PART 12
Minimum Loss Given Default (LGD) values for retail exposures secured by immovable property

Regulation (EU) No 575/2013	Provisions		Information to disclose
Article 164(5) *	Minimum value of the exposure weighted average LGD for retail exposures secured by residential property and not benefiting from guarantees from central governments	Minimum LGD value applied (% higher than 10 %)	*[Value]* -
		Date of the last change in the value	*(dd/mm/yyyy)* -
	Minimum value of the exposure weighted average LGD for retail exposures secured by commercial immovable property and not benefiting from guarantees from central governments	Minimum LGD value applied (% higher than 15 %)	*[Value]* -
		Date of the last change in the value	*(dd/mm/yyyy)* -

* NBR did not exercise the option under Art. 164 (5) of Regulation (EU) 575/2013.