Chapter 2

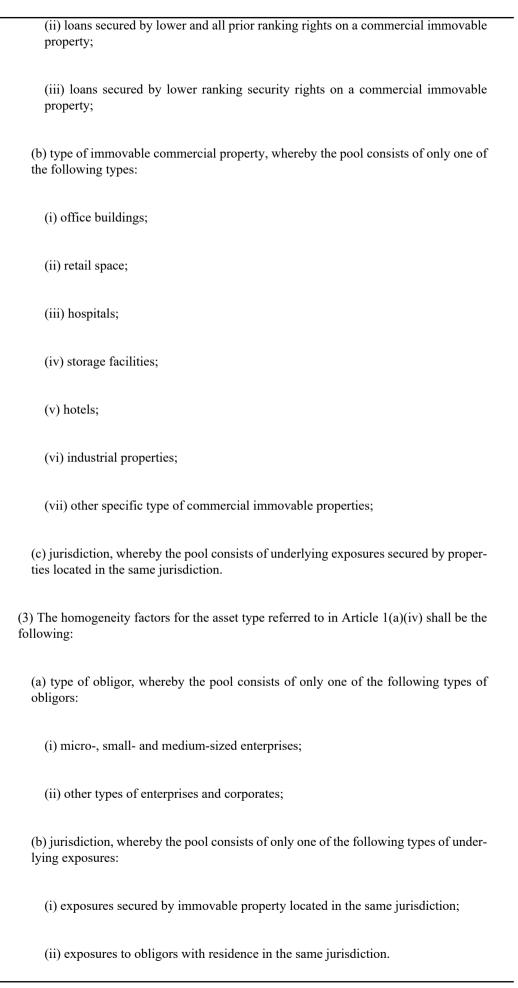
Commission Delegated Regulation (EU) 2019/1851

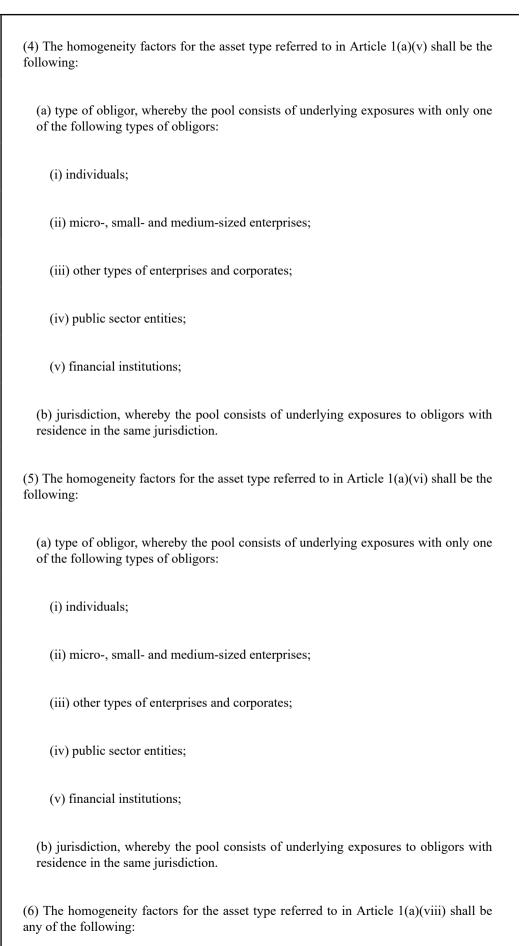


Article 2 Homogeneity factors

- (1) The homogeneity factors for the asset type referred to in Article 1(a)(i) shall be the following:
 - (a) ranking of security rights, whereby the pool of underlying exposures consists of only one of the following:
 - (i) loans secured by first ranking security rights on a residential immovable property;
 - (ii) loans secured by lower and all prior ranking rights on a residential immovable property;
 - (iii) loans secured by lower ranking security rights on a residential immovable property;
 - (b) type of residential immovable property, whereby the pool consists of only one of the following types:
 - (i) income-producing properties;
 - (ii) non-income producing properties;
 - (c) jurisdiction, whereby the pool consists of exposures secured by residential immovable properties located in the same jurisdiction.
- (2) The homogeneity factors for the asset type referred to in Article 1(a)(ii) shall be the following:
 - (a) ranking of security rights, whereby the pool consists of only one of the following types of underlying exposures:
 - (i) loans secured by first ranking security rights on a commercial immovable property;

Commission Delegated Regulation (EU) 2019/1851





Commission Delegated Regulation (EU) 2019/1851

(a) type of obligor;
(b) ranking of security rights;
(c) type of immovable property;
(d) jurisdiction.