
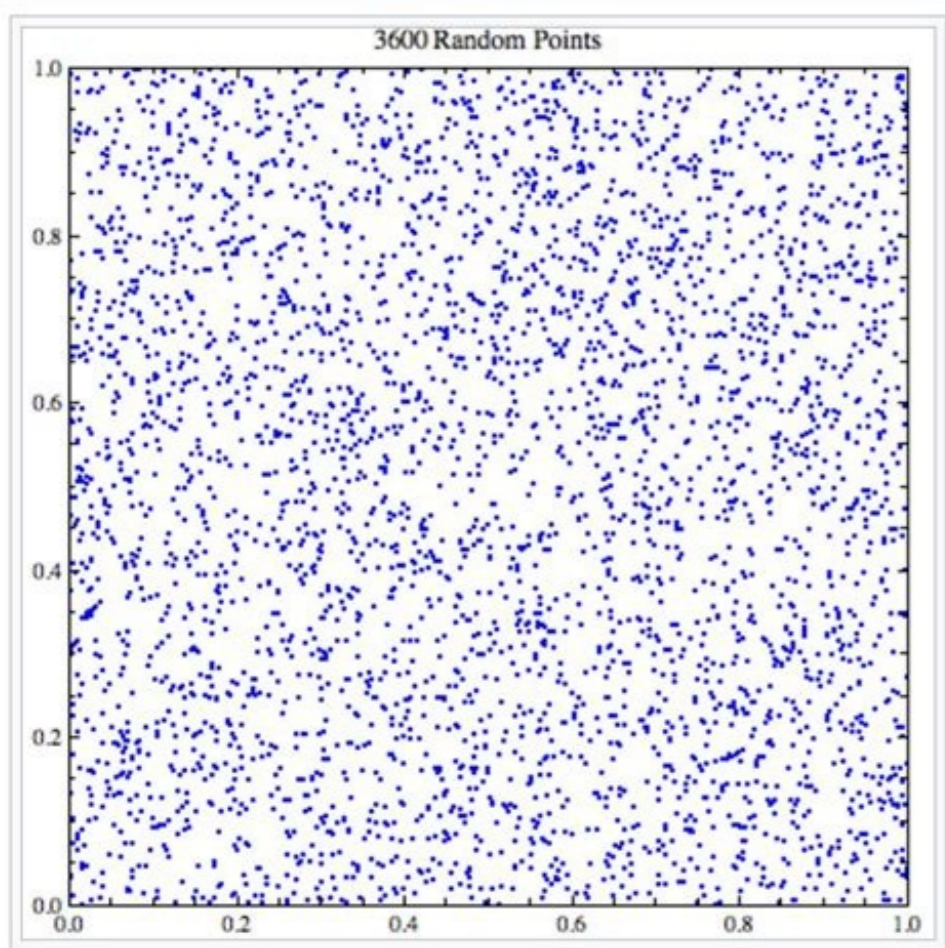
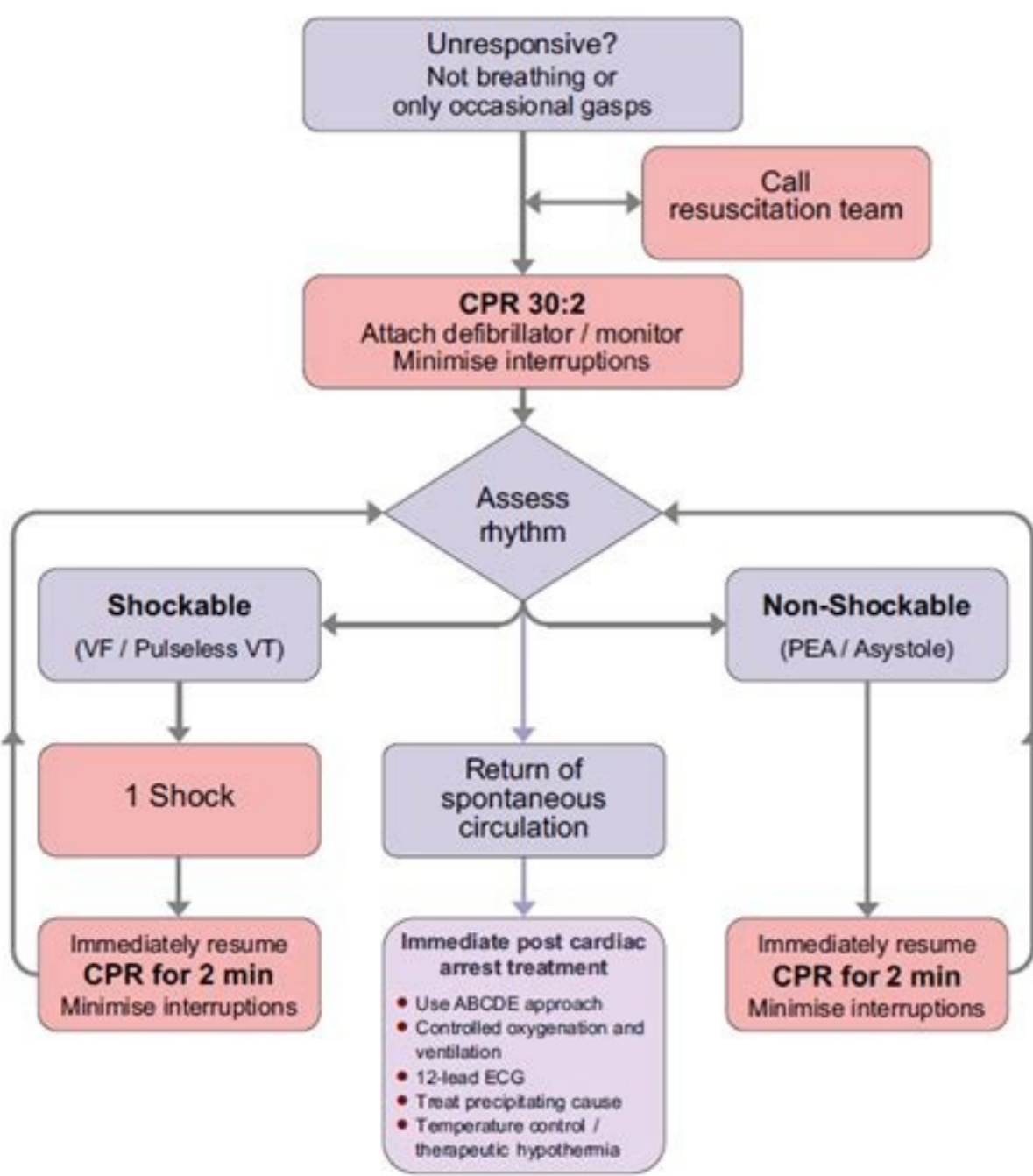


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Guidelines on the definition of default eba



Eba guidelines on the application of the definition of default 3. Eba default definition. Eba guidelines definition of default 2021. Guidelines on the new definition of default ('dod') (eba/gl/2016/07). Eba guidelines on the application of the definition of default. Eba guidelines on the application of the definition of default under article 178.

However, the harmonized definition of default will be applied to all institutions, also those that use the standardized approach. The tools provided in the guidelines will allow you to increase the comparability of proper fund requirements as well as for a reduction in the variability of risk estimates under the approach based on internal ratings (IRB). Together with these documents, EBA has published the results of a quantitative impact study (IQ) to assess the impact on the regulatory capital requirements of the selected political options to harmonize the definition of default. In particular, the guidelines clarify all aspects related to the application of default definition, including days after due criterion for standard identification, benefit indicators to pay, conditions for returning to status not standardized, external data definition treatment, application of the default definition in a banking group and specific aspects related to retail exposures. RTS on the materiality threshold of previous preceding criterion obligations, which specify the conditions that competent authorities (CAS) are applicable à €



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