

Annex IV

Aggregate Statistical Data

List of templates

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General remarks on filling in templates in Annex IV

- Competent authorities shall not disclose supervisory actions or decisions directed at specific institutions. When publishing information on the general criteria and methodologies, competent authorities shall not disclose any supervisory measures directed at specific institutions, whether taken with respect to a single institution or to a group of institutions.
- Numerical cells shall include only numbers. There shall be no references to national currencies. The currency used is euros and non-euro area Member States shall convert their national currencies into euros using the ECB exchange rates (at the common reference date, i.e. the last day of the year under review), with one decimal place when disclosing amounts in millions.
- Unit of disclosure shall be in millions of euro for the reported monetary amounts (hereafter – MEUR).
- Percentages shall be disclosed with two decimals.
- If data is not being disclosed, the reason for non-disclosure shall be provided using the EBA nomenclature, i.e. N/A (for not available) or C (for confidential).
- The data shall be disclosed on an aggregated basis without identifying individual either credit institutions or investment firms subjected to Regulation (EU) No 575/2013 and Directive 2013/36/EU, if any.
- The references to COREP templates pursuant to the Commission implementing regulation (EU) No 451/2021 are provided in Parts 1 to 4, where available.
- Competent authorities shall collect data relating to XXXX year onwards on consolidated basis. This will ensure the consistency of the information collected.
- The templates of this Annex shall be read in conjunction with the reporting scope of consolidation hereby defined. To ensure efficient data collection and the confidentiality, the information for credit institutions and investment firms (class one minus MIFID firms), if any, shall be reported aggregated and the same level of consolidation shall be applied in both cases.
- In order to ensure the coherence and comparability of reported data, the ECB shall publish only aggregate statistical data for supervised entities for which it conducts and exercises direct supervision at the reference date of the disclosure, while national competent authorities shall publish aggregate statistical data only for credit institutions not directly supervised by the ECB.
- The competent authorities of Member States non participating in the SSM publish aggregate data of institutions established in their jurisdictions, including the subsidiaries in their jurisdictions of institutions established in SSM participating Member States.
- Data shall be compiled only for investment firms subject to Directive 2013/36/EU. Investment firms which are not subject to Directive 2013/36/EU regime are excluded from the data collection exercise.

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Part 1			
Consolidated data per Competent Authority (year 2023)			
		Reference to COREP template	Data
Number and size of credit institutions			
010	Number of credit institutions		11
020	Total assets of the jurisdiction (in MEUR) ⁽¹⁾		36447,3
030	Total assets of the jurisdiction ⁽¹⁾ as % of GDP ⁽²⁾		126,94%
Number and size of foreign credit institutions ⁽³⁾			
040	Number of branches ⁽⁴⁾		0
050	From third countries	Total assets of branches (in MEUR)	0
060		Number of subsidiaries ⁽⁵⁾	0
070		Total assets of subsidiaries (in MEUR)	0
Number of investment firms ⁽⁶⁾			
075	Number of investment firms		0
Total capital and capital requirements of credit institutions and investment firms ⁽⁶⁾			
080	Total Common Equity Tier 1 capital as % of total capital ⁽⁷⁾	CA1 (row 0020 / row 0010)	87,31%
090	Total Additional Tier 1 capital as % of total capital ⁽⁸⁾	CA1 (row 0530 / row 0010)	2,89%
100	Total Tier 2 capital as % of total capital ⁽⁹⁾	CA1 (row 0750 / row 0010)	9,81%
110	Total capital requirements (in MEUR) ⁽¹⁰⁾	CA2 (row 0010) * 8%	1.794,20
120	Total capital ratio (%) ⁽¹¹⁾	sum(CA1 (row 0010)) / sum(CA2 (row 0010))	24,33%

(1) The total assets figure shall be the total assets value of the country for the national competent authorities, only for rows 020 and 030, and for the ECB the total assets value of Significant Institutions for the whole SSM.

(2) GDP at market price; suggested source – Eurostat/ECB.

(3) EEA countries shall not be included.

(4) Number of branches as defined in point (17) of Article 4(1) of Regulation (EU) No 575/2013. Any number of places of business set up in the same country by a credit institution with headquarters in a third country should be counted as a single branch.

(5) Number of subsidiaries as defined in point (16) of Article 4(1) of Regulation (EU) No 575/2013. Any subsidiary of a subsidiary undertaking shall be regarded as a subsidiary of the parent undertaking, which is at the head of those undertakings.

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

(7) Ratio of Common Equity Tier 1 capital as defined in Article 50 of Regulation (EU) No 575/2013 to the own funds as defined in Article 4(1), point (118) and Article 72 of that Regulation, expressed in percentage (%).

(8) Ratio of Additional Tier 1 Capital as defined in Article 61 of Regulation (EU) No 575/2013 to the own funds as defined in Article 4(1), point (118) and Article 72 of that Regulation, expressed in percentage (%).

(9) Ratio of Tier 2 Capital as defined in Article 71 of Regulation (EU) No 575/2013 to the own funds as defined in Article 4(1), point (118) and Article 72 of that Regulation, expressed in percentage (%).

(10) The 8% of total risk exposure amount as defined in Article 92(3) of Regulation (EU) No 575/2013.

(11) The ratio of the own funds to the total risk exposure amount as defined in Article 92(2), point (c) of Regulation (EU) No 575/2013, expressed in percentage (%).

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Part 2
Data on credit risk (year 2023)

		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)	87,98%	
020		Standardised Approach (SA)		100,00%	
030	Breakdown by approach	% based on the total number of credit institutions and investment firms ⁽¹⁾⁽³⁾			
040		IRB approach when neither own estimates of Loss Given Default nor conversion factors are used		0,00%	
050		IRB approach when own estimates of Loss Given Default and/or conversion factors are used	CA2 (row 0050) / (row 0040)	100,00%	
060		% based on total own funds requirements for credit risk	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)	0,00%	
080	Breakdown by IRB exposure class	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)	0,00%	
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)	0,00%	
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)	0,00%	
220		Retail - Qualifying revolving	CA2 (row 0390 / row 0240)	0,00%	
230		Retail - Other SME	CA2 (row 0400 / row 0240)	0,00%	
240		Retail - Other non-SME	CA2 (row 0410 / row 0240)	0,00%	
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	Reference to COREP template	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			
290		Central governments or central banks	CA2 (row 0070 / row 0050)	0,02%	
300		Regional governments or local authorities	CA2 (row 0080 / row 0050)	0,30%	
310		Public sector entities	CA2 (row 0090 / row 0050)	0,00%	
320		Multilateral Development Banks	CA2 (row 0100 / row 0050)	0,00%	
330		International Organisations	CA2 (row 0110 / row 0050)	0,00%	
340		Institutions	CA2 (row 0120 / row 0050)	1,47%	
350		Corporates	CA2 (row 0130 / row 0050)	53,52%	
360		Retail	CA2 (row 0140 / row 0050)	10,70%	
370		Secured by mortgages on immovable property	CA2 (row 0150 / row 0050)	25,24%	
380		Exposures in default	CA2 (row 0160 / row 0050)	2,24%	
390		Items associated with particular high risk	CA2 (row 0170 / row 0050)	2,16%	
400		Covered bonds	CA2 (row 0180 / row 0050)	0,01%	
410		Claims on institutions and corporates with a short-term credit assessment	CA2 (row 0190 / row 0050)	0,19%	
420		Collective investment undertakings	CA2 (row 0200 / row 0050)	0,12%	
430		Equity	CA2 (row 0210 / row 0050)	1,52%	
440		Other items	CA2 (row 0211 / row 0050)	2,41%	
455		Securitisations	CA2 (row 0470 / row 0010)	0,00%	
460		Breakdown by credit risk mitigation (CRM) approach	% based on the total number of credit institutions and investment firms ⁽¹⁾⁽⁴⁾		
470			Financial collateral simple method		NA
		Financial collateral comprehensive method		NA	

		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)	8.991,76
560		Sum of losses stemming from lending up to the reference percentages ⁽⁷⁾	CR IP Losses (row 0010, col 0010)	0,33
570		Of which: immovable property valued with mortgage lending value ⁽⁸⁾	CR IP Losses (row 0010, col 0020)	0,33
580		Sum of overall losses ⁽⁹⁾	CR IP Losses (row 0010, col 0030)	0,42
590		Of which: immovable property valued with mortgage lending value ⁽⁸⁾	CR IP Losses (row 0010, col 0040)	0,42
600	Use of commercial immovable property as collateral	Sum of exposures secured by immovable commercial property ⁽⁶⁾	CR IP Losses (row 0020, col 0050)	594,66
610		Sum of losses stemming from lending up to the reference percentages ⁽⁷⁾	CR IP Losses (row 0020, col 0010)	0,00
620		Of which: immovable property valued with mortgage lending value ⁽⁸⁾	CR IP Losses (row 0020, col 0020)	0,00
630		Sum of overall losses ⁽⁹⁾	CR IP Losses (row 0020, col 0030)	0,08
640		Of which: immovable property valued with mortgage lending value ⁽⁸⁾	CR IP Losses (row 0020, col 0040)	0,08

(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.

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Part 3

Data on market risk ⁽¹⁾ (year 2023)

	Market risk data		Reference to COREP template	data	
Credit institutions and investment firms ⁽²⁾ : Own funds requirements for market risk					
010	Own funds requirements for market risk	% of total own funds requirements ⁽³⁾	CA2 (row 0520) / (row 0010)	1,46%	
020	Breakdown by approach	% based on the total number of credit institutions and investment firms ⁽²⁾⁽⁴⁾	Standardised approach	100,00%	
030			Internal models	0,00%	
040		% based on total own funds requirements for market risk	Standardised approach	CA2 (row 0530) / (row 0520)	100,00%
050			Internal models	CA2 (row 0580) / (row 0520)	0,00%

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Part 4					
Data on operational risk (year 2023)					
	Operational risk data			Reference to COREP template	data
Credit institutions and investment firms ⁽¹⁾: Own funds requirements for operational risk					
010	Own funds requirements for operational risk	% of total own funds requirements ⁽²⁾		CA2 (row 0590) / (row 0010)	10,33%
020	Breakdown by approach	% based on the total number of credit institutions and investment firms ⁽¹⁾⁽³⁾	Basic Indicator Approach (BIA)		81,82%
030			Standardised Approach (TSA) / Alternative Standardised Approach (ASA)		18,18%
040			Advanced Measurement Approach (AMA)		0,00%
050		% based on total own funds requirements for operational risk	BIA	CA2 (row 0600) / (row 0590)	42,93%
060			TSA/ASA	CA2 (row 0610) / (row 0590)	57,07%
070			AMA	CA2 (row 0620) / (row 0590)	0,00%
Credit institutions and investment firms ⁽³⁾: Losses due to operational risk					
080	Total gross loss	Total gross loss as % of total gross income ⁽⁴⁾		OPR Details (row 0920, col 0080) / OPR (sum (row 0010 to row 0130), col 0030)	0,10%

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

(2) Ratio of the total risk exposure amount for operational risk as defined in Article 92(3) of Regulation (EU) No 575/2013 to the total risk exposure amount as defined in Article 92(3) of that Regulation (in %).

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Part 5

Data on supervisory measures and administrative penalties ⁽¹⁾ (year 2023)

Supervisory measures			data
Credit institutions and investment firms ⁽²⁾			
010	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:	28
011		to hold own funds in excess of the minimum capital requirements [Article 104(1)(a)]	4
012		to reinforce governance arrangements and internal capital management [Article 104(1)(b)]	24
013		to present a plan to restore compliance with supervisory requirements [Article 104(1)(c)]	0
014		to apply a specific provisioning policy or treatment of assets [Article 104(1)(d)]	0
015		to restrict/limit business or activities [Article 104(1)(e)]	0
016		to reduce the risk inherent in the activities, products and systems [Article 104(1)(f)]	0
017		to limit variable remuneration [Article 104(1)(g)]	0
018		to strengthen own funds by using net profits [Article 104(1)(h)]	0
019		to restrict/prohibit distributions or interest payments [Article 104(1)(i)]	0
020		to impose additional or more frequent reporting requirements [Article 104(1)(j)]	0
021		to impose specific liquidity requirements [Article 104(1)(k)]	0
022		to impose additional disclosure requirements [Article 104(1)(l)]	0
023		Number and nature of other supervisory measures taken (not listed in Article 104(1) of Directive 2013/36/EU)	0
024	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:	0
025		to hold own funds in excess of the minimum capital requirements [Article 104(1)(a)]	NA
026		to reinforce governance arrangements and internal capital management [Article 104(1)(b)]	NA
027		to present a plan to restore compliance with supervisory requirements [Article 104(1)(c)]	NA
028		to apply a specific provisioning policy or treatment of assets [Article 104(1)(d)]	NA
029		to restrict/limit business or activities [Article 104(1)(e)]	NA
030		to reduce the risk inherent in the activities, products and systems [Article 104(1)(f)]	NA
031		to limit variable remuneration [Article 104(1)(g)]	NA
032		to strengthen own funds by using net profits [Article 104(1)(h)]	NA
033		to restrict/prohibit distributions or interest payments [Article 104(1)(i)]	NA
034		to impose additional or more frequent reporting requirements [Article 104(1)(j)]	NA
035		to impose specific liquidity requirements [Article 104(1)(k)]	NA
036		to impose additional disclosure requirements [Article 104(1)(l)]	NA
037		Number and nature of other supervisory measures taken (not listed in Article 104(1) of Directive 2013/36/EU)	0

Administrative penalties ⁽³⁾			data
Credit institutions and investment firms ⁽²⁾			
065	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
066		public statements identifying the natural/legal person responsible and the nature of the breach [Article 66(2)(a)]	NA
067		orders requiring the natural/legal person responsible to cease the conduct and to desist from a repetition of that conduct [Article 66(2)(b)]	NA
068		administrative pecuniary penalties imposed on legal/natural person [points (c) to (e) of Article 66(2)]	NA
069		suspensions of the voting rights of shareholders [Article 66(2)(f)]	NA
070		Number and nature of other administrative penalties applied (not specified in Article 66(2) of Directive 2013/36/EU)	NA
071		Administrative penalties (for other breaches of requirements imposed by Directive 2013/36/EU or Regulation (EU) No 575/2013)	Total number of administrative penalties from Article 67(2) of Directive 2013/36/EU applied:
072	public statements identifying the natural/legal person responsible and the nature of the breach [Article 67(2), point (a)]		1
073	orders requiring the natural/legal person responsible to cease the conduct and to desist from a repetition of that conduct [Article 67(2), point (b)]		1
074	withdrawals of authorisation of credit institution and investment firm [Article 67(2), point (c)]		0
075	temporary bans against natural person from exercising functions in credit institutions and investment firms [Article 67(2), point (d)]		0
076	administrative pecuniary penalties imposed on legal/natural person [Article 67(2), point (e) to (g)]		1
077	Number and nature of other administrative penalties applied (not specified in Article 67(2) of Directive 2013/36/EU)		0

Competent authorities shall not disclose supervisory actions or decisions directed at specific institutions. When publishing information on the general criteria and methodologies, competent authorities shall not disclose any supervisory measures directed at specific institutions, whether taken with respect to a single institution or to a group of institutions.

(1) Information shall be reported based on the date of decision.

Due to differences in national regulations as well as in supervisory practices and approaches across the competent authorities the figures provided in this table might not allow for a meaningful comparison between jurisdictions. Any conclusions without carefully considering these differences can be misleading.

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Part 6
Data on waivers⁽¹⁾ (year 2023)

Exemption from the application on an individual basis of prudential requirements set out in Parts Two, Three, Four, Seven, Seven A and Eight of Regulation (EU) No 575/2013 and in Chapter 2 of Regulation (EU) 2017/2402			
	Legal reference in Regulation (EU) N° 575/2013	Article 7(1) and (2) (waivers for subsidiaries)⁽²⁾	Article 7(3) (waivers for parent institutions)
010	Total number of waivers granted	0	0
011	Number of waivers granted to parent institutions which have or hold participations in subsidiaries established in third countries	NA	NA
012	Total amount of consolidated own funds held in the subsidiaries established in third countries (in MEUR)	NA	NA
013	Percentage of the total consolidated own funds held in subsidiaries established in third countries (%)	NA	NA
014	Percentage of the consolidated own funds requirements allocated to subsidiaries established in third countries (%)	NA	NA
Permission granted to parent institutions to incorporate subsidiaries in the calculation of their prudential requirements set out in Parts Two, Three, Four, Seven, Seven A and Eight of Regulation (EU) N° 575/2013 and in Chapter 2 of Regulation (EU) 2017/2402			
	Legal reference in Regulation (EU) N° 575/2013	Article 9(1) (Individual consolidation method)	
015	Total number of permissions granted	0	
016	Number of permissions granted to parent institutions to incorporate subsidiaries established in third countries in the calculation of their requirement	NA	
017	Total amount of consolidated own funds held in the subsidiaries established in third countries (in MEUR)	NA	
018	Percentage of the total consolidated own funds held in subsidiaries established in third countries (%)	NA	
019	Percentage of the consolidated own funds requirements allocated to subsidiaries established in third countries (%)	NA	
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)	
020	Total number of waivers granted	0	
021	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	NA	
022	Number of waivers granted pursuant to Article 8(3) where all institutions within a single liquidity sub-group are authorised in several Member States	NA	
023	Number of waivers granted pursuant to Article 8(4) to institutions which are members of the same Institutional Protection Scheme	NA	
Exemption from the application on an individual basis of prudential requirements set out in Parts Two to Eight of Regulation (EU) No 575/2013 and Chapter 2 of Regulation (EU) 2017/2402			
	Legal reference in Regulation (EU) No 575/2013	Article 10 (Credit institutions permanently affiliated to a central body)	
024	Total number of waivers granted	0	
025	Number of waivers granted to credit institutions permanently affiliated to a central body	NA	
026	Number of waivers granted to central bodies	NA	