

**Annex IV**  
**Statistical data**  
**List of templates**

Part 1	Data on national financial sector
Part 2	Data on credit risk
Part 3	Data on market risk
Part 4	Data on operational risk
Part 5	Data on supervisory measures and administrative penalties
Part 6	Data on waivers

## Annex IV

## Part 1

## Data on national financial sector (year 2017)

		Reference to COREP template*	Data
<b>Number and size of credit institutions</b>			
Number of credit institutions <sup>(1)</sup>			538
Total assets (in MEUR) <sup>(2)</sup>			3.723.845
Total assets as % of GDP			216,89%
<b>Number and size of foreign credit institutions</b>			
From EEA countries	Number of branches <sup>(3)</sup>		51
	Total assets of branches (in MEUR)		203.435
	Number of subsidiaries <sup>(4)</sup>		22
	Total assets of subsidiaries (in MEUR)		286.040
From third countries	Number of branches <sup>(3)</sup>		28
	Total assets of branches (in MEUR)		28.164
	Number of subsidiaries <sup>(4)</sup>		2
	Total assets of subsidiaries (in MEUR)		6.023
<b>Total capital and capital requirements of credit institutions</b>			
Total Common Equity Tier 1 capital as % of total capital		CA1 (row 020 / row 010)	82,80%
Total Additional Tier 1 capital as % of total capital		CA1 (row 530 / row 010)	5,12%
Total Tier 2 capital as % of total capital		CA1 (row 750 / row 010)	12,08%
Total capital requirements (in MEUR)		CA2 (row 010) * 8%	97.295
Total capital ratio		CA3 (row 050)	20,74%
<b>Number and size of investment firms</b>			
Number of investment firms <sup>(1)</sup>			69
Total assets (in MEUR) <sup>(2)</sup>			1.796
Total assets as % of GDP			0,10%
<b>Total capital and capital requirements of investment firms</b>			
Total Common Equity Tier 1 capital as % of total capital		CA1 (row 020 / row 010)	99,22%
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)	0,78%
Total capital requirements (in MEUR)		CA2 (row 010) * 8%	156
Total capital ratio		CA3 (row 050)	30,10%

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

Index: N/A: not available

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*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.

## Annex IV

## Part 2

## Data on credit risk (year 2017)

Credit risk data			Reference to COREP template (**)	data
<b>Credit institutions: Own funds requirements for credit risk</b>				
Credit institutions: own funds requirements for credit risk	% of total own funds requirements		CA2 (row 040) / (row 010)	88,93%
Credit institutions: breakdown by approach	% based on the total number of credit institutions (*)	Standardised Approach (SA)		100,00%
		Foundation Internal Ratings Based Approach (FIRB)		0,00%
		Advanced Internal Ratings Based Approach (AIRB)		5,64%
	% based on total own funds requirements for credit risk	SA	CA2 (row 050) / (row 040)	51,84%
		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)	48,16%
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)	0,20%
		Institutions	CA2 (row 330 / row 010)	1,79%
		Corporates - SME	CA2 (row 340 / row 010)	6,40%
		Corporates - Specialised Lending	CA2 (row 350 / row 010)	0,97%
		Corporates - Other	CA2 (row 360 / row 010)	11,83%
		Retail - Secured by real estate SME	CA2 (row 370 / row 010)	0,55%
		Retail - Secured by real estate non-SME	CA2 (row 380 / row 010)	3,71%
		Retail - Qualifying revolving	CA2 (row 390 / row 010)	0,02%
		Retail - Other SME	CA2 (row 400 / row 010)	1,66%
		Retail - Other non-SME	CA2 (row 410 / row 010)	0,51%
		Equity IRB	CA2 (row 420 / row 010)	1,50%
		Securitisation positions IRB	CA2 (row 430 / row 010)	0,15%
		Other non credit-obligation assets	CA2 (row 450 / row 010)	0,10%

## Annex IV

## Part 2

## Data on credit risk (year 2017)

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)	3,69%
		Regional governments or local authorities	CA2 (row 080 / row 010)	0,21%
		Public sector entities	CA2 (row 090 / row 010)	0,48%
		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)	5,02%
		Corporates	CA2 (row 130 / row 010)	15,18%
		Retail	CA2 (row 140 / row 010)	9,54%
		Secured by mortgages on immovable property	CA2 (row 150 / row 010)	4,40%
		Exposures in default	CA2 (row 160 / row 010)	4,25%
		Items associated with particular high risk	CA2 (row 170 / row 010)	0,90%
		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)	0,18%
		Collective investment undertakings	CA2 (row 200 / row 010)	0,98%
		Equity	CA2 (row 210 / row 010)	10,90%
Other items	CA2 (row 211 / row 010)	3,02%		
	Securitisation positions SA	CA2 (row 220 / row 010)	0,72%	
Credit institutions: breakdown by credit risk mitigation (CRM) approach	% based on the total number of credit institutions (*)	Financial collateral simple method		77,53%
		Financial collateral comprehensive method		22,47%
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)	37,65%
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%

## Annex IV

## Part 2

## Data on credit risk (year 2017)

Additional information on securitisation	Reference to COREP template (**)	data
<b>Credit institutions: originator</b>		
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)	20.533
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)	18.153

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)	717.148
	Sum of losses stemming from lending up to the reference percentages	CR IP Losses (row 010, col 010)	1.831
	Of which: immovable property valued with mortgage lending value	CR IP Losses (row 010, col 020)	380
	Sum of overall losses	CR IP Losses (row 010, col 030)	2.067
	Of which: immovable property valued with mortgage lending value	CR IP Losses (row 010, col 040)	392
Use of commercial immovable property as collateral	Sum of exposures secured by immovable commercial property	CR IP Losses (row 020, col 050)	245.306
	Sum of losses stemming from lending up to the reference percentages	CR IP Losses (row 020, col 010)	1.180
	Of which: immovable property valued with mortgage lending value	CR IP Losses (row 020, col 020)	312
	Sum of overall losses	CR IP Losses (row 020, col 030)	1.827
	Of which: immovable property valued with mortgage lending value	CR IP Losses (row 020, col 040)	336

(\*) 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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## Annex IV

**Part 3**  
**Data on market risk (year 2017)**

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)	3,04%
Credit institutions: breakdown by approach	% based on the total number of credit institutions (*)	Standardised approach		98,99%
		Internal models		3,52%
	% based on total own funds requirements for market risk	Standardised approach	CA2 (row 530) / (row 520)	31,47%
		Internal models	CA2 (row 580) / (row 520)	68,53%
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)	10,94%
Investment firms: breakdown by approach	% based on the total number of investment firms (*)	Standardised approach		92,86%
		Internal models		7,14%
	% based on total own funds requirements for market risk	Standardised approach	CA2 (row 530) / (row 520)	99,96%
		Internal models	CA2 (row 580) / (row 520)	0,04%

(\*) 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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## Annex IV

**Part 4**  
**Data on operational risk (year 2017)**

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)	7,71%
Credit institutions: breakdown by approach	% based on the total number of credit institutions (*)	Basic Indicator Approach (BIA)		89,59%
		Standardised Approach (TSA) / Alternative Standardised Approach (ASA)		5,86%
		Advanced Measurement Approach (AMA)		5,21%
	% based on total own funds requirements for operational risk	BIA	CA2 (row 600) / (row 590)	34,12%
		TSA/ASA	CA2 (row 610) / (row 590)	17,24%
		AMA	CA2 (row 620) / (row 590)	48,63%
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)	1,46%
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)	17,41%
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.

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

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## Annex IV

## Part 5

## Data on supervisory measures and administrative penalties (year 2017)

Supervisory actions and measures (*)		data
<b>Credit institutions</b>		
Supervisory actions	Number of on-site inspections	115
	Number of overall assessments performed	538
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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## Annex IV

## Part 5

## Data on supervisory measures and administrative penalties (year 2017)

Supervisory actions and measures (*)		data
<b>Investment firms</b>		
Supervisory actions	Number of on-site inspections	8
	Number of overall assessments performed	69
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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## Annex IV

## Part 5

## Data on supervisory measures and administrative penalties (year 2017)

Administrative penalties		data
<b>Credit institutions</b>		
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:	0
	public statements identifying the natural/legal person responsible and the nature of the breach [Article 66(2)(a)]	0
	orders requiring the natural/legal person responsible to cease the conduct and to desist from a repetition of that conduct [Article 66(2)(b)]	0
	administrative pecuniary penalties imposed on legal/natural person [points (c) to (e) of Article 66(2)]	0
	suspensions of the voting rights of shareholders [Article 66 (2)(f)]	0
	Number and nature of other administrative penalties applied (not specified in Article 66(2) of Directive 2013/36/EU)	0
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:	1
	public statements identifying the natural/legal person responsible and the nature of the breach [Article 67(2)(a)]	0
	orders requiring the natural/legal person responsible to cease the conduct and to desist from a repetition of that conduct [Article 67(2)(b)]	0
	withdrawals of authorisation of credit institution [Article 67(2)(c)]	0
	temporary bans against natural person from exercising functions in credit institutions [Article 67(2)(d)]	0
	administrative pecuniary penalties imposed on legal/natural person [points (e) to (g) of Article 67(2)]	1
	Number and nature of other administrative penalties applied (not specified in Article 67(2) of Directive 2013/36/EU)	0
<b>Investment firms</b>		
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:	0
	public statements identifying the natural/legal person responsible and the nature of the breach [Article 66(2)(a)]	0
	orders requiring the natural/legal person responsible to cease the conduct and to desist from a repetition of that conduct [Article 66(2)(b)]	0
	administrative pecuniary penalties imposed on a legal person [points (c) to (e) of Article 66(2)]	0
	suspensions of the voting rights of shareholders [Article 66 (2)(f)]	0
	Number and nature of other administrative penalties applied (not specified in Article 66(2) of Directive 2013/36/EU)	0
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:	0
	public statements identifying the natural/legal person responsible and the nature of the breach [Article 67(2)(a)]	0
	orders requiring the natural/legal person responsible to cease the conduct and to desist from a repetition of that conduct [Article 67(2)(b)]	0
	withdrawals of authorisation of investment firms [Article 67(2)(c)]	0
	temporary bans against natural person from exercising functions in investment firms [Article 67(2)(d)]	0
	administrative pecuniary penalties imposed on legal/natural person [points (e) to (g) of Article 67(2)]	0
	Number and nature of other administrative penalties applied (not specified in Article 67(2) of Directive 2013/36/EU)	0

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## Annex IV

## Part 6

## Data on waivers (year 2017)

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	57	
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	57	
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.