

## Annex IV

Part 2  
Data on credit risk (year-end 2015)

Banc Ceannais na hÉireann  
Central Bank of Ireland  
Eurosystem

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)	84.86%		
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%		
	% based on total own funds requirements for credit risk	Advanced Internal Ratings Based Approach (AIRB)	7.69%		
		SA	CA2 (row 050) / (row 040)	95.35%	
Credit institutions: breakdown by IRB exposure class	% based on total IRB risk weighted exposure amount	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)	4.65%	
		IRB Approach when neither own estimates of Loss Given Default nor conversion factors are used			
		Central governments and central banks	CA2 (row 260 / row 240)	0.00%	
		Institutions	CA2 (row 270 / row 240)	0.00%	
		Corporates - SME	CA2 (row 280 / row 240)	0.00%	
		Corporates - Specialised Lending	CA2 (row 290 / row 240)	0.00%	
		Corporates - Other	CA2 (row 300 / row 240)	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 240)	3.04%	
		Institutions	CA2 (row 330 / row 240)	43.56%	
		Corporates - SME	CA2 (row 340 / row 240)	5.44%	
		Corporates - Specialised Lending	CA2 (row 350 / row 240)	9.29%	
		Corporates - Other	CA2 (row 360 / row 240)	38.66%	
		Retail - Secured by real estate SME	CA2 (row 370 / row 240)	0.00%	
		Retail - Secured by real estate non-SME	CA2 (row 380 / row 240)	0.00%	
		Retail - Qualifying revolving	CA2 (row 390 / row 240)	0.00%	
		Retail - Other SME	CA2 (row 400 / row 240)	0.00%	
		Retail - Other non-SME	CA2 (row 410 / row 240)	0.00%	
		Equity IRB	CA2 (row 420 / row 240)	0.00%	
Securitisation positions IRB	CA2 (row 430 / row 240)	0.00%			
Other non credit-obligation assets	CA2 (row 450 / row 240)	0.00%			
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 050)	0.77%	
		Regional governments or local authorities	CA2 (row 080 / row 050)	2.50%	
		Public sector entities	CA2 (row 090 / row 050)	0.80%	
		Multilateral Development Banks	CA2 (row 100 / row 050)	0.12%	
		International Organisations	CA2 (row 110 / row 050)	0.00%	
		Institutions	CA2 (row 120 / row 050)	20.21%	
		Corporates	CA2 (row 130 / row 050)	55.06%	
		Retail	CA2 (row 140 / row 050)	1.10%	
		Secured by mortgages on immovable property	CA2 (row 150 / row 050)	8.17%	
		Exposures in default	CA2 (row 160 / row 050)	0.86%	
		Items associated with particular high risk	CA2 (row 170 / row 050)	0.08%	
		Covered bonds	CA2 (row 180 / row 050)	0.03%	
		Claims on institutions and corporates with a short-term credit assessment	CA2 (row 190 / row 050)	2.92%	
		Collective investment undertakings	CA2 (row 200 / row 050)	0.12%	
		Equity	CA2 (row 210 / row 050)	0.49%	
		Other items	CA2 (row 211 / row 050)	3.65%	
		Credit institutions: breakdown by credit risk mitigation (CRM)	% based on the total number of credit institutions*	Securitisation positions SA	CA2 (row 220 / row 050)
Financial collateral simple method				7.69%	
		Financial collateral comprehensive method		30.77%	
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)	21.12%		
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%	

Additional information on securitisation (MEUR)		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)	0
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)	0

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Exposures and losses from lending collateralised by immovable property (MEUR)		Reference to COREP template**	data
Use of residential property as collateral	<b>Sum of exposures secured by residential property</b>	CR IP Losses (row 010, col 050)	47
	<b>Sum of losses stemming from lending up to the reference percentages</b>	CR IP Losses (row 010, col 010)	0
	<b>Of which: immovable property valued with mortgage lending value</b>	CR IP Losses (row 010, col 020)	0
	<b>Sum of overall losses</b>	CR IP Losses (row 010, col 030)	0
	<b>Of which: immovable property valued with mortgage lending value</b>	CR IP Losses (row 010, col 040)	0
Use of commercial immovable property as collateral	<b>Sum of exposures secured by immovable commercial property</b>	CR IP Losses (row 020, col 050)	272
	<b>Sum of losses stemming from lending up to the reference percentages</b>	CR IP Losses (row 020, col 010)	0
	<b>Of which: immovable property valued with mortgage lending value</b>	CR IP Losses (row 020, col 020)	0
	<b>Sum of overall losses</b>	CR IP Losses (row 020, col 030)	0
	<b>Of which: immovable property valued with mortgage lending value</b>	CR IP Losses (row 020, col 040)	0

\* 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

Index:

N/A: not available

C: confidential