

TRANSACTION VOLUMES

- 1.1.1. New business: annual number and principal volume of new transactions granted over the past 5 years.
- 1.1.2. Outstanding portfolio: total number and principal volume of transactions outstanding at the most recent available year-end split by:
 - i. rating class (e.g. internal scoring/ rating/ probability of default/expected loss) (if available)
 - ii. internal segment;
 - iii. industry (using NACE Rev.2 (Division Level));
 - iv. currency (if relevant);
 - v. type of borrowers (SMEs, Small Mid-caps,...) (if available).
- 1.1.3. Average collateralisation level of the portfolio outstanding at the most recent available year-end (separately for different types of Target Final Recipient) or, if available, average LGD level.

DEFAULT AND RECOVERY TRACK RECORD

The data required shall include, inter alia:

- 1.1.4. If rating models are used for the Target Final Recipient activity, please provide (for each model in use):
 - i. the rating master scale with the respective minimum, maximum and median probability of default (PD) per rating class);
 - ii. the latest back-testing information on the PD model evidencing the actual versus modelled PD and the evolution of the explanatory power of such model (e.g. Gini score) over the last 3 years;
 - iii. Latest back-testing information on the LGD model evidencing the actual versus modelled LGD covering the last 3 years;
 - iv. Rating transition matrices covering (at least) the last 3 years;
- 1.1.5. If no rating model is in place, please provide default vintage information for each year of origination of transactions (for the last 5 years) by:
 - i. Aggregate initial principal amount of transactions granted in each year (EUR or relevant currency);
 - ii. Aggregate number of transactions granted in each year (by currency);
 - iii. Aggregate defaulted amount for each year following origination, i.e. aggregate outstanding principal amount at the time of default for the transactions belonging to the same vintage (i.e. granted during the same year) that defaulted in each year after their origination date.
- 1.1.6. Average recovery rate: the average amount recovered (open and closed cases) to date on the defaulted transactions for at least 5 years, on aggregate basis and split by currency, product, risk categories, as relevant.
- 1.1.7. Average time lags between the payment default by the borrower and the transaction being written off (end of recovery period).