



Landshypotek Bank

Disclosure of non-performing and forborne exposures
2019-12-31

Template 1: Credit quality of forborne exposures

Purpose: provide an overview of the quality of forborne exposures as per Commission Implementing Regulation (EU) No 680/2014.
Scope of application: the template applies to all credit institutions as defined in paragraph 6.
Content: gross carrying amount of forborne exposures and the related accumulated impairment, provisions, accumulated change in fair value due to credit risk, and collateral and financial guarantees received, according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
Frequency: semi annual or annual in accordance with paragraph 15.
Format: fixed.
Accompanying narrative: institutions should explain the drivers of any significant changes in the amounts from the previous disclosure period.

		a	b	c	d	e		f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures		
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures			Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
			Of which defaulted	Of which impaired						
1	Loans and advances	442 046 832	56 909 288	56 909 288	56 909 288	-1 142 998	-6 994 791	490 818 331		
2	Central banks	0	0	0	0	0	0	0		
3	General governments	0	0	0	0	0	0	0		
4	Credit institutions	0	0	0	0	0	0	0		
5	Other financial corporations	0	0	0	0	0	0	0		
6	Non-financial corporations	425 383 062	56 909 288	56 909 288	56 909 288	-1 120 189	-6 994 791	474 177 370		
7	Households	16 663 770	0	0	0	-22 809	0	16 640 961		
8	Debt Securities									
9	Loan commitments given									
10	Total	442 046 832	56 909 288	56 909 288	56 909 288	-1 142 998	-6 994 791	490 818 331		0

Definitions

Columns:

Gross carrying amount: gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014. For loan commitments given, the nominal amount as defined in paragraph 118 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014 should be reported.

The gross carrying amount related to the exposures subject to impairment is the net of accumulated partial and total write-off.

Forborne exposure: forborne exposures as defined in paragraphs 240 to 244 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014. Depending on whether forborne exposures satisfy the required conditions set out in Annex V to that Regulation, they can be identified as performing or non-performing.

Impaired exposures: forborne exposures that are also impaired in accordance with the applicable accounting framework under paragraph 215 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Defaulted exposures: forborne exposures that are also classified as defaulted in accordance with Article 178 of the CRR.

Accumulated impairments, accumulated negative changes in fair value due to credit risk and provisions: this should include the amounts determined in accordance with paragraphs 11, 69 to 71, 106 and 110 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Collateral and guarantees received on forborne exposures: these should be reported for all exposures with forbearance measures, regardless of their performing or non-performing status. Amounts reported for collateral received and guarantees received should be calculated in accordance with paragraph 239 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014. The sum of the amounts reported for both collateral and guarantees is to be capped at the carrying amount of the related exposure.

Non-performing exposures with forbearance measures: these (non-performing forborne exposures) should comprise forborne exposures that meet the criteria to be considered non-performing and are included in the non-performing exposures category. Those non-performing forborne exposures are to include the following: (a) exposures that have become non-performing due to the application of forbearance measures; (b) exposures that were non-performing prior to the extension of forbearance measures; (c) forborne exposures that have been reclassified from the performing category, including exposures reclassified pursuant to paragraph 260 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Rows:

Counterparty breakdown: institutions should apply the breakdown by counterparty as defined in paragraph 42 of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Counterparty sector allocation should be based exclusively on the nature of the immediate counterparty. The classification of exposures incurred jointly by more than one obligor should be done based on the characteristics of the obligor that was the more relevant, or determinant, for the institution's decision to grant the exposure. Among other classifications, the distribution of jointly incurred exposures by counterparty sector, country of residence and NACE code should be driven by the characteristics of the more relevant or determinant obligor.

Template 3: Credit quality of performing and non-performing exposures by past due days

Purpose: provide an overview of credit quality of non-performing exposures, as per Commission Implementing Regulation (EU) No 680/2014.
Scope of application: the template applies to all credit institutions as defined in paragraph 6.
Content: gross carrying amount of performing and non-performing exposures according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
Frequency: semi annual or annual in accordance with paragraph 15.
Format: fixed.
Accompanying narrative: institutions should explain the drivers of any significant changes in the amounts from the previous disclosure period. Institutions are also expected to disclose the gross NPL ratio, which is calculated as column (d) row (1) divided by the sum of column (d) row (1) plus column (a) row (1).

		a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures								
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
1	Loans and advances	76 352 021 935	76 352 021 935	0	633 882 065	370 620 288	96 085 183	102 774 951	51 194 248	4 872 371	8 335 023	0	633 882 065
2	Central banks	43 248 000	43 248 000	0	0								0
3	General governments	0	0	0	0								0
4	Credit institutions	501 511 000	501 511 000	0	0								0
5	Other financial corporations	0	0	0	0								0
6	Non-financial corporations	56 952 859 154	56 952 859 154	0	589 227 938	350 343 584	87 171 220	99 488 144	42 716 018	1 173 948	8 335 023	0	589 227 938
7	Of which SMEs	56 952 859 154	56 952 859 154	0	589 227 938	350 343 584	87 171 220	99 488 144	42 716 018	1 173 948	8 335 023	0	589 227 938
8	Households	18 854 403 781	18 854 403 781	0	44 654 126	20 276 704	8 913 963	3 286 807	8 478 230	3 698 423	0	0	44 654 126
9	Debt securities	9 848 188 183	9 848 188 183										
10	Central banks												
11	General governments	3 998 482 083	3 998 482 083										
12	Credit institutions	5 849 706 100	5 849 706 100										
13	Other financial corporations												
14	Non-financial corporations												
15	Off-balance-sheet exposures	1 162 584 284			3 606 326								
16	Central banks												
17	General governments												
18	Credit institutions												
19	Other financial corporations												
20	Non-financial corporations	560 384 114			3 508 030								
21	Households	602 200 170			98 296								
22	Total	87 362 794 403	86 200 210 118	0	637 488 391	370 620 288	96 085 183	102 774 951	51 194 248	4 872 371	8 335 023	0	633 882 065

Definitions

Columns:

Gross carrying amount: see the definition in Template 1, 'Credit quality of forborne exposures'.

Non-performing exposures: as defined in paragraph 213 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Defaulted exposures: see the definition in Template 1, 'Credit quality of forborne exposures'.

Not past due or past due ≤ 30 days: subcategory of performing exposures that are not past due or are 1–30 days past due.

Past due > 30 days ≤ 90 days: subcategory of performing exposures that are 31–90 days past due. In addition, exposures that are more than 90 days past due that are not material are included in this subcategory.

Unlikely to pay that are not past due or are past due ≤ 90 days: subcategory of exposures that are either not past due or are up to 90 days past due but are nevertheless identified as non-performing, pursuant to point (b) of paragraph 213 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Rows:

Counterparty breakdown: institutions should apply the breakdown by counterparty as defined in paragraph 42 of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Counterparty sector allocation should be based exclusively on the nature of the immediate counterparty. The classification of exposures incurred jointly by more than one obligor should be done based on the characteristics of the obligor that was the more relevant, or determinant, for the institution's decision to grant the exposure. Among other classifications, the distribution of jointly incurred exposures by counterparty sector, country of residence and NACE code should be driven by the characteristics of the more relevant or determinant obligor.

SMEs: as defined in paragraph 5(i) of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Template 4: Performing and non-performing exposures and related provisions.

Purpose: provide an overview of the credit quality of non-performing exposures and related impairments, provisions and valuation adjustments by portfolio and exposure class.
Scope of application: the template applies to all credit institutions as defined in paragraph 6.
Content: gross carrying amount of performing and non-performing exposures and the related accumulated impairment, provisions, accumulated change in fair value due to credit risk, accumulated partial write-off, and collateral and financial guarantees received, according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
Frequency: semi annual or annual in accordance with paragraph 15.
Format: fixed.
Accompanying narrative: institutions should explain the drivers of any significant changes in the amounts from the previous disclosure period.

	f		b		c		d		e		f		g		h		i		j		k		l		m		n		o	
	Gross carrying amount/nominal amount																Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions										Accumulated partial write-off		Collateral and financial guarantees received	
	Performing exposures						Non-performing exposures						Performing exposures – accumulated impairment and provisions						Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						On performing exposures		On non-performing exposures			
	Of which stage 1		Of which stage 2				Of which stage 2		Of which stage 3				Of which stage 1		Of which stage 2				Of which stage 2		Of which stage 3									
1	Loans and advances	76 853 532 935	68 450 191 398	7 858 582 537	633 882 065		633 882 065	76 286 808 060	68 444 823 982	7 841 984 078	581 975 940		581 975 940														76 286 808 060	581 975 940		
2	Central banks	43 248 000	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3	General governments	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
4	Credit institutions	501 511 000	501 511 000	0	0		0	501 511 000	501 511 000	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	501 511 000	0			
5	Other financial corporations	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
6	Non-financial corporations	56 952 859 154	50 605 828 289	6 347 030 865	589 227 938		589 227 938	56 933 148 694	50 601 436 874	6 331 711 820	539 439 065		539 439 065													56 933 148 694	539 439 065			
7	Of which SMEs	56 952 859 154	50 605 828 289	6 347 030 865	589 227 938		589 227 938	56 933 148 694	50 601 436 874	6 331 711 820	539 439 065		539 439 065													56 933 148 694	539 439 065			
8	Households	18 854 403 781	17 342 852 109	1 511 551 672	44 654 126		44 654 126	18 852 148 366	17 341 876 108	1 510 272 258	42 398 711		42 398 711													18 852 148 366	42 398 711			
9	Debt securities	9 848 188 183	9 848 188 183	0	0		0	9 848 129 000	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	9 848 129 000	0			
10	Central banks																													
11	General governments	3 998 482 083	3 998 482 083					3 998 473 000																		3 998 473 000				
12	Credit institutions	5 849 706 100	5 849 706 100					5 849 656 000																		5 849 656 000				
13	Other financial corporations																													
14	Non-financial corporations																													
15	Off-balance-sheet exposures	1 162 584 284	1 109 362 918	53 221 366	3 606 326		3 606 326	1 162 436 953	1 109 261 006	53 175 946	3 601 720		3 601 720																	
16	Central banks																													
17	General governments																													
18	Credit institutions																													
19	Other financial corporations																													
20	Non-financial corporations	560 384 114	513 219 083	47 165 031	3 508 030		3 508 030	560 267 421	513 142 428	47 124 992	3 505 398		3 505 398																	
21	Households	602 200 170	596 143 835	6 056 335	98 296		98 296	602 169 532	596 118 578	6 050 954	96 322		96 322																	
22	Total	78 016 117 220	69 559 554 316	7 911 803 903	637 488 391		637 488 391	77 449 245 013	69 554 084 988	7 895 160 025	585 577 660		585 577 660													76 286 808 060	581 975 940			

Definitions

Rows:

SMEs: as defined in paragraph 5(i) of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Columns:

Gross carrying amount: see the definition in Template 1, 'Credit quality of forborne exposures'.

Non-performing exposures: see the definition in Template 3, 'Credit quality of performing and non-performing exposures by past due days'.

Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions: see the definition in Template 1, 'Credit quality of forborne exposures'.

Accumulated partial write-off: this is to include the accumulated partial amount at the reference date of principal and accrued past-due interest and fees for any debt instrument that has been de-recognised to date using either of the methods described in paragraph 74 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014, to be reported because the institution has no reasonable expectation of recovering the contractual cash flows. These amounts are to be reported until the total extinguishment of all the reporting institution's rights by expiry of the statute-of-limitations period, forgiveness or another cause, or until recovery. Therefore, where the written-off amounts are not recovered, they are to be reported while they are subject to enforcement activities.

Write-offs constitute a de-recognition event and relate to a financial asset in its entirety or (in the case of a partial write-off) to a portion of it, including where the modification of an asset leads the institution to give up its right to collect cash flows either on a portion or on the entirety of that asset.

Of which stage 1/stage 2/stage 3: categories of impairment, as defined in IFRS 9.5.5. 'Stage 1' refers to impairment measured in accordance with IFRS 9.5.5.5. 'Stage 2' refers to impairment measured in accordance with IFRS 9.5.5.3. 'Stage 3' refers to impairment on credit-impaired assets, as defined in Appendix A to IFRS 9.

The columns 'Of which stage 1', 'Of which stage 2' and 'Of which stage 3' should not be reported by institutions that apply national generally accepted accounting principles based on Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions.

Collateral and guarantees received: see the definition in Template 1, 'Credit quality of forborne exposures'.

Template 9: Collateral obtained by taking possession and execution processes

Purpose: provide an overview of foreclosed assets obtained from non-performing exposures.
Scope of application: the template applies to all credit institutions as defined in paragraph 6.
Content: information on the instruments that were cancelled in exchange for the collateral obtained by taking possession and on the value of the collateral obtained by taking possession.
Frequency: semi-annual or annual in accordance with paragraph 15.
Format: fixed.
Accompanying narrative: institutions should explain the drivers of any significant changes in the amounts from the previous disclosure period.

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
1	Property, plant and equipment (PP&E)		
2	Other than PP&E		
3	<i>Residential immovable property</i>		
4	<i>Commercial Immovable property</i>		
5	<i>Movable property (auto, shipping, etc.)</i>		
6	<i>Equity and debt instruments</i>		
7	<i>Other</i>		
8	Total		

Definitions

Columns:

Value at initial recognition: the gross carrying amount of the collateral obtained by taking possession at initial recognition in the reporting institution's balance sheet should be reported in this column.

Accumulated negative changes: accumulated impairment or accumulated negative changes to the initial recognition value of the collateral obtained by taking possession, as described above. Please note that accumulated negative changes due to amortisation in the case of PP&E and investment properties, if applicable, should also be included.

Rows:

Collateral obtained by taking possession classified as PP&E: the stock of collateral obtained by taking possession that remains recognised in the balance sheet at the reporting reference date and that is classified as PP&E should be reported in this row.

Collateral obtained by taking possession other than that classified as PP&E: the stock of collateral obtained by taking possession that remains recognised in the balance sheet at the reporting reference date and is not classified as PP&E will automatically be reported in this row. The total stock will be calculated taking into account the initial stock (since the end of the last financial year), and the inflows and the outflows that occurred during the disclosure period (since the end of the last financial year). Collateral obtained by taking possession (other than PP&E) is reported in rows by type of collateral.

Residential immovable property: collateral obtained by taking possession of residential property (e.g. houses, apartments, etc.) or property with potential use in the future as such (e.g. unfinished residential property etc.).

Commercial immovable property: collateral obtained by taking possession of commercial or industrial property that can be used for business and/or investment purposes, or of any immovable property that is not residential property, as described above. Land (both non-agricultural and agricultural) should also be included in this category.

Movable property: collateral obtained by taking possession of property other than immovable property should be reported in this row.

Equity and debt instruments: collateral obtained by taking possession of equity or debt instruments should be reported in this row.

Other collateral: collateral obtained by taking possession not falling into the categories of the other rows. If the amount reported in this row is relatively material, reporting institutions are asked to provide additional information in the free text box located on the right-hand side of the template and labelled 'Notes on other collateral obtained by taking possession'.