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**ANNEX IV**

**RESULTS SUPERVISORY BENCHMARK PORTFOLIOS**

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## PART I: GENERAL INSTRUCTIONS

1. Information shall be submitted only for those counterparties where an actual exposure or a rating that is valid to be used in the calculation of risk-weighted assets (‘RWA exists’).
2. Information shall be submitted only for those 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 permanent partial use of the Standardised Approach has been permitted by the respective competent authority, shall be excluded.
3. Information 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 that are 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 this case, 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 by 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. the same as reported in accordance with Implementing Regulation (EU) No 680/2014).

## PART II: TEMPLATE RELATED INSTRUCTIONS

### C 101 – Details on exposures in Low Default Portfolios by counterparty

Specialised lending exposures shall be excluded.

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| 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 – Specialised lending;  (e) Corporate – Other;  (f) Retail – Secured by real estate SME;  (g) Retail – Secured by real estate non-SME;  (h) Retail – Qualifying revolving;  (i) Retail – Other SME;  (j) Retail – Other non – SME;  (k) Not applicable  ‘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 to 100%) shall be reported. It shall follow the numerical order 1, 2, 3 etc. |
| 050 | Date of most recent rating of counterparty |  | The date of the most recent rating of the counterparty shall be reported. |
| 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 that shall 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 (‘CRR’). 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 credit risk mitigation techniques with 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 Implementing Regulation (EU) No 680/2014 | The market value of the collateral shall be reported. |
| 130 | Hyp LGD senior unsecured without negative pledge | Article 161 of Regulation (EU) No 575/2013 | The hypothetical own estimates of 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; * A negative pledge clause is in place.   A negative pledge clause is a clause stating that the borrower or debt issuer will not pledge any of its assets to another party. |
| 140 | Hyp LGD senior unsecured with negative pledge | Article 161 of Regulation (EU) No 575/2013 | The hypothetical own 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; * No negative pledge clause is in place.   A negative pledge clause is a clause stating 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 of Annex I to Implementing Regulation (EU) No 680/2014 | The EAD-weighted maturity for the exposures to each counterparty shall be reported. It shall be expressed in number of days. |
| 170 | RWA | Column 260 of template 8.1 of Annex I 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).

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| 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-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 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 the regulatory CCFs shall be reported. |
| 110 | EAD | Column 110 of template 8.1 of Annex I toImplementing 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 Implementing Regulation (EU) No 680/2014 | The market value of the collateral shall be reported. |
| 130 | LGD | Columns 230 and 240 of template8.1 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 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 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 accord-ance 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).

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| 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. |
| 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.  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 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. |
| 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 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 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 be required to hold under Article 92 calculating risk-weighted exposure amounts in accord-ance 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 conversion factor measured at the 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, 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. |
| 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 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 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 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 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\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  SMEC\_ALL\_0106\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  SMER\_ALL\_0106\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  MORT\_ALL\_0094\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  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, shall be the smallest positive value satisfying the equation  and where  where,  = the inverse function of the standard normal (cumulative) distribution;  q = the confidence level set at 90%;  = 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.  For each obligor, PD- shall be equal to , where shall be calculated in accordance with the above formula for the obligor grade assigned to the obligor. |
| 260 | 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\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  SMEC\_ALL\_0106\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  SMER\_ALL\_0106\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  MORT\_ALL\_0094\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  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, shall be the largest positive value satisfying the equation  In this equation,  = the inverse function of the standard normal (cumulative) distribution;  q = the confidence level set at 90%;  = 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.  For each obligor, PD+ shall be equal to , where shall be calculated in accordance with the above formula for the obligor grade assigned to the obligor. |
| 270 | 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\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  SMEC\_ALL\_0106\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  SMER\_ALL\_0106\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  MORT\_ALL\_0094\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  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, shall be the smallest positive value satisfying the equation  and where ,  where,  = the inverse function of the standard normal (cumulative) distribution;  q = the confidence level set at 90%;  = 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 , where 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\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  SMEC\_ALL\_0106\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  SMER\_ALL\_0106\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  MORT\_ALL\_0094\_CT\_\*\*\*\*\_\*\*\_Rx0\_ALL  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, shall be the largest positive value satisfying the equation  where,  = the inverse function of the standard normal (cumulative) distribution;  q = the confidence level set at 90%;  = 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 , where shall be calculated in accordance with the above formula for the obligor grade assigned to the obligor. |

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### C 105.01 – Definition of internal models

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| 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 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. |
| 090 | Recovery rate for not cured defaults |  | 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, 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, 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. |
| 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. |

### C 105.02 – Mapping of internal models to portfolios

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| 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 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. |

### C 105.03 – Mapping of internal models to countries

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| --- | --- | --- | --- |
| Column | Label | Legal reference | Instructions |
| 005 | Row ID |  | This code is a row identifier and shall be unique for each row in the template. It shall follow the numerical order 1, 2, 3, etc. |
| 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 supervisor to apply an IRB approach). |

### C 105.04 – Details on internal models for PD estimates

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| --- | --- | --- | --- |
| Column | Label | Legal reference | Instructions |
| 010 | Internal model ID |  | The internal model (‘ID’) assigned by the reporting institution shall be reported. |
| 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 PD. |
| 035 | Rating grade | Article 170(1)(b) of Regulation (EU) No 575/2013 | Each rating grade of the institution’s internal rating scale used for the internal model in question shall be reported. The institution’s internal designations of the rating grades of the internal model shall be used.  Only where an institution uses a continuous rating scale for the reported internal model in accordance with Article 169(3) CRR, the rating grades 901, 902, 903, …, 918, 919, 920 of the reporting master scale shall be used. |
| 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. |
| 061 | PD used for RWA calculation | Articles 153 and 154 of Regulation (EU) No 575/2013 | For each rating grade the unique PD of the exposures or obligors assigned to that rating grade shall be reported. PD means the PD used in the calculation of the RWA.  The reported value shall be expressed as a value between 0 and 1.  Where the institution does not use a unique PD for all exposures or obligors assigned to the rating grade in question, the following values shall be used:   1. 901: 0.00005 2. 902: 0.00015 3. 903: 0.00025 4. 904: 0.0004 5. 905: 0.000646 6. 906: 0.001024 7. 907: 0.0016235 8. 908: 0.002573 9. 909: 0.0040775 10. 910: 0.006462 11. 911: 0.0102415 12. 912: 0.016232 13. 913: 0.0257265 14. 914: 0.040774 15. 915: 0.0646225 16. 916: 0.1024195 17. 917: 0.162324 18. 918: 0.2572665 19. 919: 0.4077395 20. 920: 0.7499995   . |
| 063 | PD lower boundary |  | For each rating grade, the lower boundary of the PD interval defining that rating grade shall be reported. PD means the PD used in the calculation of the RWA. The reported value shall be expressed as a value between 0 and 1.  Where the internal model’s design is such that a rating grade is not uniquely characterised by a PD interval , the values reported in this column shall be the same as in row 61. Cases where a rating grade is not uniquely characterised by a PD interval shall include cases where the ranking method assigns exposures or obligors to rating grades directly or to intervals of scores or intervals of uncalibrated PDs that define the rating grades, and the calibration method is applied to these discrete grades only.  Only where an institution uses a continuous rating scale for the reported internal model in accordance with Article 169(3) of CRR, the following values shall be used:   1. 901: 0.000000 2. 902: 0.000100 3. 903: 0.000200 4. 904: 0.000300 5. 905: 0.000500 6. 906: 0.000792 7. 907: 0.001256 8. 908: 0.001991 9. 909: 0.003155 10. 910: 0.005000 11. 911: 0.007924 12. 912: 0.012559 13. 913: 0.019905 14. 914: 0.031548 15. 915: 0.050000 16. 916: 0.079245 17. 917: 0.125594 18. 918: 0.199054 19. 919: 0.315479 20. 920: 0.500000 |
| 064 | PD upper boundary |  | For each rating grade, the upper boundary of the PD interval defining that rating gradeshall be reported. PD means the PD used in the calculation of the RWA. The reported value shall be expressed as a value between 0 and 1.  Where the internal model’s design is such that a rating grade is not uniquely characterised by a PD interval, the values reported in this column shall be the same as in row 61. Cases where a rating grade is not uniquely characterised by a PD interval shall include cases where the ranking method assigns exposures or obligors to rating grades directly or to intervals of scores or intervals of uncalibrated PDs that define the rating grades, and the calibration method is applied to these discrete grades only.  Onlywhere an institution uses a continuous rating scale for the reported internal model in accordance with Article 169(3) of Regulation (EU) No 575/2013, the following values shall be used:   1. 901: 0.000100 2. 902: 0.000200 3. 903: 0.000300 4. 904: 0.000500 5. 905: 0.000792 6. 906: 0.001256 7. 907: 0.001991 8. 908: 0.003155 9. 909: 0.005000 10. 910: 0.007924 11. 911: 0.012559 12. 912: 0.019905 13. 913: 0.031548 14. 914: 0.050000 15. 915: 0.079245 16. 916: 0.125594 17. 917: 0.199054 18. 918: 0.315479 19. 919: 0.500000 20. 920: 0.999999 |
| 066 | EAD weighted average PD | Column 010 of template 8.1 of Annex I to implementing Regulation (EU) No 680/2014 | For each individual rating grade, the EAD weighted average of the PDs of all obligors or exposures assigned to that grade. The reported value shall be expressed as a value between 0 and 1.  The PD shall be the PD used in the calculation of the RWA.  If the rating grade is not populated, no value shall be reported (blank). |
| 068 | Case weighted average PD |  | For each individual rating grade, the case weighted average of the PDs of all obligors or exposures assigned to that grade. The reported value shall be expressed as a value between 0 and 1.  The PD shall be the PD used in the calculation of the RWA.  If the rating grade is not populated, no value shall be reported (blank). |
| 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. |
| 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 amount | Column 280 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014 | The expected loss amount shall be reported. |
| 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. |
| 190 | EAD weighted default rate latest year |  | The EAD weighted default rate for the latest year shall be reported. For this purpose the EAD weighted default rate shall be defined as the ratio between i) the sum of the exposures (exposure values measured at the reference date minus one year) that were non-defaulted exactly one year before the reference date and defaulted between the reference date minus one year and the reference date and ii) the sum of the exposures (exposure values measured at the 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 within the same year (the year preceding the reference date) shall be included only once, with the first default in the year preceding the reference date.  If the value is ill-defined (no exposure in the rating grade at the reference date minus one year), no value shall be reported (blank). |
| 200 | EAD weighted default rate past 5 years |  | The weighted average of the EAD weighted 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. |
| 290 | Case weighted default rate latest year |  | The case weighted default rate for the latest year shall be reported. For this purpose the case weighted default rate shall be defined as the ratio between i) the number of obligors (measured at the reference date minus one year) that were non-defaulted exactly one year before the reference date and defaulted between the reference date minus one year and the reference date and ii) the number of obligors (measured at the 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. Obligors 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 within the same year (the year preceding the reference date) shall be included only once, with the first default in the year preceding the reference date.  If the value is ill-defined (no obligor in the rating grade at the reference date minus one year), no value shall be reported (blank). |
| 300 | Case weighted default rate 5 years |  | The weighted average of the case weighted default rates observed in the last five years preceding the reference date shall be reported. The default rate definition referred to in column 290 shall apply. The weights to be used are the number of non-defaulted obligors used in the calculation of the default rate in accordance with column 290.  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. |