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**ANNEX IV**

**RESULTS SUPERVISORY BENCHMARKING PORTFOLIOS**

Table of Contents

[PART I: GENERAL INSTRUCTIONS 2](#_Toc476925129)

[PART II: TEMPLATE RELATED INSTRUCTIONS 3](#_Toc476925130)

[C 101 – Details on exposures in Low Default Portfolios by counterparty 3](#_Toc476925131)

[C 102 – Details on exposures in Low Default Portfolios 6](#_Toc476925132)

[C 103 – Details on exposures in High Default Portfolio 9](#_Toc476925133)

[C 105.01 – Definition of internal models 15](#_Toc476925134)

[C 105.02 – Mapping of internal models to portfolios 16](#_Toc476925135)

[C 105.03 – Mapping of internal models to countries 17](#_Toc476925136)

## PART I: GENERAL INSTRUCTIONS

1. Information shall be submitted only for those counterparties where an actual exposure or a rating which is valid to be used in the calculation risk-weighted assets (‘RWA’) exists.
2. Information shall be submitted only for those exposures and portfolios where an internal model has been approved.
3. Information not required or not applicable shall not be submitted. Zero values shall be reported 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. same as reported for Implementing Regulation (EU) No 680/2014).

## PART II: TEMPLATE RELATED INSTRUCTIONS

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

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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. 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, credit risk adjustments, 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 template 8.1 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 for senior unsecured exposures without a negative pledge clause shall be reported.  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 for senior unsecured exposures with a negative pledge clause shall be reported.  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 1 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).

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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 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 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. In those cases where the PD of the protection provider is used to calculate the RWA, the PD of the protection provider shall be used. 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, credit risk adjustments, 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 to Implementing Regulation (EU) No 680/2014 | The exposure value shall be reported. |
| 120 | Collateral value | Columns 150 to 210 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014 | The market value of the collateral shall be reported. |
| 130 | LGD | Columns 230 and 240 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014 | The EAD-weighted own estimates of LGD or the EAD-weighted regulatory LGD applied by the institution to the exposures held and included in each portfolio shall be reported. |
| 140 | Maturity | Column 250 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014 | The EAD-weighted maturity shall be reported. It shall be expressed in number of days. This information shall not be reported for exposures for which the maturity is not an element in the calculation of risk weighted exposure amounts. This information shall not be reported for portfolios that represent exposures of the exposure class ‘Retail’. |
| 150 | Expected Loss | Column 280 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014 | The expected loss shall be reported. |
| 160 | Provisions defaulted exposures | Columns 050, 055 and 060 of template 9.2 of Annex I to Implementing Regulation (EU) No 680/2014 | The credit risk adjustments 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 | Row 900 of template 4 of Annex I to Implementing Regulation (EU) No 680/2014 | 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. In those cases where the PD of the protection provider is used to calculate the RWA, the PD of the protection provider shall be used. 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 of Implementing Regulation (EU) No 680/2014 | The original exposure value before taking into account any value adjustments, credit risk adjustments, 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 I to Implementing Regulation (EU) No 680/2014 | The credit risk adjustments 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 | Row 900 of template 4 of Annex I to Implementing Regulation (EU) No 680/2014 | 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.  The default rate shall be the sum of (i) the original exposures (pre conversion factor), measured exactly one year before the reference date and (ii) the exposures that were non-defaulted exactly one year before the reference date and that defaulted during the year preceding the reference date, divided by the sum of (iii) the original exposures (pre conversion factor), measured exactly one year before the reference date, and (iv) the exposures that were non-defaulted exactly one year before the reference date.  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 be used.. 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 rate, it 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 that 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 that defaulted during the year preceding the reference date.  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 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 be used.  Where the institution is not able to calculate a loss rate for the past 5 years it shall develop a proxy using its longest history up to 5 years and provide documentation detailing the calculation to its competent authority. |
| 230 | 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 template 103 of Annex I and are identified with the following portfolio ID:  CORP\_ALL\_0086\_\*\*\_\*\*\*\*\_\*\*\_Rx0  SMEC\_ALL\_0106\_\*\*\_\*\*\*\*\_\*\*\_Rx0  SMER\_ALL\_0106\_\*\*\_\*\*\*\*\_\*\*\_Rx0  MORT\_ALL\_0094\_\*\*\_\*\*\*\*\_\*\*\_Rx0  RWA\* is the hypothetical risk-weighted exposure amount, after applying the SME supporting factor, that results from the application of the PD\* values, as defined below, instead of the institution’s PD values, for each exposure. The remaining parameters (LGD, M,…) needed in the computation shall not be subject to changes.  PD\* is based on a calculation performed separately for each obligor grade, where the obligor grades as reported in column 005 of template 8.2 to Annex I to Implementing Regulation (EU) No 680/2014 (cf. Q&A 2016\_2782) are to be used (see Annex II to Implementing Regulation (EU) No 680/2014, template 8.1 column 010 and template 8.2 for instructions).  For each obligor grade, is the smallest positive value satisfying the equation  where:  = the inverse function of the standard normal (cumulative) distribution;  q = the confidence level set at 97.5%;  = 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 that 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\* is defined as PD\* = max(PD, ), where PD is the PD assigned to the obligor for the purposes of the institution’s RWA calculation and is as defined for the obligor grade assigned to the obligor.  An institution using continuous PD shall first determine the PD\* for the average PD of each obligor grade and subsequently apply by obligor grade the same relative deviation between PD and PD\* at counterpart level as for the average PD and PD\* at obligor grade level. |
| 240 | 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 template 103 of Annex I and are identified with the following portfolio IDs:  CORP\_ALL\_0086\_\*\*\_\*\*\*\*\_\*\*\_Rx0  SMEC\_ALL\_0106\_\*\*\_\*\*\*\*\_\*\*\_Rx0  SMER\_ALL\_0106\_\*\*\_\*\*\*\*\_\*\*\_Rx0  MORT\_ALL\_0094\_\*\*\_\*\*\*\*\_\*\*\_Rx0  RWA\*\* is the hypothetical risk-weighted exposure amount, after applying the SME supporting factor, that results from the application of the PD\*\* values, as defined below, instead of the institution’s PD values, for each exposure. The remaining parameters (LGD, M,…) needed in the computation shall not be subject to changes.  PD\*\* is based on a calculation performed separately for each obligor grade, where the obligor grades as reported in column 005 of template 8.2 of Annex I to Implementing Regulation (EU) No 680/2014 (cf. Q&A 2016\_2782) are to be used (see Annex II to Implementing Regulation (EU) No 680/2014, 8.1 column 010 and 8.2 for instructions).  For each obligor grade, is the smallest positive value satisfying the equation  where:  = the inverse function of the standard normal (cumulative) distribution;  q = the confidence level, set at 97.5%;  = 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 and assigned the obligor grade under consideration exactly one year before the references date.  For each obligor, PD\*\* is defined as PD\*\* = max(PD, p\*\*), where PD is the PD assigned to the obligor for the purposes of the institution’s RWA calculation and p\*\* is as defined for the obligor grade assigned to the obligor.  An institution using continuous PD shall determine first the PD\*\* for the average PD of each obligor grade and subsequently apply by obligor grade the same relative deviation between PD and PD\*\* at counterpart level as for the average PD and PD\*\* at obligor grade level. |

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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 for 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(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 responsible for the consolidated supervision of the institution using an IRB approach shall be reported. |
| 130 | RWA | Column 260 of template 8.1 of Annex I to Implementing Regulation (EU) No 680/2014 | The risk-weighted exposure amount after applying the SME supporting factor for all transactions in the scope of application of the specific model shall be reported. |

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

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| Column | Label | Legal reference | Instructions |
| 005 | Row ID |  | The row ID shall be reported. This ID is a row identifier that shall be unique for each row in the table. It shall follow the numerical order 1, 2, 3, etc. |
| 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. |
| 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 |
| 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). |