

Mapping for Pillar 2 credit risk data items

Art.112 reference	Exposure class under standardised approach	Mapping to primary segments in the Pillar 2 data items	Guidance for slotting into credit quality steps (CQS)
a	Central governments or central banks	Sovereign	for unrated with 100%RW use CQS5, for unrated with 0%RW use CQS1
b	Regional governments or local authorities	Sovereign where treated as central governments under artt.115(2) and (4)	for unrated with 100%RW use CQS5, for unrated with 0%RW use CQS1
b	Regional governments or local authorities	Institutions where they cannot be treated as sovereign under art.115(2) and (4) of CRR	for unrated with 20%RW use CQS1
c	Public sector entities (PSE)	Sovereign where treated as central governments under art.116(4) of CRR	for unrated with 100%RW use CQS5, for unrated with 0%RW use CQS1
c	Public sector entities (PSE)	Institutions where they cannot be treated as sovereign under art.116(4) of CRR	for unrated with 20%RW use CQS1, for unrated with 50%RW use CQS2, for unrated with 100%RW use CQS5
d	Multilateral development banks	Sovereign if referred to in Art.117(2) CRR	for unrated with 0%RW use CQS1
d	Multilateral development banks	Institutions where they cannot be assigned a 0% risk weight under art.117 of CRR	for unrated with 20%RW use CQS1
e	International organisations	Sovereign if they attract a 0% risk weight under art.118 CRR	for unrated with 0%RW use CQS1
f	Institutions	Including financial institutions under art.119 (5)	for unrated with 20%RW use CQS1, for unrated with 50%RW use CQS2, for unrated with 100%RW use CQS5; for slotting institutions under 119(2) use the same CQS slotting approach as unrated
g	Corporates	corporates including other credit obligations that cannot be slotted into sovereign, institutions, retail, equity or securitisation; this includes specialised lending but excludes CRE	for unrated with 100%rw use CQS5; for unrated with 150%rw use CQS6
i	Exposures secured by mortgages on immovable property	if retail, use retail data item	
i	Exposures secured by mortgages on immovable property	if not retail, use CRE; this includes 'speculative immovable property financing' exposures under art.128 of EU CRR. It also includes residential real estate.	
j	Exposures in default	Separate set of columns	
k	Exposures associated with particularly high risk	with the exception of 'speculative immovable property financing' exposures, which are slotted into CRE, use 'other wholesale portfolios'	
l	Covered bonds	other wholesale portfolios	
m	securitisation positions	other wholesale portfolios	
n	institutions with short term credit assessment	institutions	slot using CQS as per art.131
n	corporates with short term credit assessment	corporates	slot using CQS as per art.131
o	Collective investment undertakings (CIU)	other wholesale portfolios	
p	equity	other wholesale portfolios	
q	other items	corporates if these are credit obligations	
q	other items	other wholesale portfolios if these are not credit obligations	