

**OFFICIAL INFORMATION
OF THE CZECH NATIONAL BANK**

of 2 November 2015

regarding the verification of sufficient coverage of credit losses

This Official Information replaces part of the Annex to Official Information of the Czech National Bank No. 11/2012 CNB Bull., regarding the verification of sufficient coverage of credit losses, as amended by Official Information No. 11/2013 CNB Bull. and No. 24/2014 CNB Bull., namely item 2(f) and (g).

Vice-Governor:

Ing. Mojmír Hampl, MSc., Ph.D. duly signed

Annex

Financial Market Regulation and International Cooperation Department
Responsible employee:
Litošová, tel. 224 413 291

1. Item 2(f) of the Annex shall read:

“The RPD values for receivables from financial activities are given in Table No. 1.

Table No. 1

Receivables from financial activities	RPD	
	receivables without debtor default	receivables with debtor default
Receivables against institutions and against persons to which the same risk weight is allocated as for institutions	0.03%	100%
Receivables secured by financial collateral if the institution uses the financial collateral simple method and the secured exposure value is allocated a risk weight of 20%	0.03%	100%
Receivables secured by a third party if the provider of the security is an entity with a risk weight of 20%	0.03%	100 %
Corporate receivables	1.60%	100%
Retail receivables with the exception of receivables secured by real estate	3.98%	100 %
Receivables secured by real estate	1.73%	100%
Receivables past due	x	100%

”.

2. Item 2(g) of the Annex shall read:

“g) The RPD values given in Table No. 1 are the result of calculations that the Czech National Bank performed based on data provided by institutions as of 31 December 2014”.