Proposal: Exposures

Draft data definition

Exposures, as defined above, representing all loans secured by immoveable property, and not some subset (e.g. impaired loans only).

There are many ways in which exposures" could be interpreted. It is important that a more precise definition, such as one of those proposed, is provided, as otherwise the data collected will not be comparable.

Article 96, paragraph 1 lit b) and lit d) CRR respectively, none

Reporting of those losses, where the risk weighted amount of which:

- SA exposures of which:
  - immovable property valued with mortgage lending value

Sum of losses stemming from lending collateralised, up to 50% of the market value or 80% of the mortgage lending value in the case of commercial immovable property.

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