EN

ANNEX II

‘ANNEX II

**INSTRUCTIONS FOR REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS**

**PART II: TEMPLATE RELATED INSTRUCTIONS**

(…)

3.5a. C 10.00 – Credit and counterparty credit risks and free deliveries: IRB exposures subject to output floor

3.5a.1. General remarks

91b. Institutions which apply the IRB approach shall report in C 10.00 the IRB exposures broken down by SA exposure classes and information on the calculation of standardised total risk exposure amount for these exposures. Columns 0100-0120 collect information on the impact of transitional provisions related to the output floor for these exposures.

91c. Institutions which apply the Internal Model Method (IMM) as set out in Section 6 of Chapter 6 of Regulation (EU) No 575/2013 to calculate exposure amounts of SA exposures shall report row 0270 of this template.

3.5a.2. Instructions concerning specific positions

|  |  |
| --- | --- |
| **Columns** | |
| 0010 | ORIGINAL EXPOSURE PRE-CONVERSION FACTORS  See instructions for template C 07.00, column 0010. |
| 0020 | (-) VALUE ADJUSTMENTS AND PROVISIONS ASSOCIATED WITH THE ORIGINAL EXPOSURE  See instructions for template C 07.00, column 0030. |
| 0030 | EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS  Sum of columns 0010 and 0020 |
| 0040 | EXPOSURE VALUE  See instructions for template C 07.00, column 0200. |
| 0050 | OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK  See instructions for template C 07.00, column 0210. |
| 0060-0080 | OUTPUT FLOOR  Article 92(3) and Article 92(5) of Regulation (EU) No 575/2013. |
| 0060 | S-TREA  The standardised total risk exposure amount (S-TREA) calculated in accordance with Article 92(5) of Regulation (EU) No 575/2013. |
| 0070 | OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK  The S-TREA for counterparty credit risk calculated in accordance with the methods laid down in Part Three, Title II, Chapter 6 of Regulation (EU) No 575/2013 |
| 0080 | OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI  Article 112, points (a) to (d), (f), (g), (l), (n), (o) and (q), of Regulation (EU) No 575/2013 |
| 0090-0110 | MEMORANDUM ITEMS: RWEA RELATED TO THE IMPACT OF APPLICATION OF CERTAIN TRANSITIONAL PROVISIONS  Article 92(3) and Article 465 of Regulation (EU) No 575/2013. The difference between the amount of RWEA without application of the transitional provisions and the amount of RWEA with application of the transitional provisions shall be reported. |
| 0090 | EXPOSURES SECURED BY MORTGAGES ON RESIDENTIAL PROPERTY UP TO 55% OF THE PROPERTY VALUE  Article 465(5), point (a) of Regulation (EU) No 575/2013 |
| 0100 | EXPOSURES SECURED BY MORTGAGES ON RESIDENTIAL PROPERTY BETWEEN 55% AND 80% OF THE PROPERTY VALUE  Article 465(5), point (b) of Regulation (EU) No 575/2013 |
| 0110 | EXPOSURES TO UNRATED CORPORATES WITH A PD ESTIMATE  Article 465(3) of Regulation (EU) No 575/2013 |
| 0120 | IRB EXPOSURES SUBJECT TO COUNTERPARTY CREDIT RISK UNDER THE IMM  Article 465(4) of Regulation (EU) No 575/2013 |

|  |  |
| --- | --- |
| **Rows** | |
| 0010 | TOTAL EXPOSURES  Article 92(3) and Articles 95, 96 and 98 of Regulation (EU) No 575/2013 |
| 0020 | Of which: Additional stricter prudential requirements based on Article 124 of Regulation (EU) No 575/2013  Institutions shall report the additional risk exposure amounts needed to comply with the stricter prudential requirements as communicated to the institutions after having been consulted with EBA, in accordance with Article 124, paragraphs 2 and 5 of Regulation (EU) No 575/2013. |
| 0030 | SA exposure classes excluding securitisation positions  CR SA template at the level of total exposures. The SA exposure classes are those mentioned in Article 112 of Regulation (EU) No 575/2013, excluding securitisation positions. |
| 0040 | Central governments or central banks  See CR SA template |
| 0050 | Regional governments or local authorities  See CR SA template |
| 0060 | Public sector entities  See CR SA template |
| 0070 | Multilateral Development Banks  See CR SA template |
| 0080 | International Organisations  See CR SA template |
| 0090 | Institutions  See CR SA template |
| 0100 | Corporates – Other  See CR SA template |
| 0101 | Of which: Exposures to unrated corporates with a PD estimate  Article 465(3) of Regulation (EU) No 575/2013 |
| 0110 | Of which: Purchased receivables  Exposures assigned under the IRB approach to the exposure class ‘Purchased receivables’ pursuant to Article 147(2), point (c)(iii) of Regulation (EU) No 575/2013. |
| 0120 | Corporates - Specialised Lending  See CR SA template |
| 0130 | Retail  See CR SA template |
| 0131 | Of which: Qualifying revolving  Exposures assigned under the IRB approach to the exposure class ‘Purchased receivables’ pursuant to Article 147(2), point (d)(i) of Regulation (EU) No 575/2013. |
| 0132 | Of which: Purchased receivables  Exposures assigned under the IRB approach to the exposure class ‘Purchased receivables’ pursuant to Article 147(2), point (d)(iii) of Regulation (EU) No 575/2013. |
| 0150 | Secured by mortgages on immovable property and ADC exposures  See CR SA template |
| 0151 | Of which: Exposures secured by mortgages on residential property up to 55% of the property value  Article 465(5), point (a) of Regulation (EU) No 575/2013 |
| 0152 | Of which: Exposures secured by mortgages on residential property between 55% and 80% of the property value  Article 465(5), point (b) of Regulation (EU) No 575/2013 |
| 0153 | Of which: Secured by mortgages on residential immovable property - non-IPRE (secured)  See CR SA template |
| 0154 | Of which: Secured by mortgages on residential immovable property - non-IPRE (unsecured)  See CR SA template |
| 0155 | Of which: Secured by mortgages on residential immovable property – Other – non-IPRE  See CR SA template |
| 0156 | Of which: Secured by mortgages on residential immovable property – IPRE  See CR SA template |
| 0157 | Of which: Secured by mortgages on commercial immovable property – Other - IPRE  See CR SA template |
| 0158 | Of which: Secured by mortgages on commercial immovable property - non-IPRE (secured)  **See CR SA template** |
| 0159 | Of which: Secured by mortgages on commercial immovable property - non-IPRE (unsecured)  See CR SA template |
| 0160 | Of which: Secured by mortgages on commercial immovable property – Other - non-IPRE  See CR SA template |
| 0161 | Of which: Secured by mortgages on commercial immovable property -– IPRE  See CR SA template |
| 0162 | Of which: Secured by mortgages on commercial immovable property - Other - IPRE  See CR SA template |
| 0163 | Of which: Acquisition, development and construction (ADC)  See CR SA template |
| 0170 | Of which: Categorised as secured by residential real estate in IRB  Exposures assigned under the IRB approach to the exposure class ‘Purchased receivables’ pursuant to Article 147(2), point (d)(ii) of Regulation (EU) No 575/2013. |
| 0180 | Exposures in default  See CR SA template |
| 0190 | Subordinated debt exposures  See CR SA template |
| 0200 | Covered bonds  See CR SA template |
| 0210 | Claims on institutions and corporates with a short-term credit assessment  See CR SA template |
| 0220 | Collective investments undertakings (CIU)  See CR SA template |
| 0230 | Equity  See CR SA template |
| 0240 | Other items  See CR SA template |
| MEMORANDUM ITEMS | |
| 0250 | Corporates – F-IRB  Exposures to corporates treated under the foundation IRB approach |
| 0260 | Corporates – A-IRB  Exposures to corporates treated under the advanced IRB approach |
| 0270 | SA exposures subject to counterparty credit risk under the IMM  Article 465(4) of Regulation (EU) No 575/2013 |