n}} \leq DR_{4y}$ where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 %; $DR_{5\overline{y}}$ =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			
$p^{++} - \Phi^{-1}(q) \times \sqrt{\frac{p^{++} \times (1-p^{++})}{n}} \leq DR_{0y}$ where, $\Phi^{-1} = \text{the inverse}$ function of the standard normal (cumulative) distribution; q = the confidence level set at 90 %; DR _{3y} 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			• •
where, Φ^{-1} =the inverse function of the standard normal (cumulative) distribution; q =the confidence level set at 90 %; DR ₅ ; 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			-
$\Phi^{-1} = \text{the inverse} \\ \text{function of the} \\ \text{standard normal} \\ (\text{cumulative}) \\ \text{distribution;} \\ \textbf{q} = \text{the confidence} \\ \text{level set at 90} \\ \%; \\ DR_{5\overline{y}} = \text{the default rate} \\ \text{of the 5 latest} \\ \text{years for the} \\ \text{obligor grade,} \\ \text{calculated as the} \\ \text{simple average} \\ \text{of five 1-year} \\ \text{case-weighted} \\ \text{default rates;} \\ \textbf{n} = \text{the number} \\ \text{of obligors} \\ \text{that were not} \\ \text{in default} \\ \end{bmatrix}$			$p^{++} - \varPhi^{-1}\left(q ight) imes \sqrt{rac{p^{++} imes \left(1 - p^{++} ight)}{n}} \leq \mathrm{DR}_{\mathrm{5y}}$
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Changes to legislation: Commission Implementing Regulation (EU) 2016/2070, Division PART II: TEMPLATE-RELATED INSTRUCTIONS 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. Direction of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding thanges

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			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.
			0011501.

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 approachrisk parametershall be one of thefollowing:(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,

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0		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 in the calibration of the models that 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.
080	Cure rate defaulted asset	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.

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relevant amending instrumen	ts can be found on their website/.	s. (See end of Document for deta	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, 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.
100	Recovery period 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 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,

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	is can be jouna on their website.		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.
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 reponsible 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.

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C 105.020+8 Mapping of internal models to portfolios rently 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

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 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

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					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.

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 'Location of institution'. Columns 010 and 020 are a composite row identifier and together shall be unique for each row in the table.
020	Location of institution	Article 20 of Regulation (EU) No 575/2013	The country ISO code of the legal residence of each subsidiary 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 superviso

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Changes and effects yet to be applied to :

- Regulation revoked by 2023 c. 29 Sch. 1 Pt. 3