

<p style="text-align: center;">Data Collection Residential Belgian Real Estate - Guidelines (Update February 2016)</p>

I. Preliminary points of attention

1. The tables have to be reported three months after the end of the reference period, i.e. by March 30 and September 30. Most of them are to be filled in for the situation as at end-June and end-December, except some only for the situation as at end-December.
2. The National Bank of Belgium expects the institutions to correctly and fully report all the requested tables.

II. General

3. The perimeter of exposures the National Bank of Belgium wants to investigate with this data collection are the **on-balance¹ Belgian² residential real estate property exposures** (see table 1, line 100, col. 005), including the securitized ones if they are still on the balance-sheet (i.e. no capital relief). This means that, except for table 1 and table 2 (as the exposures reported in line 2200 of this table should not be included in table 1, line 100, col. 005, neither in all the other tables), all the other tables should be reported for this same perimeter of exposures.
4. Therefore, we also draw your attention to the fact that when references are made in the guidelines to the Schéma A, FINREP or COREP reporting, this should only be interpreted as a reference to the definition of the value we expect you to report (and not to the amount of exposures as such).
5. The data have to be reported on a solo basis, in EUR units, and in %³ where required (up to 6 decimals).
6. This data collection is divided into 4 main blocks: i) a portfolio description section where the outstanding amounts, the vintages and the corresponding risk-weighted assets and some risk parameters have to be reported along different qualitative descriptive variables, ii) a focus on the loan-to-values at origination with a multidimensional view linking those with the maturities and debt-service ratios at origination, over different values, iii) a credit cost section and iv) a section dealing with other aspects for the calculation of the capital requirements.

¹ This means impaired assets are included if they are still on-balance sheet.

² By 'Belgian' is here meant that the real estate property is located in Belgium.

³ E.g. "15,9432 %" should be reported as "0.159432". "15 basis points" should be reported as "0.0015".

III. Tables 'description of exposures'

7. The columns in each table (from 1 to 10) include the data we require you to report for each of the different values of the descriptive variables. However, not all the columns, neither all the lines, have to be reported for every table. The hatched cells highlight this. Moreover, if exposures are not treated under the STA approach for the capital requirement by the situation to which the date should be reported, no data are of course expected in the columns referring to STA exposures. The same applies to the exposures treated under the IRB approach.

8. The columns are
 - i. the outstanding amounts;
 - ii. the vintage amounts;
 - iii. the RWA IRB on non-defaulted⁴ exposures;
 - iv. the RWA IRB on defaulted exposures;
 - v. the EAD-weighted PD; (to be reported in % - see point 5 above)
 - vi. the EAD-weighted floored LGD (with regulatory floor); (to be reported in %)
 - vii. the EAD-weighted un-floored LGD (without regulatory floor); (to be reported in %)
 - viii. the expected loss (EL) with the regulatory LGD floor on non-defaulted exposures ;
 - ix. the expected loss (EL) without regulatory LGD floor on non-defaulted exposures ;
 - x. the expected loss (EL) with the regulatory LGD floor on defaulted exposures ;
 - xi. the expected loss (EL) without regulatory LGD floor on defaulted exposures;
 - xii. the RWA STA on non-defaulted exposures;
 - xiii. the RWA STA on defaulted exposures.

9. Columns 25, 30 and 35 are excluding regulatory defaulted assets.

10. Not all tables, neither all columns, have to be reported for all periods. This is specified hereunder in the section describing the tables. Generally, columns other than referring to the outstanding (05) and vintage (10) amounts only have to be reported for the situation as at end-December. The outstanding and vintage values have however to be reported on a half-yearly basis.

⁴ (non-)defaulted according to the capital requirements regulation.

Table 1: exposures

11. IMPORTANT: For all amounts of Table 1 described below, please note that for each type of loan, related doubtful loans and loans with an uncertain future (reported under Schéma A item 150) also have to be reported here and thus are part of the envisaged scope of the entire exercise. So when the table refers to Schéma A 121.59, it refers to the 'nature' of the exposure as defined by Schéma A 121.59, be it in default or not. Therefore doubtful loans and loans with an uncertain future should be included in the adequate lines as well.
12. Line 100: please report, among your reported exposures in Schéma A item 121.59 (and in item 150 - see remark above), those exposures financing residential Belgian real estate properties. Other exposures (e.g. loans granted to Belgian residents financing real estate abroad) should be reported in line 200. Line 100 corresponds to the perimeter of exposure the reporting focuses on through all the other tables. We remind that the securitized exposures with capital relief should not be included here in table 1.
13. Line 120: please only include exposures for which the residential proportion is > 50%. If the residential proportion is equal to or smaller than 50%, please then report these exposures in line 300.
14. Line 300: any other credits financing residential Belgian real estate that you do not report under a Schéma A 121.59 definition⁵. E.g., it is expected that the institutions report here inter alia exposures on other counterparties than the private individuals.
15. Periods:
- col.05: for the situation as at end-June and end-December;
 - col.15-65: for the situation as at end-December.

Table 2: securitization

16. Line 2200: as previously mentioned, the securitized exposures with capital relief should not be included in the following other tables.
17. Periods:
- col.05: for the situation as at end-June and end-December;
 - col.15-65: for the situation as at end-December.

Table 3: interest rate - according to the next repricing date

18. The exposures for which the requested information is not available must be reported under line 300 "Not available".
19. Different contracts financing one property should be distributed among the different interest rate options.

⁵ Of which to other counterparties than private individuals, as normally only those can be included in Schéma A 121.59.

20. Col. 10 : regarding the vintages, data for end-December refer to the full year. Data as at end-June refer to the first six months of that year.
21. Col. 10: regarding the vintages, the 'next repricing date' should be interpreted as the 'first repricing date' after conclusion of the contract.
22. Periods:
- col.05-10: for the situation as at end-June and end-December;
 - col.15-65: for the situation as at end-December.

Table 4: interest rate - according to the current prevailing interest rate

23. The exposures for which the requested information is not available must be reported under line 600 "Not available".
24. Different contracts financing one property should be distributed among the different interest rate options.
25. The current prevailing interest rate should be interpreted as the yearly nominal interest rate charged to the borrower as it was at the end of the reference period.
26. Outstanding (stock) amounts have to be reported here.
27. Period: for the situation as at end-June and end-December.

Table 5: credit risk mitigation

28. The exposures for which the requested information is not available must be reported under line 500 "Not available".
29. All contractual obligations financing one and same real estate property should here be considered as one and same exposure⁶.
30. Col. 10: regarding the vintages, data for end-December refer to the full year. Data as at end-June refer to the first six months of that year.
31. Lines 310-320: regarding the vintage column, as far as the exposures covered by both mortgages and mandates are concerned, we ask you to report separately the amounts of the provided coverage at origination.
32. Periods:

⁶ E.g. a borrower might have been granted 2 credit lines to buy its house. This should be considered as 1 credit exposure.

- col.05-10: for the situation as at end-June and end-December;
- col.15-65: for the situation as at end-December.

Table 6: type

33. The exposures for which the requested information is not available must be reported under line 400 "Not available".
34. All contractual obligations financing one and same real estate property should here be considered as one and same exposure.
35. Line 100: only credits with a 100% fixed or 100% variable amortization plan should be reported here.
36. Line 300: Any credits with a reimbursement formula based both on a capital amortization plan and any other reimbursement type (e.g. bullet credit) should be reported under line 300 'other'.
37. Periods:
 - col.05: for the situation as at end-June and end-December;
 - col.15-65: for the situation as at end-December.

Table 7: loan-to-value at origination

38. The exposures for which the requested information is not available must be reported under line 500 "Not available".
39. All contractual obligations financing one and same real estate property should here be considered as one and same exposure.
40. Col. 10: regarding the vintages, data for end-December refer to the full year. Data as at end-June refer to the first six months of that year.
41. Periods:
 - col.05-10: for the situation as at end-June and end-December;
 - col.15-65: for the situation as at end-December.

Table 8: indexed loan-to-value

42. The exposures for which the requested information is not available must be reported under line 500 "Not available".
43. All contractual obligations financing one and same real estate property should here be considered as one and same exposure.

44. The indexation should be based on the internal method used by the bank.

45. Periods:

- col.05: for the situation as at end-June and end-December;
- col.15-65: for the situation as at end-December.

Table 9: maturities at origination

46. The exposures for which the requested information is not available must be reported under line 900 "Not available".

47. Col. 10: regarding the vintages, data for end-December refer to the full year. Data as at end-June refer to the first six months of that year.

48. Periods:

- col.05-10: for the situation as at end-June and end-December;
- col.15-65: for the situation as at end-December.

Table 10: debt service ratio at origination

49. The exposures for which the requested information is not available must be reported under line 800 "Not available".

50. Col. 10: regarding the vintages, data for end-December refer to the full year. Data as at end-June refer to the first six months of that year.

51. All contractual obligations financing one and same real estate property should here be considered as one and same exposure.

52. Periods:

- col.05-10: for the situation as at end-June and end-December;
- col.15-65: for the situation as at end-December.

IV. Tables Focus LTV

53. If the institution treats part of its exposures under IRB and other ones under STA, both table 11A and 11B have to be reported.
54. Period: both tables 11A and 11B only have to be reported for the situation as at end-December.

Table 11A: focus LTV IRB

55. The perimeter of exposures is here still the same, but excluding defaulted⁷ exposures.
56. This table investigates some parameters (outstanding, RWA, PD, LGD and EL) along a tri-dimensional view of loan-to-value, debt-service ratios and maturities, all at origination.

Table 11B: focus LTV STA

57. Same guidelines as for table 11A, except that only the outstanding and RWA values have to be reported.

⁷ Defaulted according to the capital requirements regulation.

V. Credit cost

Table 12: credit cost

58. Stock values have to be reported in col. 05 and 10. Column 05 shows the provisions, impairments and expected losses values, while column 10 shows the assets to which the provisions, impairments and expected losses refer.
59. The FINREP-like data only have to be reported by consolidating entities, while Schéma A-like and COREP-like data have to be reported by all institutions.
60. Periods: col.05-10: for the situation as at end-December [2012] and end-June [2013]. Hence, this table must be reported on a half-yearly basis and no more on a quarterly basis.
61. For the definition of the different values to be reported, we refer hereunder to the Schéma A / FINREP / COREP nomenclature. However, the references here below do not refer to the perimeter of exposures, but only to the definition of the values that should be reported.

	Provisions / Impairments / Expected loss	Past due / Impaired / Defaulted Assets
Schéma A		
Unrecoverable and doubtful	SchémaA 50.11/199/29	SchémaA 50.10/199/29
o/w individually assessed	SchémaA 50.11/199/005+015	SchémaA 50.10/199/005
o/w collectively assessed	SchémaA 50.11/199/010+020	SchémaA 50.10/199/010
With an uncertain future	SchémaA 50.13/199/29	SchémaA 50.12/199/29
o/w individually assessed	SchémaA 50.13/199/005+015	SchémaA 50.12/199/005
o/w collectively assessed	SchémaA 50.13/199/010+020	SchémaA 50.12/199/010
FINREP		
Past due (but not impaired)		
≤ 90d		F07.00, col.010-030
>90d & ≤ 180d		F07.00, col.040
>180 & ≤ 1y		F07.00, col.050
> 1y		F07.00, col.060
Specific impairments		
o/w on individually assessed financial assets	F07.00, col.080	F07.00, col.070 partim
o/w on collectively assessed financial assets	F07.00, col.090	F07.00, col.070 partim
IBNR	F07.00, col.100	
COREP		
STA		
Provisions and value adjustments	C07.00, col 030	
Defaulted assets		Defaults under C07.00, col 010
IRB		
Provisions and value adjustments	C08.01, col 290	
EL non-defaulted assets	C08.01, col 280 partim	
EL defaulted assets	C08.01, col 280 partim	
Defaulted assets		Defaults under C08.01, col 020

VI. Capital requirements

62. If the institution treats part of these exposures under the IRB approach and other ones under the STA approach, both tables 13A and 13B have to be reported.
63. The perimeter of exposures is still the same (including defaulted exposures here). Therefore, even exposures for which there might be a substitution effect have to be included with the corresponding risk-weight after substitution (and PD and LGD for exposures under the IRB approach).
64. Period: stock data for the situation as at end-December.

Table 13A: capital requirements IRB

65. This table is mainly based on COREP C08.01 concepts. The only exceptions being the column 20 and the defined distribution over the different PD pools.
66. For the definition of the different values to be reported, we refer hereunder to the COREP nomenclature:

PD ⁸ ASSIGNED TO THE OBLIGOR GRADE OR POOL	ORIGINAL EXPOSURE PRE CCF ⁹	EAD	EAD- WEIGHTED AVERAGE floored LGD	EAD- WEIGHTED AVERAGE un-floored LGD	EAD- WEIGHTED AVERAGE MATURITY VALUE (DAYS)	RWA	EL	(-) VALUE ADJUSTMENTS AND PROVISIONS
	[005]	[010]	[015]	[020]	[025]	[030]	[035]	[040]
C08.01, col 010	C08.01, col 020	C08.01, col 110	C08.01, col 230	-	C08.01, col 250	C08.01, col 260	C08.01, col 280	C08.01, col 290
	[EUR]	[EUR]	[%]	[%]	[days]	[EUR]	[EUR]	[EUR]

Table 13B: capital requirements STA

67. This table is mainly based on COREP C07.00 concepts.
68. Lines: exposures should be distributed along the different risk-weights being applied for the calculation of the capital requirements.
69. For the definition of the different values to be reported, we refer hereunder to the COREP nomenclature:

⁸ Line 'Total': exposure-weighted PD

⁹ Pre CRM as well.

Columns

ORIGINAL EXP PRE CONVERSION FACTORS	(-) VALUE ADJ AND PROVISIONS ASSOCIATED WITH ORIGINAL EXP	EXP NET OF VALUE ADJ AND PROVISIONS	EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT
C07.00, col 010	C07.00, col 030	C07.00, col 040	C07.00, col 200	C07.00, col 220

Lines

35%	C07.00, line 190
50%	C07.00, line 200
o/w past due	-
o/w secured by commercial real estate	-
75%	C07.00, line 220
100%	C07.00, line 230
o/w past due	-
o/w secured by real estate	-
150% (past due)	C07.00, line 240
Other risk weights	-
