



**Part 2**  
**Data on credit risk (year 2023)**

Credit risk data		Reference to COREP template	data	
<b>Credit institutions and investment firms <sup>(1)</sup>: Own funds requirements for credit risk</b>				
010	Own funds requirements for credit risk	% of total own funds requirements <sup>(2)</sup>	CA2 (row 0040) / (row 0010) 80.22%	
020	Breakdown by approach	<b>Standardised Approach (SA)</b>	100.00%	
030		<b>IRB approach when neither own estimates of Loss Given Default nor conversion factors are used</b>	9.09%	
040		<b>IRB approach when own estimates of Loss Given Default and/or conversion factors are used</b>	9.09%	
050		<b>SA</b>	CA2 (row 0050) / (row 0040) 81.03%	
060		<b>IRB approach when neither own estimates of Loss Given Default nor conversion factors are used</b>	CR IRB, Foundation IRB (row 0010, col 0260) / CA2 (row 0040) 0.34%	
070		<b>IRB approach when own estimates of Loss Given Default and/or conversion factors are used</b>	CR IRB, Advanced IRB (row 0010, col 0260) / CA2 (row 0040) 18.36%	
080		Breakdown by IRB exposure class	<b>IRB approach when neither own estimates of Loss Given Default nor conversion factors are used</b>	CA2 (row 0250 / row 0240) 1.80%
090			Central governments and central banks	CA2 (row 0260 / row 0240) 0.00%
100			Institutions	CA2 (row 0270 / row 0240) 1.80%
110			Corporates - SME	CA2 (row 0280 / row 0240) 0.00%
120	Corporates - Specialised Lending		CA2 (row 0290 / row 0240) 0.00%	
130	Corporates - Other		CA2 (row 0300 / row 0240) 0.00%	
140	<b>IRB approach when own estimates of Loss Given Default and/or conversion factors are used</b>		CA2 (row 0310 / row 0240) 97.07%	
150	Central governments and central banks		CA2 (row 0320 / row 0240) 0.00%	
160	Institutions		CA2 (row 0330 / row 0240) 0.00%	
170	Corporates - SME		CA2 (row 0340 / row 0240) 0.00%	
180	Corporates - Specialised Lending		CA2 (row 0350 / row 0240) 0.00%	
190	Corporates - Other		CA2 (row 0360 / row 0240) 0.00%	
200	Retail - Secured by real estate SME		CA2 (row 0370 / row 0240) 0.00%	
210	Retail - Secured by real estate non-SME		CA2 (row 0380 / row 0240) 91.77%	
220	Retail - Qualifying revolving		CA2 (row 0390 / row 0240) 2.51%	
230	Retail - Other SME		CA2 (row 0400 / row 0240) 0.00%	
240	Retail - Other non-SME		CA2 (row 0410 / row 0240) 2.79%	
250	<b>Equity IRB</b>	CA2 (row 0420 / row 0240) 1.13%		
270	<b>Other non credit-obligation assets</b>	CA2 (row 0450 / row 0240) 0.00%		
<b>Credit risk data</b>				
<b>Credit institutions and investment firms <sup>(1)</sup>: Own funds requirements for credit risk</b>				
280	Breakdown by SA exposure class*	Central governments or central banks	CA2 (row 0070 / row 0050) 1.03%	
290		Regional governments or local authorities	CA2 (row 0080 / row 0050) 0.12%	
300		Public sector entities	CA2 (row 0090 / row 0050) 0.57%	
310		Multilateral Development Banks	CA2 (row 0100 / row 0050) 0.02%	
320		International Organisations	CA2 (row 0110 / row 0050) 0.00%	
330		Institutions	CA2 (row 0120 / row 0050) 9.12%	
340		Corporates	CA2 (row 0130 / row 0050) 68.85%	
350		Retail	CA2 (row 0140 / row 0050) 2.29%	
360		Secured by mortgages on immovable property	CA2 (row 0150 / row 0050) 10.68%	
370		Exposures in default	CA2 (row 0160 / row 0050) 3.32%	
380		Items associated with particular high risk	CA2 (row 0170 / row 0050) 0.00%	
390		Covered bonds	CA2 (row 0180 / row 0050) 0.14%	
400		Claims on institutions and corporates with a short-term credit assessment	CA2 (row 0190 / row 0050) 0.27%	
410		Collective investment undertakings	CA2 (row 0200 / row 0050) 0.01%	
420		Equity	CA2 (row 0210 / row 0050) 0.00%	
430		Other items	CA2 (row 0211 / row 0050) 3.58%	
440		Securitisations	CA2 (row 0470 / row 0010) 0.02%	
455		Breakdown by credit risk mitigation (CRM) approach	Financial collateral simple method	9.09%
470			Financial collateral comprehensive method	63.64%
<b>Credit risk data</b>				

Exposures and losses from lending collateralised by immovable property (MEUR) <sup>(5)</sup>		Reference to COREP template	data
550	Use of residential property as collateral	<b>Sum of exposures secured by residential property <sup>(6)</sup></b>	CR IP Losses (row 0010, col 0050) 20,767
560		<b>Sum of losses stemming from lending up to the reference percentages <sup>(7)</sup></b>	CR IP Losses (row 0010, col 0010) 52
570		<b>Of which: immovable property valued with mortgage lending value <sup>(8)</sup></b>	CR IP Losses (row 0010, col 0020) 0
580		<b>Sum of overall losses <sup>(9)</sup></b>	CR IP Losses (row 0010, col 0030) 119
590		<b>Of which: immovable property valued with mortgage lending value <sup>(8)</sup></b>	CR IP Losses (row 0010, col 0040) 0
600	Use of commercial immovable property as collateral	<b>Sum of exposures secured by immovable commercial property <sup>(6)</sup></b>	CR IP Losses (row 0020, col 0050) 635
610		<b>Sum of losses stemming from lending up to the reference percentages <sup>(7)</sup></b>	CR IP Losses (row 0020, col 0010) 3
620		<b>Of which: immovable property valued with mortgage lending value <sup>(8)</sup></b>	CR IP Losses (row 0020, col 0020) 0
630		<b>Sum of overall losses <sup>(9)</sup></b>	CR IP Losses (row 0020, col 0030) 43
640		<b>Of which: immovable property valued with mortgage lending value <sup>(8)</sup></b>	CR IP Losses (row 0020, col 0040) 0

(1) Investment firms subjected to CRR/CRD

(2) Ratio of the own fund requirements for credit risk as defined in points (a) and (f) of Article 92(3) of CRR to the total own funds as defined in Article 92(3) of CRR.

(3) If an institution uses more than one approach, it shall be counted in each of these approaches. Hence, the sum of the percentages reported for the three approaches may be higher than 100%.

(4) In the exceptional cases, where an institution uses more than one approach, it shall be counted in each of these approaches. Hence, the sum of the percentages reported may be higher than 100%.

(5) The amount of the estimated losses shall be reported at the reporting reference date.

(6) As defined in points (c) and (f) of Article 430a(1) of CRR, respectively; the market value and mortgage lending value according to points (74) and (76) of Article 4 (1); only for the part of exposure treated as fully and completely secured according to Article 124 (1) of CRR;

(7) As defined in points (a) and (d) of Article 430a(1) of CRR, respectively; the market value and mortgage lending value according to points (74) and (76) of Article 4 (1).

(8) When the value of the collateral has been calculated as mortgage lending value.

(9) As defined in points (b) and (e) of Article 430a(1) of CRR, respectively; the market value and mortgage lending value according to points (74) and (76) of Article 4 (1).