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DEFINITION OF THE SUPERVISORY BENCHMARKING PORTFOLIOS

1. C 101 – Definition of Low Default Portfolio counterparties

Column	Label	Legal reference	Instructions
010	Counterparty code		A code assigned by the EBA for each legal entity included in the LDP sample
020	Legal entity identifier (LEI)		20-digit, alpha-numeric code that connects to key reference information that enables clear and unique identification of companies participating in global financial markets.
030	Credit register code		A code used by the National Credit register of the place of residence of the counterparts used as identifier
040	Commercial register code		A code assigned by the public commercial register of the country where the counterpart is registered
050	ISIN code		The “International Securities Identification Number” used to identify uniquely securities issued by the counterparts
060	Bloomberg ticker		A string of characters or numbers to identify a company or entity uniquely in Bloomberg
070	Name		The name of the legal entity included in the LDP samples
080	Geographical area		The ISO Code of the country of residence or the macro region of the residence of the counterparty. The macro-regions are: (a) EU for European Union (b) Non-EU for other countries not part of the European Union (c) Not applicable ¹
090	Portfolio name		The name assigned by the EBA to a group (sample) of LDP counterparties (a) Sovereign sample; (b) Institutions sample; (c) Large corporate sample
100	Sector of the counterparty		The economic sector class of the counterparty: (a) General Governments; (b) Credit institutions; (c) Other financial corporations; (d) Non-financial corporations; (e) Not applicable
110	Type of exposures	r020 and r030 of table 8.1 of Annex 1 of ITS reporting	It is one of the following: (a) On-balance sheet items subject to credit risk (b) Off-balance sheet items subject to credit risk

¹ “Not applicable” is used when no specific breakdown is requested for the variable (e.g. for column 080, it means that all countries are considered).

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		(c) Not applicable
120	Type of facility	<p>It is one of the following:</p> <p>(a) Drawn credit facility. This refers to on-balance sheet items that have been drawn</p> <p>(b) Undrawn committed revolving credit facility. This refers to revolving lending commitments that are undrawn which may not be cancelled unconditionally at any time without notice or that do not effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness</p> <p>(c) Undrawn committed term credit facility. This refers to term lending commitments that are undrawn which may not be cancelled unconditionally at any time without notice or that do not effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness</p> <p>(d) Note issuance facility (NIF) and revolving underwriting facility (RUF)</p> <p>(e) Undrawn committed other credit facility. This refers to lending commitments, other than revolving and term, that are undrawn which may not be cancelled unconditionally at any time without notice or that do not effectively provide for automatic cancellation due to the deterioration in a borrower's creditworthiness</p> <p>(f) Undrawn uncommitted credit facility. This refers to uncommitted lending facilities (advised and unadvised) that are undrawn which may be cancelled unconditionally at any time without notice, or that do effectively provide for automatic cancellation due to deterioration in borrower's creditworthiness.</p> <p>(g) Undrawn purchase commitments for revolving purchased receivables and other low-risk off-balance sheet items that can be unconditionally cancelled or that effectively provide for automatic cancellation at any time by the institution without prior notice</p> <p>(h) Issued short term letter of credit arising from the movement of goods and other medium-risk off-balance sheet items</p> <p>(i) Issued warranties and indemnities, guarantees, irrevocable stand-by letter of credit and documentary credit. Those are warranties and indemnities (including tender, performance, customs and tax bonds), guarantees and irrevocable standby letters of credit not having the character of credit substitutes.</p> <p>(j) Lease</p> <p>(k) Other facilities. Those include unissued guarantees, stand by letter of credit and warranties, etc..</p> <p>(l) Not applicable</p>

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2. C 102 – Definition of Low Default Portfolios

Column	Label	Legal reference	Instructions
010	Portfolio ID		Each portfolio is identified by a unique ID
020	Portfolio name		Each portfolio shall be given a unique name by EBA. It is the name assigned by the EBA to the portfolios including the group (sample) of Large corporate counterparties (see C101, column 460 (c)): 1. Sovereign 2. Institutions 3. Large corporate 4. Large corporate sample
030	Geographical area		It is the ISO Code of the counterparty country of residence or the macro region where is the residence of the counterparty. The macro regions are: (a) EU for European Union (b) Non-EU for other countries not part of the European Union Not applicable
040	Exposure class	Paragraph 78 of Annex 2 of ITS reporting	One of the following is allocated to every portfolio: (a) Central banks and central governments (b) Institutions (c) Corporate – Other (d) Not applicable
050	Default status		It is one of the following: (a) Defaulted. Those are the exposures assigned to the last rating grade/s with a PD of 100 % (b) Non-defaulted. Those are the exposures assigned to rating grades with a PD lower than 100%
060	Rating	C010 of table 8.1 Annex 1 of ITS reporting	It is the rank of the internal rating grade of each institution (from lowest risk to highest risk excluding defaults with PD corresponding to 100%. It varies from Rating 1 to Rating N
070	Type of facility		It is one of the following: (a) Drawn credit facility. This refers to on-balance sheet items that have been drawn (b) Undrawn committed revolving credit facility. This refers to revolving lending commitments that are undrawn which may not be cancelled unconditionally at any time without notice or that do not effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness (c) Undrawn committed term credit facility. This refers to term lending commitments that are undrawn which may not be cancelled unconditionally at any time without notice or that do not effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness (d) Note issuance facility (NIF) and revolving underwriting facility (RUF)

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			<p>(e) Undrawn committed other credit facility. This refers to lending commitments, other than revolving and term, that are undrawn which may not be cancelled unconditionally at any time without notice or that do not effectively provide for automatic cancellation due to the deterioration in a borrower's creditworthiness</p> <p>(f) Undrawn uncommitted credit facility. This refers to uncommitted lending facilities (advised and unadvised) that are undrawn which may be cancelled unconditionally at any time without notice, or that do effectively provide for automatic cancellation due to deterioration in borrower's creditworthiness.</p> <p>(g) Undrawn purchase commitments for revolving purchased receivables and other low-risk off-balance sheet items that can be unconditionally cancelled or that effectively provide for automatic cancellation at any time by the institution without prior notice</p> <p>(h) Issued short term letter of credit arising from the movement of goods and other medium-risk off-balance sheet items</p> <p>(i) Issued warranties and indemnities, guarantees, irrevocable stand-by letter of credit and documentary credit. Those are warranties and indemnities (including tender, performance, customs and tax bonds), guarantees and irrevocable standby letters of credit not having the character of credit substitutes.</p> <p>(j) Lease</p> <p>(k) Other facilities. Those include unissued guarantees, stand by letter of credit and warranties, etc..</p> <p>(l) Not applicable</p>
080	Collateralisation status	c150 - c210 of table 8.1 of Annex 1 of ITS reporting	<p>It shall be identified after any substitution effect and is one of the following:</p> <p>(a) Exposures with credit protection</p> <p>(a.1) Exposures with funded credit protection</p> <p>(a.2) Exposures with unfunded credit protection</p> <p>(b) Exposures without credit protection</p> <p>(c) Not applicable.</p> <p>Secured exposures are exposures supported by the existence of funded credit risk mitigation instruments (See C 08.01 - Credit and counterparty credit risks and free deliveries: IRB Approach to Own funds Requirements (CR IRB 1) columns 180-210 for the definition of funded credit risk mitigation instruments) irrespective to the degree of collateralisation.</p> <p>Unsecured exposures are exposures not supported by the existence of funded credit risk mitigation instruments</p> <p>Unsecured and guaranteed exposures are exposures not supported by the existence of funded credit risk mitigation instruments for which non-funded CRM instruments are not used for substitution effect purposes (See C 08.01 - Credit and counterparty credit risks and free deliveries: IRB Approach to Own funds Requirements (CR IRB 1) columns 150-160 for the definition funded CRM instruments not use for substitution effect purposes).</p>
090	NACE code		<p>This column correspond to the NACE codes (Statistical Classification of Economic Activities of the EU) used for "Non-financial corporations" with one level detail (e.g. "F – Construction") and for "Other financial corporations" with a two level detail (e.g. "K65 - Insurance, reinsurance and pension funding, except compulsory social security").</p>
100	Sector of counterparty		<p>One sector shall be allocated to every counterparty on the basis of FINREP economic sector classes: Each counterparty is assigned to the following economic sector classes:</p> <p>(a) General Governments;</p>

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			<ul style="list-style-type: none"> (c) Credit institutions; (d) Other financial corporations; (e) Non-financial corporations; (f) Not applicable.
110	Size of counterparty		<p>The size of counterparty is expressed as total annual sales for the consolidated group for which the firm is a part and according to the following:</p> <ul style="list-style-type: none"> (a) >EUR 200 mln. (b) Not applicable <p>The total annual sales are computed according to the Art. 4 of the Annex of the Commission Recommendation 2003/361/EC of 6 May 2003</p>
120	Collateral type	c150 - c210 of table 8.1 of Annex 1 of ITS reporting	<p>The type of collateral shall be one of the following:</p> <ul style="list-style-type: none"> (a) Eligible financial collateral (b) Other eligible collateral: Receivables (c) Other eligible collateral: Residential real estate (d) Other eligible collateral: Commercial real estate (e) Other eligible collateral: Physical collateral (f) Other funded credit protection (g) Credit derivatives (h) Guarantees (i) Not applicable
130	Type of exposures	r020 and r030 of table 8.1 of Annex 1 of ITS reporting	<p>It shall be one of the following:</p> <ul style="list-style-type: none"> (a) On-balance sheet items subject to credit risk (b) Off-balance sheet items subject to credit risk (c) Not applicable
140	Size of exposure	c110 of table 8.1 Annex 1 of ITS reporting	<p>It is the size of exposure in terms of exposure value (EAD)</p> <ul style="list-style-type: none"> (a) <= EUR 0.5 mln (b) >EUR 0.5 mln <= EUR 1 mln. (c) >EUR 1 mln <= EUR 1.5 mln (d) >EUR 1.5 mln <= EUR 5 mln. (e) >EUR 5 mln <= EUR 10 mln. (f) >EUR 10 mln <= EUR 50 mln. (g) >EUR 50 mln. (h) Not applicable

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3. C 103 – Definition of High Default Portfolios

Column		Legal reference	Instructions
010	Portfolio ID		Each portfolio is identified by a unique ID
020	Portfolio name		<p>It is the name assigned by the EBA to the portfolios</p> <ul style="list-style-type: none"> 1.1. CORP Defaulted 1.2. CORP Non-Defaulted <ul style="list-style-type: none"> 1.2.1. CORP Non-defaulted Secured <ul style="list-style-type: none"> 1.2.1.1. CORP Non-defaulted Secured Construction 1.2.1.2. CORP Non-defaulted Secured Other 1.2.2. CORP Non-defaulted Unsecured <ul style="list-style-type: none"> 1.2.2.1. CORP Non-defaulted Unsecured Construction 1.2.2.2. CORP Non-defaulted Unsecured Other 2.1. SMEC Defaulted 2.2. SMEC Non-Defaulted <ul style="list-style-type: none"> 2.2.1. SMEC Non-defaulted Secured <ul style="list-style-type: none"> 2.2.1.1. SMEC Non-defaulted Secured Construction 2.2.1.2. SMEC Non-defaulted Secured Other 2.2.2. SMEC Non-defaulted Unsecured <ul style="list-style-type: none"> 2.2.2.1. SMEC Non-defaulted Unsecured Construction 2.2.2.2. SMEC Non-defaulted Unsecured Other 3.1. SMER Defaulted 3.2. SMER Non-Defaulted <ul style="list-style-type: none"> 3.2.1. SMER Non-defaulted Secured <ul style="list-style-type: none"> 3.2.1.1. SMER Non-defaulted Secured Construction 3.2.1.2. SMER Non-defaulted Secured Other 3.2.2. SMER Non-defaulted Unsecured <ul style="list-style-type: none"> 3.2.2.1. SMER Non-defaulted Unsecured Construction 3.2.2.2. SMER Non-defaulted Unsecured Other 4.1. Mortgages Defaulted 4.2. Mortgages Non-defaulted <ul style="list-style-type: none"> 4.2.1.1. Mortgages Non-defaulted funded CRM 4.2.1.2. Mortgages Non-defaulted Unfunded CRM

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			<p>4.2.2.1. Mortgages Non-defaulted ILTV $\leq 25\%$ 4.2.2.2. Mortgages Non-defaulted ILTV $>100\%, \leq 125\%$ 4.2.2.3. Mortgages Non-defaulted ILTV $>125\%$ 4.2.2.4. Mortgages Non-defaulted ILTV $>25\%, \leq 50\%$ 4.2.2.5. Mortgages Non-defaulted ILTV $>50\%, \leq 75\%$ 4.2.2.6. Mortgages Non-defaulted ILTV $>75\%, \leq 100\%$</p>
030	Geographical area		<p>It is the ISO Code of the counterparty country of residence or the macro region where is the residence of the counterparty: For “Retail – secured by real estate SME” “Retail – secured by real estate non SME” portfolio, it is the location of the collateral. The macro regions are: (a) EU for European Union (b) Non-EU for other countries not part of the European Union (c) Not applicable</p>
040	Exposure class	Paragraph 78 of Annex 2 of ITS reporting	<p>One or several of the following is allocated to every portfolio: (a) Corporate – SME (b) Corporate – Specialised lending (c) Corporate – Other (d) Retail – Secured by real estate SME (e) Retail – Secured by real estate non-SME (f) Retail – Qualifying revolving (g) Retail – Other SME (h) Retail – Other non – SME (i) Not applicable</p>
050	Default status		<p>The default status is one of the following: (a) Defaulted. Those are the exposures assigned to the last rating grade/s with a PD of 100 % (b) Non-defaulted. Those are the exposures assigned to rating grades with a PD lower than 100%</p>
060	Rating	C010 of table 8.1 Annex 1 of ITS reporting	<p>It is the rank of the internal rating grade of each institution (from lowest risk to highest risk excluding defaults with PD corresponding to 100%. It varies from Rating 1 to Rating 30</p>
070	Type of facility		<p>The type of facility is one of the following: (a) Drawn credit facility. This refers to on-balance sheet items that have been drawn (b) Undrawn committed revolving credit facility. This refers to revolving lending commitments that are undrawn which may not be cancelled unconditionally at any time without notice or that do not effectively provide for automatic cancellation due to deterioration in a borrower’s creditworthiness (c) Undrawn committed term credit facility. This refers to term lending commitments that are undrawn which may not be cancelled unconditionally at any time without notice or that do not effectively provide for automatic cancellation due to deterioration in a borrower’s creditworthiness</p>

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			<p>(d) Note issuance facility (NIF) and revolving underwriting facility (RUF)</p> <p>(e) Undrawn committed other credit facility. This refers to lending commitments, other than revolving and term, that are undrawn which may not be cancelled unconditionally at any time without notice or that do not effectively provide for automatic cancellation due to the deterioration in a borrower's creditworthiness</p> <p>(f) Undrawn uncommitted credit lines. This refers to uncommitted lending facilities (advised and unadvised) that are undrawn which may be cancelled unconditionally at any time without notice, or that do effectively provide for automatic cancellation due to deterioration in borrower's creditworthiness.</p> <p>(g) Undrawn purchase commitments for revolving purchased that are able to be unconditionally cancelled or that effectively provide for automatic cancellation at any time by the institution without prior notice</p> <p>(h) Issued short term letter of credit arising from the movement of goods</p> <p>(i) Issued warranties and indemnities, guarantees, irrevocable stand-by letter of credit and documentary credit. Those are warranties and indemnities (including tender, performance, customs and tax bonds), guarantees and irrevocable standby letters of credit not having the character of credit substitutes.</p> <p>(j) Lease</p> <p>(k) Other facilities. Those include unissued guarantees, stand by letter of credit and warranties, etc..</p> <p>(l) Not applicable</p>
080	Collateralisation status	c150 - c210 of table 8.1 of Annex 1 of ITS reporting	<p>The collateralisation status shall be identified after any substitution effect and is one of the following:</p> <p>(a) Exposures with credit protection</p> <p>(a.1) Exposures with funded credit protection</p> <p>(a.2) Exposures with unfunded credit protection</p> <p>(b) Exposures without credit protection</p> <p>(c) Not applicable.</p> <p>Secured exposures are exposures supported by the existence of funded credit risk mitigation instruments (See C 08.01 - Credit and counterparty credit risks and free deliveries: IRB Approach to Own funds Requirements (CR IRB 1) columns 180-210 for the definition of funded credit risk mitigation instruments) irrespective to the degree of collateralisation.</p> <p>Unsecured exposures are exposures not supported by the existence of funded credit risk mitigation instruments</p> <p>Unsecured and guaranteed exposures are exposures not supported by the existence of funded credit risk mitigation instruments for which non-funded CRM instruments are not used for substitution effect purposes (See C 08.01 - Credit and counterparty credit risks and free deliveries: IRB Approach to Own funds Requirements (CR IRB 1) columns 150-160 for the definition funded CRM instruments not use for substitution effect purposes).</p>
090	NACE code		<p>NACE code</p> <p>This column correspond to the NACE codes (Statistical Classification of Economic Activities of the EU) used for "Non-financial corporations" with one level detail (e.g. "F – Construction") and for "Other financial corporations" with a two level detail (e.g. "K65 - Insurance, reinsurance and pension funding, except compulsory social security").</p>
100	Sector of counterparty		<p>One sector shall be allocated to every counterparty on the basis of FINREP economic sector classes:</p> <p>(a) Other financial corporations;</p> <p>(b) Non-financial corporations;</p>

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			(c) Households; (d) Not applicable.
110	Size of counterparty		The size of counterparty is expressed as total annual sales for the consolidated group for which the firm is a part and according to the following: (a) <=EUR 50 mln; (b) >EUR 50 mln. and <=EUR 200 mln (c) Not applicable The total annual sales are computed according to the Art. 4 of the Annex of the Commission Recommendation 2003/361/EC of 6 May 2003
120	Collateral type	c150 - c210 of table 8.1 of Annex 1 of ITS reporting	The type of collateral shall be one of the following: (a) Eligible financial collateral (b) Other eligible collateral: Receivables (c) Other eligible collateral: Real estate (d) Other eligible collateral: Physical collateral (e) Other funded credit protection (f) Credit derivatives (g) Guarantees (h) Not applicable
130	Type of exposures	r020 and r030 of table 8.1 of Annex 1 of ITS reporting	(a) On-balance sheet items subject to credit risk (b) Off-balance sheet items subject to credit risk (c) Not applicable
140	Size of exposure	c110 of table 8.1 Annex 1 of ITS reporting	It is the size of exposure in terms of exposure value (EAD) (a) <= EUR 0.5 mln (b) >EUR 0.5 mln <= EUR 1 mln. (c) >EUR 1 mln <= EUR 1.5 mln (d) >EUR 1.5 mln <= EUR 5 mln. (e) >EUR 5 mln <= EUR 10 mln. (f) >EUR 10 mln <= EUR 50 mln. (g) >EUR 50 mln. (h) Not applicable
150	Indexed Loan to value range		The indexed loan-to-value is the current loan amount to the current value of the property. The ILTV ratio should be calculated in a prudent manner and at least comply with the following features: Total amount of the Loan: Outstanding amount of the mortgage loan plus any undrawn committed amount of the mortgage loan (after applying the corresponding credit conversion factor). The loan amount should be calculated gross of any provisions and should include all other loans (including those provided by other financial institutions that are known to the bank) secured with liens of equal or higher ranking on the same residential property with respect to the lien securing the loan. If there is insufficient information for ascertaining the ranking of the other liens,

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			<p>the bank should assume that these liens rank pari passu with the lien securing the loan.</p> <p>Value of the property: It is the independent valuation of the property at some point in time (most likely at origination) and converted to a current value using a property price index.</p> <p>The Valuation should be independent and performed by appraisers that meet specific qualification requirements. Qualifying requirements and minimum appraisal standards should comply with the following requirements:</p> <ul style="list-style-type: none">• there should be an individual assessment of the property and the property should be valued in a prudently conservative manner (e.g. excluding expectations of future price appreciation and taking into account any potential for the current property price to be above a level that is sustainable over the life of the loan (e.g. due to a property price bubble)).• If a market value can be determined, the valuation should not be higher than market value.• Valuation should be supported by adequate appraisal documentation. <p>Banks are requested to document their computation to the CAs.</p> <p>The indexed loan to value buckets are the following:</p> <ul style="list-style-type: none">(a) $\leq 25\%$(b) $> 25\% \leq 50\%$(c) $> 50\% \leq 75\%$(d) $> 75\% \leq 100\%$(e) $> 100\% \leq 125\%$(f) $> 125\%$(g) Not applicable
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4. C 104 – Definition of hypothetical transactions in Low Default Portfolios

Column	Label	Legal reference	Instructions
010	Transaction ID		Each transaction is identified by a unique ID
020	Transaction name		It is the name assigned by the EBA to each transaction
030	Type of facility		<p>It is one of the following type of facility:</p> <p>(a) Drawn credit facility. This refers to on-balance sheet items that have been drawn</p> <p>(b) Undrawn committed revolving credit facility. This refers to revolving lending commitments that are undrawn which may not be cancelled unconditionally at any time without notice or that do not effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness</p> <p>(c) Undrawn committed term credit facility. This refers to term lending commitments that are undrawn which may not be cancelled unconditionally at any time without notice or that do not effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness</p> <p>(d) Note issuance facility (NIF) and revolving underwriting facility (RUF)</p> <p>(e) Undrawn committed other credit facility. This refers to lending commitments, other than revolving and term, that are undrawn which may not be cancelled unconditionally at any time without notice or that do not effectively provide for automatic cancellation due to the deterioration in a borrower's creditworthiness</p> <p>(f) Undrawn uncommitted credit lines. This refers to uncommitted lending facilities (advised and unadvised) that are undrawn which may be cancelled unconditionally at any time without notice, or that do effectively provide for automatic cancellation due to deterioration in borrower's creditworthiness.</p> <p>(g) Undrawn purchase commitments for revolving purchased that are able to be unconditionally cancelled or that effectively provide for automatic cancellation at any time by the institution without prior notice</p> <p>(h) Issued short term letter of credit arising from the movement of goods</p> <p>(i) Issued warranties and indemnities, guarantees, irrevocable stand-by letter of credit and documentary credit. Those are warranties and indemnities (including tender, performance, customs and tax bonds), guarantees and irrevocable standby letters of credit not having the character of credit substitutes.</p> <p>(j) Lease</p> <p>(k) Other facilities. Those include unissued guarantees, stand by letter of credit and warranties, etc..</p> <p>(l) Not applicable</p>
040	Facility		It is a synthetic description of the hypothetical transaction
050	Geographical area		<p>It is the ISO Code of the counterparty country of residence or the macro region where is the residence of the counterparty.</p> <p>The macro regions are:</p> <p>(a) EU for European Union</p> <p>(b) Non-EU for other countries not part of the European Union)</p> <p>(c) Not applicable</p>
060	Portfolio name		Each portfolio shall be given a unique name by EBA.

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			It is the name assigned by the EBA to the portfolios including the group (sample) of Large corporate counterparties (see C101, column 460 (c)): 1. Sovereign 2. Institutions 3. Large corporate 4. Large corporate sample
070	Portfolio ID		Each portfolio is identified by a unique ID
080	Exposure class	Paragraph 78 of Annex 2 of ITS reporting	One of the following is allocated to every portfolio: (a) Central banks and central governments (b) Institutions (c) Corporate – Other (d) Not applicable
090	NACE code		This column correspond to the NACE codes (Statistical Classification of Economic Activities of the EU) used for “Non-financial corporations” with one level detail (e.g. “F – Construction”) and for “Other financial corporations” with a two level detail (e.g. “K65 - Insurance, reinsurance and pension funding, except compulsory social security”).
100	Type of exposures	r020 and r030 of table 8.1 of Annex 1 of ITS reporting	The type of exposure shall be one of the following: (a) On-balance sheet items subject to credit risk (b) Off-balance sheet items subject to credit risk (c) Not applicable
110	Rating	C010 of table 8.1 Annex 1 of ITS reporting	It is the rank of the internal rating grade of each institution (from lowest risk to highest risk excluding defaults with PD corresponding to 100%. It varies from Rating 1 to Rating 30
120	Collateralisation status	c150 - c210 of table 8.1 of Annex 1 of ITS reporting	The collateralisation status shall be identified after any substitution effect and is one of the following: (a) Exposures with credit protection (a.1) Exposures with funded credit protection (a.2) Exposures with unfunded credit protection (b) Exposures without credit protection (c) Not applicable. Secured exposures are exposures supported by the existence of funded credit risk mitigation instruments (See C 08.01 - Credit and counterparty credit risks and free deliveries: IRB Approach to Own funds Requirements (CR IRB 1) columns 180-210 for the definition of funded credit risk mitigation instruments) irrespective to the degree of collateralisation. Unsecured exposures are exposures not supported by the existence of funded credit risk mitigation instruments Unsecured and guaranteed exposures are exposures not supported by the existence of funded credit risk mitigation instruments for which non-funded CRM instruments are not used for substitution effect purposes (See C 08.01 - Credit and counterparty credit risks and free deliveries: IRB Approach to Own funds Requirements (CR IRB 1) columns 150-160 for the definition funded CRM instruments not use for substitution effect purposes).
130	Collateral type	c150 - c210 of table	It is one of the following type of collateral

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		8.1 of Annex 1 of ITS reporting	<ul style="list-style-type: none"> a) Eligible financial collateral b) Other eligible collateral: Receivables c) Other eligible collateral: Real estate d) Other eligible collateral: Physical collateral e) Other funded credit protection f) Credit derivatives g) Guarantees h) Senior without any privilege (e.g. negative pledge) i) Senior with any privilege (e.g. negative pledge) j) Subordinated/Junior exposures k) Not applicable
140	Collateral		It is a description of the collateral of the hypothetical transactions.
150	Collateral value	c150 - c210 of table 8.1 of Annex 1 of ITS reporting	It is the market value of the collateral
160	Size of counterparty		<p>The size of counterparty is expressed as total annual sales for the consolidated group for which the firm is a part and according to the following:</p> <ul style="list-style-type: none"> (a) >EUR 200 mln. (b) Not applicable <p>The total annual sales are computed according to the Art. 4 of the Annex of the Commission Recommendation 2003/361/EC of 6 May 2003</p>