



Part 2
Data on credit risk (year 2025)

		Credit risk data	Reference to COREP template	data			
Credit institutions and investment firms ⁽¹⁾: Own funds requirements for credit risk							
010	Own funds requirements for credit risk	% of total own funds requirements ⁽²⁾	CA2 (row 0040) / (row 0010)	73.69%			
020	Breakdown by approach	Standardised Approach (SA)		100.00%			
030		% based on the total number of credit institutions and investment firms ⁽¹⁾⁽³⁾	IRB approach when neither own estimates of Loss Given Default nor conversion factors are used	0.00%			
040			IRB approach when own estimates of Loss Given Default and/or conversion factors are used	8.33%			
050		% based on total own funds requirements for credit risk	SA	CA2 (row 0050) / (row 0040)	80.63%		
060			IRB approach when neither own estimates of Loss Given Default nor conversion factors are used	CR IRB, Foundation IRB (row 0010, col 0260) / CA2 (row 0040)	0.00%		
070			IRB approach when own estimates of Loss Given Default and/or conversion factors are used	CR IRB, Advanced IRB (row 0010, col 0260) / CA2 (row 0040)	19.06%		
080		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	CA2 (row 0250 / row 0240)	0.00%	
090				Central governments and central banks	CA2 (row 0260 / row 0240)	0.00%	
100			Institutions	CA2 (row 0270 / row 0240)	0.00%		
110			Corporates - SME	CA2 (row 0280 / row 0240)	N/A		
120			Corporates - Specialised Lending	CA2 (row 0290 / row 0240)	0.00%		
130			Corporates - Other	CA2 (row 0300 / row 0240)	0.00%		
140			IRB approach when own estimates of Loss Given Default and/or conversion factors are used	CA2 (row 0310 / row 0240)	100.00%		
150				Central governments and central banks	CA2 (row 0320 / row 0240)	0.00%	
160	Institutions			CA2 (row 0330 / row 0240)	N/A		
170	Corporates - SME			CA2 (row 0340 / row 0240)	N/A		
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)	N/A		
210	Retail - Secured by real estate non-SME			CA2 (row 0380 / row 0240)	N/A		
220	Retail - Qualifying revolving			CA2 (row 0390 / row 0240)	0.00%		
230	Retail - Other SME			CA2 (row 0400 / row 0240)	N/A		
240	Retail - Other non-SME			CA2 (row 0410 / row 0240)	N/A		
250	Equity IRB			CA2 (row 0420 / row 0240)	0.00%		
270	Other non credit-obligation assets		CA2 (row 0450 / row 0240)	0.00%			
Credit risk data							
Credit institutions and investment firms ⁽¹⁾: Own funds requirements for credit risk							
280	Breakdown by SA exposure class*	% based on total SA risk weighted exposure amount	Central governments or central banks	CA2 (row 0070 / row 0050)	0.88%		
290			Regional governments or local authorities	CA2 (row 0080 / row 0050)	0.08%		
300			Public sector entities	CA2 (row 0090 / row 0050)	0.80%		
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)	7.44%		
340			Corporates	CA2 (row 0130 / row 0050)	71.48%		
350			Retail	CA2 (row 0140 / row 0050)	2.80%		
360			Secured by mortgages on immovable property	CA2 (row 0150 / row 0050)	8.11%		
370			Exposures in default	CA2 (row 0160 / row 0050)	1.84%		
380			Items associated with particular high risk	CA2 (row 0170 / row 0050)	N/A		
390			Covered bonds	CA2 (row 0180 / row 0050)	0.25%		
400			Claims on institutions and corporates with a short-term credit assessment	CA2 (row 0190 / row 0050)	0.42%		
410			Collective investment undertakings	CA2 (row 0200 / row 0050)	0.00%		
420			Equity	CA2 (row 0210 / row 0050)	0.25%		
430			Other items	CA2 (row 0211 / row 0050)	5.56%		
440			Securitisations	Securitisation positions	CA2 (row 0470 / row 0010)	0.30%	
455			Breakdown by credit risk mitigation (CRM) approach	% based on the total number of credit institutions and investment firms ⁽¹⁾⁽⁴⁾	Financial collateral simple method		8.33%
470					Financial collateral comprehensive method		66.67%

		Exposures and losses from lending collateralised by immovable property (MEUR) ⁽⁵⁾	Reference to COREP template	data
550	Use of residential property as collateral	Sum of exposures secured by residential property ⁽⁶⁾	CR IP Losses (row 0010, col 0050)	21,607
560		Sum of losses stemming from lending up to the reference percentages ⁽⁷⁾	CR IP Losses (row 0010, col 0010)	24
570		Of which: immovable property valued with mortgage lending value ⁽⁸⁾	CR IP Losses (row 0010, col 0020)	N/A
580		Sum of overall losses ⁽⁹⁾	CR IP Losses (row 0010, col 0030)	59
590		Of which: immovable property valued with mortgage lending value ⁽⁸⁾	CR IP Losses (row 0010, col 0040)	N/A
600	Use of commercial immovable property as collateral	Sum of exposures secured by immovable commercial property ⁽⁶⁾	CR IP Losses (row 0020, col 0050)	794
610		Sum of losses stemming from lending up to the reference percentages ⁽⁷⁾	CR IP Losses (row 0020, col 0010)	1
620		Of which: immovable property valued with mortgage lending value ⁽⁸⁾	CR IP Losses (row 0020, col 0020)	N/A
630		Sum of overall losses ⁽⁹⁾	CR IP Losses (row 0020, col 0030)	6
640		Of which: immovable property valued with mortgage lending value ⁽⁸⁾	CR IP Losses (row 0020, col 0040)	N/A

(1) Investment firms subjected to Regulation (EU) No 575/2013 and Directive 2013/36/EU

(2) Ratio of the own fund requirements for credit risk as defined in Article 92(3), points (a) and (f) of Regulation (EU) No 575/2013 to the total own funds as defined in Article 92(3) of that Regulation.

(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 Article 430a(1), points (c) and (f) of Regulation (EU) No 575/2013, respectively; the market value and mortgage lending value according to Article 4 (1), points (74) and (76) of that Regulation; only for the part of exposure treated as fully and completely secured according to Article 124 (1) of that Regulation;

(7) As defined in Article 430a(1), points (a) and (d) of Regulation (EU) No 575/2013, respectively; the market value and mortgage lending value according to Article 4 (1), points (74) and (76) of that Regulation.

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

(9) As defined in Article 430a(1), points (b) and (e) of Regulation (EU) No 575/2013, respectively; the market value and mortgage lending value according to Article 4 (1), points (74) and (76) of that Regulation.