

## ANNEX VII

### INSTRUCTIONS FOR THE REPORTING ON LOSSES STEMMING FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY

1. This Annex contains additional instructions in relation to the tables included in Annex VI of this Regulation. This Annex complements the instructions in format of references included in the tables in Annex VI.
2. All the general instructions included in Part I of Annex II of this regulation shall also apply.

#### Instructions concerning specific positions

Columns	
010	<p><b><u>Sum of losses stemming from lending up to the reference percentages</u></b></p> <p>Article 96 (1) points a) and point c) of CRR respectively, Market value and mortgage lending value according to Article 4 (51) and (52) of CRR</p>
020	<p><b><u>Of which: immovable property valued with mortgage lending value</u></b></p> <p>Reporting of those losses, where the value of the collateral has been calculated as mortgage lending value.</p>
030	<p><b><u>Of which: SA exposures</u></b></p> <p>Reporting of those losses, where the risk weighted exposure amount of exposure the collateral has been assigned to, is calculated with the Standardised Approach of Title I chapter 2 of part 3 of CRR</p>
040	<p><b><u>Of which: IRB exposures</u></b></p> <p>Reporting of those losses, where the risk weighted exposure amount of exposure the collateral has been assigned to, is calculated with the Internal Ratings Based Approach of Title I chapter 3 of part 3 of CRR</p>
050	<p><b><u>Sum of overall losses</u></b></p> <p>Article 96 (1) point b) and point d) CRR respectively Market value and mortgage lending value according to Article 4 (51) and (52) of CRR This column collects all losses stemming from lending collateralised by residential property or by commercial immovable property in any given year are reported.</p>
060	<p><b><u>Of which: immovable property valued with mortgage lending value</u></b></p> <p>Reporting of those losses, where the value of the collateral has been calculated as mortgage lending value</p>
070	<p><b><u>Of which: SA exposures</u></b></p> <p>Reporting of those losses, where the risk weighted exposure amount of exposure the collateral has been assigned to, is calculated with the Standardised Approach of Title I chapter 2 of part 3 of CRR</p>
080	<p><b><u>Of which: IRB exposures</u></b></p>

	Reporting of those losses, where the risk weighted exposure amount of exposure the collateral has been assigned to, is calculated with the Internal Ratings Based Approach of Title I chapter 3 of part 3 of CRR
090	<b><u>Sum of the exposures</u></b>
100	<b><u>Of which: SA exposures</u></b> Reporting of those exposures, where the risk weighted exposure amount of exposure the collateral has been assigned to, is calculated with the Standardised Approach of Title I chapter 2 of part 3 of CRR
110	<b><u>Of which: IRB exposures</u></b> Reporting of those exposures, where the risk weighted exposure amount of exposure the collateral has been assigned to, is calculated with the Internal Ratings Based Approach of Title I chapter 3 of part 3 of CRR

<b>Rows</b>	
010	<b><u>Commercial immovable property</u></b>
020	<b><u>Residential property</u></b>