

Annex IV
Statistical data
List of templates

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Part 1

Data on national financial sector (year 2015)

		Reference to COREP template*	Data
Number and size of credit institutions			
Number of credit institutions ⁽¹⁾			643
Total assets (in MEUR) ⁽²⁾			3.767.264
Total assets as % of GDP			230,22%
Number and size of foreign credit institutions			
From EEA countries	Number of branches ⁽³⁾		61
	Total assets of branches (in MEUR)		257.421
	Number of subsidiaries ⁽⁴⁾		18
	Total assets of subsidiaries (in MEUR)		242.547
From third countries	Number of branches ⁽³⁾		20
	Total assets of branches (in MEUR)		11.711
	Number of subsidiaries ⁽⁴⁾		4
	Total assets of subsidiaries (in MEUR)		13.437
Total capital and capital requirements of credit institutions			
Total Common Equity Tier 1 capital as % of total capital		CA1 (row 020 / row 010)	83,15%
Total Additional Tier 1 capital as % of total capital		CA1 (row 530 / row 010)	2,43%
Total Tier 2 capital as % of total capital		CA1 (row 750 / row 010)	14,44%
Total capital requirements (in MEUR)		CA2 (row 010) * 8%	102.852
Total capital ratio		CA3 (row 050)	19,51%
Number and size of investment firms			
Number of investment firms ⁽¹⁾			80
Total assets (in MEUR) ⁽²⁾			2.105
Total assets as % of GDP			0,13%
Total capital and capital requirements of investment firms			
Total Common Equity Tier 1 capital as % of total capital		CA1 (row 020 / row 010)	99,58%
Total Additional Tier 1 capital as % of total capital		CA1 (row 530 / row 010)	0,00%
Total Tier 2 capital as % of total capital		CA1 (row 750 / row 010)	0,43%
Total capital requirements (in MEUR)		CA2 (row 010) * 8%	186
Total capital ratio		CA3 (row 050)	33,29%

* Reference data from COREP templates pursuant to the Commission implementing Regulation (EU) No 680/2014

Index: N/A: not available

C: confidential

Instructions for the template:

(1) The figure includes domestically incorporated institutions, branches of the EEA as well as non-EEA institutions. Any number of places of business set up in the respective country by an institution with headquarters in another country, is counted as one institution. The definition includes branches/subsidiaries of foreign institutions but not foreign branches/subsidiaries of domestic institutions (host country approach).

(2) Non-consolidated data required. Calculated on a residential basis (host country approach, with a population that corresponds to the principles, as laid down under (1)).

(3) Any number of places of business set up in the same country by a credit institution with headquarters in another country should be counted as a single branch

(4) Any subsidiary of a subsidiary undertaking shall be regarded as a subsidiary of the parent undertaking which is at the head of those undertakings

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Part 2

Data on credit risk (year 2015)

Credit risk data			Reference to COREP template**	data
Credit institutions: Own funds requirements for credit risk				
Credit institutions: own funds requirements for credit risk	% of total own funds requirements		CA2 (row 040) / (row 010)	88,33%
Credit institutions: breakdown by approach	% based on the total number of credit institutions*	Standardised Approach (SA)		100,00%
		Foundation Internal Ratings Based Approach (FIRB)		1,95%
		Advanced Internal Ratings Based Approach (AIRB)		5,68%
	% based on total own funds requirements for credit risk	SA	CA2 (row 050) / (row 040)	57,13%
		FIRB	CR IRB, Foundation IRB (row 010, col 260) / CA2 (row 040)	0,00%
		AIRB	CR IRB, Advanced IRB (row 010, col 260) / CA2 (row 040)	42,87%
Credit institutions: breakdown by IRB exposure class	% based on total IRB risk weighted exposure amount	IRB Approach when neither own estimates of Loss Given Default nor conversion factors are used		
		Central governments and central banks	CA2 (row 260 / row 010)	0,00%
		Institutions	CA2 (row 270 / row 010)	0,00%
		Corporates - SME	CA2 (row 280 / row 010)	0,00%
		Corporates - Specialised Lending	CA2 (row 290 / row 010)	0,00%
		Corporates - Other	CA2 (row 300 / row 010)	0,00%
		IRB approach when own estimates of Loss Given Default and/or conversion factors are used		
		Central governments and central banks	CA2 (row 320 / row 010)	0,22%
		Institutions	CA2 (row 330 / row 010)	0,39%
		Corporates - SME	CA2 (row 340 / row 010)	5,59%
		Corporates - Specialised Lending	CA2 (row 350 / row 010)	0,99%
		Corporates - Other	CA2 (row 360 / row 010)	10,84%
		Retail - Secured by real estate SME	CA2 (row 370 / row 010)	0,58%
		Retail - Secured by real estate non-SME	CA2 (row 380 / row 010)	2,94%
		Retail - Qualifying revolving	CA2 (row 390 / row 010)	0,02%
		Retail - Other SME	CA2 (row 400 / row 010)	1,72%
		Retail - Other non-SME	CA2 (row 410 / row 010)	0,47%
		Equity IRB	CA2 (row 420 / row 010)	0,97%
		Securitisation positions IRB	CA2 (row 430 / row 010)	0,16%
		Other non credit-obligation assets	CA2 (row 450 / row 010)	0,00%

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Part 2

Data on credit risk (year 2015)

Credit risk data			Reference to COREP template**	data
Credit institutions: Own funds requirements for credit risk				
Credit institutions: breakdown by SA exposure class*	% based on total SA risk weighted exposure amount	Central governments or central banks	CA2 (row 070 / row 010)	3,78%
		Regional governments or local authorities	CA2 (row 080 / row 010)	0,39%
		Public sector entities	CA2 (row 090 / row 010)	0,76%
		Multilateral Development Banks	CA2 (row 100 / row 010)	0,00%
		International Organisations	CA2 (row 110 / row 010)	0,00%
		Institutions	CA2 (row 120 / row 010)	5,50%
		Corporates	CA2 (row 130 / row 010)	16,28%
		Retail	CA2 (row 140 / row 010)	8,96%
		Secured by mortgages on immovable property	CA2 (row 150 / row 010)	4,66%
		Exposures in default	CA2 (row 160 / row 010)	7,34%
		Items associated with particular high risk	CA2 (row 170 / row 010)	0,30%
		Covered bonds	CA2 (row 180 / row 010)	0,05%
		Claims on institutions and corporates with a short-term credit assessment	CA2 (row 190 / row 010)	0,00%
		Collective investment undertakings	CA2 (row 200 / row 010)	0,63%
		Equity	CA2 (row 210 / row 010)	11,21%
Other items	CA2 (row 211 / row 010)	2,94%		
	Securitisation positions SA	CA2 (row 220 / row 010)	0,54%	
Credit institutions: breakdown by credit risk mitigation (CRM) approach	% based on the total number of credit institutions*	Financial collateral simple method		78,47%
		Financial collateral comprehensive method		21,93%
Investment firms: Own funds requirements for credit risk				
Investment firms: own funds requirements for credit risk	% of total own funds requirements		CA2 (row 040) / (row 010)	36,20%
Investment firms: breakdown by approach	% based on the total number of investment firms*	SA		100,00%
		IRB		0,00%
	% based on total own funds requirements for credit risk	SA	(CA2 (row 050) / (row 040)	100,00%
		IRB	(CA2 (row 240) / row 040)	0,00%

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Part 2

Data on credit risk (year 2015)

Additional information on securitisation	Reference to COREP template**	data
Credit institutions: originator		
Total amount of securitisation exposures originated on balance sheet and off-balance sheet	CR SEC SA (row 030, col 010) + CR SEC IRB (row 030, col 010)	13.850
Total amount of securitisation positions retained (securitisation positions - original exposure pre conversion factors) on balance sheet and off-balance sheet	CR SEC SA (row 030, col 050) + CR SEC IRB (row 030, col 050)	10.554

Exposures and losses from lending collateralised by immovable property		Reference to COREP template**	data
Use of residential property as collateral	Sum of exposures secured by residential property	CR IP Losses (row 010, col 050)	708.386
	Sum of losses stemming from lending up to the reference percentages	CR IP Losses (row 010, col 010)	1.121
	Of which: immovable property valued with mortgage lending value	CR IP Losses (row 010, col 020)	220
	Sum of overall losses	CR IP Losses (row 010, col 030)	1.157
	Of which: immovable property valued with mortgage lending value	CR IP Losses (row 010, col 040)	223
Use of commercial immovable property as collateral	Sum of exposures secured by immovable commercial property	CR IP Losses (row 020, col 050)	258.621
	Sum of losses stemming from lending up to the reference percentages	CR IP Losses (row 020, col 010)	705
	Of which: immovable property valued with mortgage lending value	CR IP Losses (row 020, col 020)	220
	Sum of overall losses	CR IP Losses (row 020, col 030)	777
	Of which: immovable property valued with mortgage lending value	CR IP Losses (row 020, col 040)	221

* where an institution uses more than one approach, the institution shall be counted in each of these approaches

** Reference data from COREP templates pursuant to the Commission implementing Regulation (EU) No 680/2014

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Part 3
Data on market risk (year 2015)

Market risk data			Reference to COREP template**	data
Credit institutions: Own funds requirements for market risk				
Credit institutions: own funds requirements for market risk	% of total own funds requirements		CA2 (row 520) / (row 010)	3,26%
Credit institutions: breakdown by approach	% based on the total number of credit institutions*	Standardised approach		98,84%
		Internal models		3,09%
	% based on total own funds requirements for market risk	Standardised approach	CA2 (row 530) / (row 520)	45,90%
		Internal models	CA2 (row 580) / (row 520)	54,10%
Investment firms: Own funds requirements for market risk				
Investment firms: own funds requirements for market risk	% of total own funds requirements		CA2 (row 520) / (row 010)	10,47%
Investment firms: breakdown by approach	% based on the total number of investment firms*	Standardised approach		100,00%
		Internal models		0,00%
	% based on total own funds requirements for market risk	Standardised approach	CA2 (row 530) / (row 520)	100,00%
		Internal models	CA2 (row 580) / (row 520)	0,00%

* where an institution uses more than one approach, the institution shall be counted in each of these approaches

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Part 4
Data on operational risk (year 2015)

Operational risk data			Reference to COREP template**	data
Credit institutions: Own funds requirements for operational risk				
Credit institutions: own funds requirements for operational risk	% of total own funds requirements		CA2 (row 590) / (row 010)	7,93%
Credit institutions: breakdown by approach	% based on the total number of credit institutions*	Basic Indicator Approach (BIA)		88,97%
		Standardised Approach (TSA) / Alternative Standardised Approach (ASA)		5,52%
		Advanced Measurement Approach (AMA)		5,87%
	% based on total own funds requirements for operational risk	BIA	CA2 (row 600) / (row 590)	35,39%
		TSA/ASA	CA2 (row 610) / (row 590)	16,20%
		AMA	CA2 (row 620) / (row 590)	48,41%
Credit institutions: Losses due to operational risk				
Credit institutions: total gross loss	Total gross loss as % of total gross income		OPR Details (row 920, col 080) / OPR ((sum (row 010 to row 130), col 030)	1,48%
Investment firms: Own funds requirements for operational risk				
Investment firms: own funds requirements for operational risk	% of total own funds requirements		CA2 (row 590) / (row 010)	16,43%
Investment firms: breakdown by approach	% based on the total number of investment firms*	BIA		100,00%
		TSA/ASA		0,00%
		AMA		0,00%
	% based on total own funds requirements for operational risk	BIA	CA2 (row 600) / (row 590)	100,00%
		TSA/ASA	CA2 (row 610) / (row 590)	0,00%
		AMA	CA2 (row 620) / (row 590)	0,00%
Investment firms: Losses due to operational risk				
Investment firms: total gross loss	Total gross loss as % of total gross income		OPR Details (row 920, col 080) / OPR ((sum (row 010 to row 130), col 030)	0,00%

* where an institution uses more than one approach, the institution shall be counted in each of these approaches

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Annex IV

Part 5

Data on supervisory measures and administrative penalties (year 2015)

Supervisory actions and measures*		data
Credit institutions		
Supervisory actions	Number of on-site inspections	153
	Number of overall assessments performed	643
Supervisory measures taken in accordance with Article 102(1)(a)	Total number of supervisory measures taken in accordance with Article 104(1) of Directive 2013/36/EU:	C
	to hold own funds in excess of the minimum capital requirements [Article 104(1)(a)]	C
	to reinforce governance arrangements and internal capital management [Article 104(1)(b)]	C
	to present a plan to restore compliance with supervisory requirements [Article 104(1)(c)]	C
	to apply a specific provisioning policy or treatment of assets [Article 104(1)(d)]	C
	to restrict/limit business or activities [Article 104(1)(e)]	C
	to reduce the risk inherent in the activities, products and systems [Article 104(1)(f)]	C
	to limit variable remuneration [Article 104(1)(g)]	C
	to strengthen own funds by using net profits [Article 104(1)(h)]	C
	to restrict/prohibit distributions or interest payments [Article 104(1)(i)]	C
	to impose additional or more frequent reporting requirements [Article 104(1)(j)]	C
	to impose specific liquidity requirements [Article 104(1)(k)]	C
	to impose additional disclosure requirements [Article 104(1)(l)]	C
	Number and nature of other supervisory measures taken (not listed in Article 104(1) of Directive 2013/36/EU)	C
Supervisory measures taken in accordance with Article 102(1)(b) and other provisions of Directive 2013/36/EU or Regulation (EU) No 575/2013	Total number of supervisory measures taken in accordance with Article 104(1) of Directive 2013/36/EU:	C
	to hold own funds in excess of the minimum capital requirements [Article 104(1)(a)]	C
	to reinforce governance arrangements and internal capital management [Article 104(1)(b)]	C
	to present a plan to restore compliance with supervisory requirements [Article 104(1)(c)]	C
	to apply a specific provisioning policy or treatment of assets [Article 104(1)(d)]	C
	to restrict/limit business or activities [Article 104(1)(e)]	C
	to reduce the risk inherent in the activities, products and systems [Article 104(1)(f)]	C
	to limit variable remuneration [Article 104(1)(g)]	C
	to strengthen own funds by using net profits [Article 104(1)(h)]	C
	to restrict/prohibit distributions or interest payments [Article 104(1)(i)]	C
	to impose additional or more frequent reporting requirements [Article 104(1)(j)]	C
	to impose specific liquidity requirements [Article 104(1)(k)]	C
	to impose additional disclosure requirements [Article 104(1)(l)]	C
	Number and nature of other supervisory measures taken (not listed in Article 104(1) of Directive 2013/36/EU)	C

* Due to differences in national regulations as well as in supervisory practices and approaches across the Member States the figures provided in this table might not allow for a meaningful comparison between countries and any conclusions without carefully considering these differences can be misleading

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Part 5

Data on supervisory measures and administrative penalties (year 2015)

Supervisory actions and measures*		data
Investment firms		
Supervisory actions	Number of on-site inspections	11
	Number of overall assessments performed	80
Supervisory measures taken in accordance with Article 102(1)(a)	Total number of supervisory measures taken in accordance with Article 104(1) of Directive 2013/36/EU:	C
	to hold own funds in excess of the minimum capital requirements [Article 104(1)(a)]	C
	to reinforce governance arrangements and internal capital management [Article 104(1)(b)]	C
	to present a plan to restore compliance with supervisory requirements [Article 104(1)(c)]	C
	to apply a specific provisioning policy or treatment of assets [Article 104(1)(d)]	C
	to restrict/limit business or activities [Article 104(1)(e)]	C
	to reduce the risk inherent in the activities, products and systems [Article 104(1)(f)]	C
	to limit variable remuneration [Article 104(1)(g)]	C
	to strengthen own funds by using net profits [Article 104(1)(h)]	C
	to restrict/prohibit distributions or interest payments [Article 104(1)(i)]	C
	to impose additional or more frequent reporting requirements [Article 104(1)(j)]	C
	to impose specific liquidity requirements [Article 104(1)(k)]	C
	to impose additional disclosure requirements [Article 104(1)(l)]	C
	Number and nature of other supervisory measures taken (not listed in Article 104(1) of Directive 2013/36/EU)	C
Supervisory measures taken in accordance with Article 102(1)(b) and other provisions of Directive 2013/36/EU or Regulation (EU) No 575/2013	Total number of supervisory measures taken in accordance with Article 104(1) of Directive 2013/36/EU:	C
	to hold own funds in excess of the minimum capital requirements [Article 104(1)(a)]	C
	to reinforce governance arrangements and internal capital management [Article 104(1)(b)]	C
	to present a plan to restore compliance with supervisory requirements [Article 104(1)(c)]	C
	to apply a specific provisioning policy or treatment of assets [Article 104(1)(d)]	C
	to restrict/limit business or activities [Article 104(1)(e)]	C
	to reduce the risk inherent in the activities, products and systems [Article 104(1)(f)]	C
	to limit variable remuneration [Article 104(1)(g)]	C
	to strengthen own funds by using net profits [Article 104(1)(h)]	C
	to restrict/prohibit distributions or interest payments [Article 104(1)(i)]	C
	to impose additional or more frequent reporting requirements [Article 104(1)(j)]	C
	to impose specific liquidity requirements [Article 104(1)(k)]	C
	to impose additional disclosure requirements [Article 104(1)(l)]	C
	Number and nature of other supervisory measures taken (not listed in Article 104(1) of Directive 2013/36/EU)	C

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Part 5

Data on supervisory measures and administrative penalties (year 2015)

Administrative penalties		data
Credit institutions		
Administrative penalties (for breaches of authorisation/ acquisitions of qualifying holding requirements)	Total number of administrative penalties from Article 66(2) of Directive 2013/36/EU applied:	N/A
	public statements identifying the natural/legal person responsible and the nature of the breach [Article 66(2)(a)]	N/A
	orders requiring the natural/legal person responsible to cease the conduct and to desist from a repetition of that conduct [Article 66(2)(b)]	N/A
	administrative pecuniary penalties imposed on legal/natural person [points (c) to (e) of Article 66(2)]	N/A
	suspensions of the voting rights of shareholders [Article 66 (2)(f)]	N/A
	Number and nature of other administrative penalties applied (not specified in Article 66(2) of Directive 2013/36/EU)	N/A
Administrative penalties (for other breaches of requirements imposed by Directive 2013/36/EU or Regulation (EU) N° 575/2013)	Total number of administrative penalties from Article 67(2) of Directive 2013/36/EU applied:	N/A
	public statements identifying the natural/legal person responsible and the nature of the breach [Article 67(2)(a)]	N/A
	orders requiring the natural/legal person responsible to cease the conduct and to desist from a repetition of that conduct [Article 67(2)(b)]	N/A
	withdrawals of authorisation of credit institution [Article 67(2)(c)]	N/A
	temporary bans against natural person from exercising functions in credit institutions [Article 67(2)(d)]	N/A
	administrative pecuniary penalties imposed on legal/natural person [points (e) to (g) of Article 67(2)]	N/A
	Number and nature of other administrative penalties applied (not specified in Article 67(2) of Directive 2013/36/EU)	N/A
Investment firms		
Administrative penalties (for breaches of authorisation/ acquisitions of qualifying holding requirements)	Total number of administrative penalties from Article 66(2) of Directive 2013/36/EU applied:	N/A
	public statements identifying the natural/legal person responsible and the nature of the breach [Article 66(2)(a)]	N/A
	orders requiring the natural/legal person responsible to cease the conduct and to desist from a repetition of that conduct [Article 66(2)(b)]	N/A
	administrative pecuniary penalties imposed on a legal person [points (c) to (e) of Article 66(2)]	N/A
	suspensions of the voting rights of shareholders [Article 66 (2)(f)]	N/A
	Number and nature of other administrative penalties applied (not specified in Article 66(2) of Directive 2013/36/EU)	N/A
Administrative penalties (for other breaches of requirements imposed by Directive 2013/36/EU or Regulation (EU) N° 575/2013)	Total number of administrative penalties from Article 66(2) of Directive 2013/36/EU applied:	N/A
	public statements identifying the natural/legal person responsible and the nature of the breach [Article 67(2)(a)]	N/A
	orders requiring the natural/legal person responsible to cease the conduct and to desist from a repetition of that conduct [Article 67(2)(b)]	N/A
	withdrawals of authorisation of investment firms [Article 67(2)(c)]	N/A
	temporary bans against natural person from exercising functions in investment firms [Article 67(2)(d)]	N/A
	administrative pecuniary penalties imposed on legal/natural person [points (e) to (g) of Article 67(2)]	N/A
	Number and nature of other administrative penalties applied (not specified in Article 67(2) of Directive 2013/36/EU)	N/A

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Part 6

Data on waivers (year 2015)

Exemption from the application on an individual basis of prudential requirements set out in Parts Two to Five, Seven and Eight of Regulation (EU) N° 575/2013		
Legal reference in Regulation (EU) N° 575/2013	Article 7(1) and (2) (waivers for subsidiaries)	Article 7(3) (waivers for parent institutions)
Total number of waivers granted		
Number of waivers granted to parent institutions with have or hold participations in subsidiaries established in third countries	N/A	
Total amount of consolidated own funds held in the subsidiaries established in third countries (in MEUR)	N/A	
Percentage of the total consolidated own funds held in subsidiaries established in third countries (%)	N/A	
Percentage of the consolidated own funds requirements allocated to subsidiaries established in third countries (%)	N/A	
Permission granted to parent institutions to incorporate subsidiaries in the calculation of their prudential requirements set out in Parts Two to Five and Eight of Regulation (EU) N° 575/2013		
Legal reference in Regulation (EU) N° 575/2013	Article 9(1) (Individual consolidation method)	
Total number of permissions granted		
Number of permissions granted to parent institutions to incorporarte subsidiaries established in third countries in the calculation of their requirement		
Total amount of consolidated own funds held in the subsidiaries established in third countries (in MEUR)		
Percentage of the total consolidated own funds held in subsidiaries established in third countries (%)		
Percentage of the consolidated own funds requirements allocated to subsidiaries established in third countries (%)		
Exemption from the application on an individual basis of liquidity requirements set out in Part Six of Regulation (EU) N° 575/2013		
Legal reference in Regulation (EU) N° 575/2013	Article 8 (Liquidity waivers for subsidiaries)	
Total number of waivers granted	96	
Number of waivers granted pursuant to Article 8(2) where all institutions within a single liquidity sub-group are authorised in the same Member State	96	
Number of waivers granted pursuant to Article 8(3) where all institutions within a single liquidity sub-group are authorised in several Member States	0	
Number of waivers granted pursuant to Article 8(4) to institutions which are members of the same Institutional Protection Scheme	0	
Exemption from the application on an individual basis of prudential requirements set out in Parts Two to Eight of Regulation (EU) N° 575/2013		
Legal reference in Regulation (EU) N° 575/2013	Article 10 (Credit institutions permanently affiliated to a central body)	
Total number of waivers granted		
Number of waivers granted to credit institutions permanently affiliated to a central body		
Number of waivers granted to central bodies		

For competent authorities granting no waiver or permission the cells shall be put in orange