**INTEGRATED REGULATORY REPORTING (AMENDMENT NO 10)
INSTRUMENT 2011**

Powers exercised

A.   The Financial Services Authority makes this instrument in the exercise of the
following powers and related provisions in the Financial Services and Markets Act
2000 ("the Act"):

  (1)   section 138 (General rule making power);
  (2)   section 156 (General supplementary powers); and
  (3)   section 157(1) (Guidance).

B.   The rule-making powers listed above are specified for the purposes of section 153(2)
(Rule-making instruments) of the Act.

Commencement

C.   This instrument comes into force on 1 June 2011.

Amendments to the Handbook

D.   The Supervision manual (SUP) is amended in accordance with the Annex to this
instrument.

Citation

E.   This instrument may be cited as the Integrated Regulatory Reporting (Amendment No
10) Instrument 2011.

By order of the Board
19 January 2011

Annex

Amendments to the Supervision manual (SUP)

In this Annex, underlining indicates new text and striking through indicates deleted text.

16 Annex 24R   **Data items for SUP 16.12**

see following pages for changes to FSA004 and FSA0045

FSA004
Credit risk

	A Capital requirement	B Exposure value	C Expected loss	D Individual Impairment	E Collective Impairment	F Other (Credit valuation Adjustment)
Breakdown under the Standardised Approach by exposure classes						
1 Total						
2 Central governments or central banks						
3 Regional governments or local authoritites						
4 Administrative bodies and non-commercial undertakings						
5 Multilateral development banks						
6 International organisations						
7 Institutions						
8 Corporates						
9 Retail						
10 ~~Secured on real estate property~~						
37 Secured by mortgages on residential property						
38 Secured by mortgages on commercial real estate						
11 Past due items						
12 Items belonging to regulatory high risk categories						
13 Covered bonds						
14 Securitisation positions						
15 Short term claims on institutions and corporates						
16 Collective investment undertakings						
17 Other items						
Breakdown under the Foundation IRB						
18 Total						
19 Central governments and central banks						
20 Institutions						
21 Corporates						
22 Of which: to corporate SME BIPRU 4.4.59 to BIPRU 4.4.60						
39 Of which: to specialised lending BIPRU 4.5						
Breakdown of Retail IRB						
23 Total						
24 Retail mortgages						
25 Qualifying Revolving Retail Exposures						
26 Retail SME						
27 Other retail						

Breakdown under Advanced IRB

28 Total
29 Central governments and central banks
30 Institutions
31 Corporates
32 Of which: to corporate SME BIPRU 4.4.59 to BIPRU 4.4.60
40 Of which: to specialised lending BIPRU 4.5

Breakdown of other IRB exposure classes

33 Total
34 Equity claims
35 Securitisation positions
36 Non-credit obligation assets

FSA045
IRB portfolio risk

	~~Sovereigns~~ **Central Government and Central Banks - credit**									A
1	Tick here if you have no exposures in these asset classes									
2	Please indicate whether your PDs are PiT or TTC or Hybrid PiT									
3	Enter number of days in the definition of Default									

	PD range at reporting date		Gross exposure value	Exposure at default estimate	Maturity	Probability of default	Loss Given Default	Expected Loss	RWEA
4	Lower PD bound	Upper PD bound							
			A	B	C	D	E	F	G
	Above %	Up to %	000s	000s	days	%	%	000s	000s
1	0.000%								
2									
3									
4									
5									
6									
7									
...									
n									
5	In default								
6	Total								

~~Banks~~ Institutions - credit risk

		A
7	Tick here if you have no exposures in these asset classes	
8	Please indicate whether your PDs are PiT or TTC or Hybrid PiT	
9	Enter number of days in the definition of Default	

10

PD range at reporting date		Gross exposure value	Exposure at default estimate	Maturity	Probability of default	Loss Given Default	Expected Loss	RWEA
Lower PD bound	Upper PD bound	A	B	C	D	E	F	G
Above %	Up to %	000s	000s	days	%	%	000s	000s
1	0.000%							
2								
3								
4								
5								
6								
7								
…								
n								
11 In default								
12 Total								

Corporates - credit risk

							A				
13	Tick here if you have no exposures in these asset classes										
14	Please indicate whether your PDs are PiT or TTC or Hybrid PiT										
15	Enter number of days in the definition of Default										

16		PD range at reporting date		Gross exposure value	Exposure at default estimate	Maturity	Probability of default	Loss Given Default	Expected Loss	RWEA
		Lower PD bound	Upper PD bound	A	B	C	D	E	F	G
		Above %	Up to %	000s	000s	days	%	%	000s	000s
	1	0.000%								
	2									
	3									
	4									
	5									
	6									
	7									
	...									
	n									
17		In default								
18		Total								

Retail Mortgages

			A
19	Tick here if you have no exposures in these asset classes		
20	Please indicate whether your PDs are PiT or TTC or Hybrid PiT		
21	Enter number of days in the definition of Default		

22

PD range at reporting date		Gross exposure value	Exposure at default estimate	Maturity	Probability of default	Loss Given Default	Expected Loss	RWEA
Lower PD bound	Upper PD bound	A	B	C	D	E	F	G
Above %	Up to %	000s	000s	days	%	%	000s	000s
1 0.000%								
2								
3								
4								
5								
6								
7								
...								
n								
23 In default								
24 Total								

QRRE

								A					
25		Tick here if you have no exposures in these asset classes											
26		Please indicate whether your PDs are PiT or TTC or Hybrid PiT											
27		Enter number of days in the definition of Default											

28		PD range at reporting date		Gross exposure value	Exposure at default estimate	Maturity	Probability of default	Loss Given Default	Expected Loss	RWEA
		Lower PD bound	Upper PD bound	A	B	C	D	E	F	G
		Above %	Up to %	000s	000s	days	%	%	000s	000s
	1	0.000%								
	2									
	3									
	4									
	5									
	6									
	7									
	...									
	n									
29		In default								
30		Total								

Other retail

						A
31	Tick here if you have no exposures in these asset classes					
32	Please indicate whether your PDs are PiT or TTC or Hybrid PiT					
33	Enter number of days in the definition of Default					

34

PD range at reporting date		Gross exposure value	Exposure at default estimate	Maturity	Probability of default	Loss Given Default	Expected Loss	RWEA
Lower PD bound	Upper PD bound	A	B	C	D	E	F	G
Above %	Up to %	000s	000s	days	%	%	000s	000s
1	0.000%							
2								
3								
4								
5								
6								
7								
…								
n								

35	In default							
36	Total							

SME retail

		A
37	Tick here if you have no exposures in these asset classes	
38	Please indicate whether your PDs are PiT or TTC or Hybrid PiT	
39	Enter number of days in the definition of Default	

40

PD range at reporting date		Gross exposure value	Exposure at default estimate	Maturity	Probability of default	Loss Given Default	Expected Loss	RWEA
Lower PD bound	Upper PD bound							
		A	B	C	D	E	F	G
Above %	Up to %	000s	000s	days	%	%	000s	000s
1	0.000%								
2									
3									
4									
5									
6									
7									
...									
n									
41	In default								
42	Total								

Central Government and Central Banks - counterparty credit   **A**

			A	
43	Tick here if you have no exposures in these asset classes			
44	Please indicate whether your PDs are PiT or TTC or Hybrid PiT			
45	Enter number of days in the definition of Default			

	PD range at reporting date		Gross exposure value	Exposure at default estimate	Maturity	Probability of default	Loss Given Default	Expected Loss	RWEA
	Lower PD bound	Upper PD bound							
			A	B	C	D	E	F	G
	Above %	Up to %	000s	000s	days	%	%	000s	000s
1	0.000%								
2									
3									
4									
5									
6									
7									
...									
n									
47	In default								
48	Total								

Institutions - counterparty credit risk

		A
49	Tick here if you have no exposures in these asset classes	
50	Please indicate whether your PDs are PiT or TTC or Hybrid PiT	
51	Enter number of days in the definition of Default	

52

	PD range at reporting date		Gross exposure value	Exposure at default estimate	Maturity	Probability of default	Loss Given Default	Expected Loss	RWEA
	Lower PD bound	Upper PD bound							
			A	B	C	D	E	F	G
	Above %	Up to %	000s	000s	days	%	%	000s	000s
1	0.000%								
2									
3									
4									
5									
6									
7									
...									
n									
53	In default								
54	Total								

Corporates - counterparty credit risk

55 Tick here if you have no exposures in these asset classes			A					
56 Please indicate whether your PDs are PiT or TTC or Hybrid PiT								
57 Enter number of days in the definition of Default								

	PD range at reporting date		Gross exposure value	Exposure at default estimate	Maturity	Probability of default	Loss Given Default	Expected Loss	RWEA
	Lower PD bound	Upper PD bound							
			A	B	C	D	E	F	G
	Above %	Up to %	000s	000s	days	%	%	000s	000s
1	0.000%								
2									
3									
4									
5									
6									
7									
...									
n									
59 In default									
60 Total									

16 Annex 25 G   Guidance notes for data items in SUP 16 Annex 24R

…

FSA004 – Credit risk

...

Column B

For firms on the standardised approach, this should be calculated as set out in *BIPRU* 3 and *BIPRU* 5. It equates to the fully adjusted exposures values (E*) after adjustment to off-balance sheet items under *BIPRU* 3.6.1R.

For firms on an IRB approach, this ~~should be~~ is exposure at default calculated in accordance with *BIPRU* 4 and *BIPRU* 5 ~~and is the exposure value before the risk weight is applied~~.

Column C

For firms on the IRB approach this should be calculated in accordance with *BIPRU* 4.3.6R excluding any adjustments.

Column D

Firms should report here the amount of any provision/impairment which arises from the individual assessment of a particular asset.

Column E

Firms should report here the amount of any provision/impairment which arises from a review of groups of assets.

Column F

Firms should report here any other credit valuation adjustments for the given exposure class.

Breakdown under the standardised approach to credit risk by exposure classes excluding securitisation positions

1A   Total capital requirement

This is the total capital requirement, being the sum of data elements 2A to 17A and 37A and 38A. This is the same as the capital requirement reported in data element 79A in FSA003.

[*CEBS' CR SA column 22*]

1B   Total exposure value

This is the total exposure value, being the sum of data elements 2B to 17B and 37B and 38B.

1D   Total individual impairment

This is the total of individual impairments, being the sum of data elements 2D to 17D and 37D and 38D.

1E   Total collective impairments

This is the total collective impairments, being the sum of data elements 2E to 17E and 37E and 38E.

1F   Total other (credit valuation adjustment)

This is the total of all other credit valuation adjustments, being the sum of data elements 2F to 17F and 37F and 38F.

...

2D   Central government or central banks

This is the provision/impairment which arises from the individual assessment of an asset within the exposure class defined in *BIPRU* 3.2.9R(1).

2E   Central government or central banks

This is the provision/impairment which arises from a review of groups of assets within the exposure class defined in *BIPRU* 3.2.9R(1).

2F   Central government or central banks

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(1).

...

3B   Regional governments or local authorities

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R(2).

[CEBS' *CR SA column 20*]

3D   Regional government or local authorities

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(2).

3E   Regional government or local authorities

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(2).

3F   Regional government or local authorities

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(2).

...

4B   Administrative bodies and non-commercial undertakings

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R(3).

[CEBS' *CR SA column 20*]

4D   Administrative bodies and non-commercial undertakings

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(3).

4E   Administrative bodies and non-commercial undertakings

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(3).

4F   Administrative bodies and non-commercial undertakings

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(3).

...

5B   Multilateral development banks

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R(4).

[CEBS' *CR SA column 20*]

…

5D   Multilateral development banks

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(4).

5E   Multilateral development banks

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(4).

5F   Multilateral development banks

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(4).

…

6B   International organisations

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R(5).

[CEBS' *CR SA column 20*]

6D   International organisations

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(5).

6E   International organisations

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(5).

6F   International organisations

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(5).

…

7B   Institutions

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R(6).

[CEBS' *CR SA column 20*]

7D   Institutions

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(6).

7E   Institutions

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(6).

7F   Institutions

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(6).

...

8B   Corporates

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R(7).

[CEBS' *CR SA column 20*]

8D   Corporates

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(7).

8E   Corporates

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(7).

8F   Corporates

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(7).

…

9B   Retail

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R(8).

[CEBS' *CR SA column 20*]

9D   Retail

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(8).

9E   Retail

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(8).

9F   Retail

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(8).

~~**10A   Secured on real estate property**~~

~~This is the capital requirement, calculated in accordance with *BIPRU 3*, relating to the asset class defined in *BIPRU* 3.2.9R(9).~~

~~[*CEBS' CR SA column 22*]~~

~~**10B   Secured on real estate property**~~

~~This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R(9).~~

~~[CEBS' *CR SA column 20*]~~

37A   Secured by mortgages on residential property

This is the capital requirement calculated in accordance with *BIPRU* 3 relating to the asset class set out in *BIPRU* 3.4.56R.

37B   Secured by mortgages on residential property

This is the exposure value relating to the asset class set out in *BIPRU* 3.4.56R.

37D   Secured by mortgages on residential property

This is the provision/impairment which arises from the individual assessment of an asset within the asset class set out in *BIPRU* 3.4.56R.

37E   Secured by mortgages on residential property

This is the provision/impairment which arises from a review of groups of assets within the asset class set out in *BIPRU* 3.4.56R.

37F   Secured by mortgages on residential property

This is for any other credit valuation adjustments relating to the asset class set out in *BIPRU* 3.4.56R.

38A   Secured by mortgages on commercial real estate

This is the capital requirement calculated in accordance with *BIPRU* 3 relating to the asset class set out in *BIPRU* 3.4.89R to 3.4.94R.

38B   Secured by mortgages on commercial real estate

This is the exposure value relating to the asset class set out in *BIPRU* 3.4.89R.

38D   Secured by mortgages on commercial real estate

This is the provision/impairment which arises from the individual assessment of an asset within the asset class set out in *BIPRU* 3.4.89R.

38E   Secured by mortgages on commercial real estate

This is the provision/impairment which arises from a review of groups of assets within the asset class set out in *BIPRU* 3.4.89R.

38F   Secured by mortgages on commercial real estate

This is for any other credit valuation adjustments relating to the asset class set out in *BIPRU* 3.4.89R.

…

11B   Past due items

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R(10).

[CEBS' *CR SA column 20*]

11D   Past due items

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(10).

11E   Past due items

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(10).

11F   Past due items

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(10).

…

12B   Items belonging to regulatory high-risk categories

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R(11).

[CEBS' *CR SA column 20*]

12D   Items belonging to regulatory high-risk categories

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(11).

12E   Items belonging to regulatory high-risk categories

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(11).

12F   Items belonging to regulatory high-risk categories

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(11).

…

13B   Covered bonds

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R(12).

13D   Covered bonds

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(12).

13E   Covered bonds

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(12).

13F   Covered bonds

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(12).

...

14B   Securitisation positions

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R(13).

[CEBS' *CR SEC SA column 19*]

14D   Securitisation positions

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(13).

14E   Securitisation positions

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(13).

14F   Securitisation positions

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(13).

...

15B   Short term claims on institutions and corporates

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R(14).

[CEBS' *CR SA column 20*]

15D   Short term claims on institutions and corporates

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(14).

15E   Short term claims on institutions and corporates

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(14).

15F   Short term claims on institutions and corporates

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU*

3.2.9R(14).

...

16B   Collective investment undertakings

This is the exposure value relating to the asset class defined in BIPRU 3.2.9R(15).

[*CEBS' CR SA column 20*]

16D   Collective investment undertakings

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(15).

16E   Collective investment undertakings

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(15).

16F   Collective investment undertakings

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9(15).

…

17B   Other items

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R(16).

17D   Other items

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(16).

17E   Other items

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(16).

17F   Other items

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(16).

Breakdown under the foundation IRB approach to credit risk

…

18B   Total exposure value

This is the total exposure value, being the sum of 19B to 21B.

18C   Total expected loss

This is the total expected loss reported in data elements 19C to 21C.

18D   Total individual impairments

This is the total individual impairments, being the sum of data elements 19D to 21D.

18E   Total collective impairments

This is the total collective impairments, being the sum of data elements 19E to 21E.

18F   Total other (credit valuation adjustment)

This is the total for all other credit valuation adjustments, being the sum of data elements 19F to 21F.

...

19B   Central governments and central banks

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R(1).

[*CEBS' CR IRB column 11*]

19C   Central governments and central banks

This is the expected loss calculated in accordance with *BIPRU* 4.4.61R to *BIPRU* 4.4.62R gross of tax adjustments relating to the asset class defined in *BIPRU* 4.3.2R(1).

19D   Central governments and central banks

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(1).

19E   Central governments and central banks

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(1).

19F   Central governments and central banks

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(1).

...

20B   Institutions

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R(2).

[*CEBS' CR IRB column 11*]

20C   Institutions

This is the expected loss calculated in accordance with *BIPRU* 4.4.61R to *BIPRU* 4.4.62R gross of tax adjustments relating to the asset class defined in *BIPRU* 4.3.2R(2).

20D   Institutions

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(2).

20E   Institutions

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(2).

20F   Institutions

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(2).

...

21B   Corporates

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R(3).

[*CEBS' CR IRB column 11*]

21C   Corporates

This is the expected loss calculated in accordance with *BIPRU* 4.4.61R to *BIPRU* 4.4.62R gross of tax adjustments relating to the asset class defined in *BIPRU* 4.3.2R(3).

21D   Corporates

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(3).

21E   Corporates

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(3).

21F   Corporates

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(3).

…

22B   Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the exposure value relating to exposures to the asset class defined in *BIPRU* 4.3.2R(3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 21B.

[*CEBS' CR IRB column 11*]

22C   Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the expected loss calculated in accordance with *BIPRU* 4.4.61 to *BIPRU* 4.4.62 gross of tax adjustments relating to the asset class defined in *BIPRU* 4.3.2R(3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 21C.

22D   Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(3) that meets the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 21D.

22E   Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 21E.

22F   Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 21F.

39A   Of which: To specialised lending BIPRU 4.5

This is the capital requirement relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 21A.

39B   Of which: To specialised lending BIPRU 4.5

This is the exposure value relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied.. It is part of 21B.

39C   Of which: To specialised lending BIPRU 4.5

This is the expected loss relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is

applied.. It is part of 21C.

39D   Of which: To specialised lending BIPRU 4.5

This is the provision/impairment relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 21D.

39E   Of which: To specialised lending BIPRU 4.5

This is the provision/impairment relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 21E.

39F   Of which: To specialised lending BIPRU 4.5

This is for any other credit valuation adjustments relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 21F.

…

23B   Total ~~capital requirement~~ exposure value

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R(4) and is the sum of 24B to 27B.

[*CEBS' CR IRB column 11*]

23C   Total expected loss

This is the expected loss relating to the asset class defined in *BIPRU* 4.3.2R(4) and is the sum of 24C to 27C.

23D   Total individual impairments

This is the total individual impairments, being the sum of data elements 24D to 27D. We understand most firms will not carry out individual assessments on retail exposures so in the majority of instances column D for these exposure classes will be zero.

23E   Total collective impairments

This is the total collective impairments, being the sum of data elements 24E to 27E.

23F   Total other (credit valuation adjustment)

This is the total for all other credit valuation adjustments, being the sum of data elements 24F to 27F.

…

24B   Retail mortgages

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.43R.

[*CEBS' CR IRB column 11*]

24C   Retail mortgages

This is the expected loss, calculated in accordance with *BIPRU* 4.6.47R to *BIPRU* 4.6.48R relating to the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.43R.

24D   Retail mortgages

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.43R.

24E   Retail mortgages

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.43R.

24F   Retail mortgages

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.43R.

…

25B   Qualifying Revolving Retail Exposures

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.44R to *BIPRU* 4.6.46RG.

[*CEBS' CR IRB column 11*]

25C   Qualifying Revolving Retail Exposures

This is the expected loss, calculated in accordance with *BIPRU* 4.6.47R to *BIPRU* 4.6.48R relating to the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.44R to *BIPRU* 4.6.46G.

25D   Qualifying Revolving Retail Exposures

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.44R to *BIPRU* 4.6.46G.

25E   Qualifying Revolving Retail Exposures

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.44R to *BIPRU* 4.6.46G.

25F   Qualifying Revolving Retail Exposures

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(4) and subject to *BIPRU* 4.6.44R to *BIPRU* 4.6.46G.

…

26B   Retail SME

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R(4) for an exposure to a *Retail SME.*

[*CEBS' CR IRB column 11*]

26C   Retail SME

This is the expected loss, calculated in accordance with *BIPRU* 4.6.47R to *BIPRU* 4.6.48R relating to the asset class defined in *BIPRU* 4.3.2R(4) for an exposure to a *Retail SME.*

26D   Retail SME

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(4) for an exposure to a *Retail SME.*

26E   Retail SME

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(4) for an exposure to a *Retail SME.*

26F   Retail SME

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(4) for an exposure to a *Retail SME.*

…

27B   Other retail

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R(4) that is not otherwise reported in 24B, 25B or 26B.

[*CEBS' CR IRB column 11*]

27C   Other retail

This is the expected loss, calculated in accordance with *BIPRU* 4.6.47R to *BIPRU* 4.6.48R relating to the asset class defined in *BIPRU* 4.3.2R(4) that is not otherwise reported in 24C, 25C or 26C.

27D   Other retail

This is the provision/impairment which arises from the individual assessment of an asset

within the asset class defined in *BIPRU* 4.3.2R(4) that is not otherwise reported in 24D, 25D or 26D.

27E   Other retail

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(4) that is not otherwise reported in 24E, 25E or 26E.

27F   Other retail

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(4) that is not otherwise reported in 24F, 25F or 26F.

28A   Total Capital Requirement

This is the total capital requirement, being the sum of 29B to 31B. This is the same as the capital requirement reported in data element 83A in FSA003.

28B   Total exposure value

This is the total exposure value, being the sum of ~~23B~~ 29B to ~~26B~~ 31B.

28C   Total expected loss

This is the total expected loss value, being the sum of 29C to 31C.

28D   Total individual impairments

This is the total individual impairments, being the sum of 29D to 31D.

28E   Total collective impairments

This is the total collective impairments, being the sum of 29E to 31E.

28F   Total other (credit valuation adjustment)

This is the total of all other credit valuation adjustments, being the sum of 29F to 31F.

29B   Central governments and central banks

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R(1).

[*CEBS' CR IRB column 11*]

29C   Central governments and central banks

This is the expected loss, calculated in accordance with *BIPRU* 4.4.61R to *BIPRU* 4.4.62R relating to the asset class defined in *BIPRU* 4.3.2R(1). Firms should be aware that central government has an extended meaning, see *BIPRU* 4.4.2R.

29D   Central governments and central banks

This is the provision/impairment which arises from the individual assessment of an asset

within the asset class defined in *BIPRU* 4.3.2R(1). Firms should be aware that central government has an extended meaning, see *BIPRU* 4.4.2R.

29E   Central governments and central banks

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(1). Firms should be aware that central government has an extended meaning, see *BIPRU* 4.4.2R.

29F   Central governments and central banks

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(1). Firms should be aware that central government has an extended meaning, see *BIPRU* 4.4.2R.

…

30B   Institutions

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R(2).

[*CEBS' CR IRB column 11*]

30C   Institutions

This is the expected loss, calculated in accordance with *BIPRU* 4.4.61R to *BIPRU* 4.4.62R relating to the asset class defined in *BIPRU* 4.3.2R(2). Firms should be aware that institutions has an extended meaning, see *BIPRU* 4.4.3R.

30D   Institutions

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(2). Firms should be aware that institutions has an extended meaning, see *BIPRU* 4.4.3R.

30E   Institutions

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(2). Firms should be aware that institutions has an extended meaning, see *BIPRU* 4.4.3R.

30F   Institutions

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(2). Firms should be aware that institutions has an extended meaning, see *BIPRU* 4.4.3R.

…

31B   Corporates

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R(3).

[*CEBS' CR IRB column 11*]

31C   Corporates

This is the expected loss, calculated in accordance with *BIPRU* 4.4.61R to *BIPRU* 4.4.62R relating to the asset class defined in *BIPRU* 4.3.2R(3).

31D   Corporates

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(3).

31E   Corporates

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(3).

31F   Corporates

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(3).

…

32B   Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the exposure value relating to exposures to the asset class defined in *BIPRU* 4.3.2R (3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 31B.

[*CEBS' CR IRB column 11*]

32C   Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the expected loss calculated in accordance with *BIPRU* 4.4.61 to *BIPRU* 4.4.62 relating to the asset class defined in *BIPRU* 4.3.2R(3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R, and should not include any adjustments. It is part of 31C.

32D   Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(3) that meets the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 31D.

32E   Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 31E.

32F   Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R (3) that meet the size requirements in *BIPRU* 4.4.59R and *BIPRU* 4.4.60R. It is part of 31F.

Row 40 – general application

If a *firm's* IRB permission allows it to use the advanced IRB approach for the sovereign, institution, and corporate exposure class, it should include data relating to all specialised lending exposures (defined in *BIPRU* 4.5.3R) to which the slotting approach set out in *BIPRU* 4.5.8R is applied in this row.

40A   Of which: To specialised lending BIPRU 4.5

This is the capital requirement relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 31A.

40B   Of which: To specialised lending BIPRU 4.5

This is the exposure value relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 31B.

40C   Of which: To specialised lending BIPRU 4.5

This is the expected loss relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 31C.

40D   Of which: To specialised lending BIPRU 4.5

This is the provision/impairment relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 31D.

40E   Of which: To specialised lending BIPRU 4.5

This is the provision/impairment relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 31E.

40F   Of which: to specialised lending BIPRU 4.5

This is for any other credit valuation adjustments relating to those exposures within the specialised lending exposure class, defined in *BIPRU* 4.5.3R, to which the slotting approach set out in *BIPRU* 4.5.8R is applied. It is part of 31F.

Other IRB exposure classes

33A   Total ~~other exposure classes~~ capital requirement

This is the same as the capital requirement reported in data element 84A in FSA003. It is the

sum of 34A to 36A.

33B   **Total ~~other~~ exposure ~~classes~~ <u>value</u>**

This is the total exposure value, being the sum of 34B to 36B.

<u>33C</u>   **<u>Total expected loss</u>**

<u>This is the total expected loss. As expected loss is only applicable to Equity claims, the total will be the same value as 34C.</u>

<u>33D</u>   **<u>Total individual impairments</u>**

<u>This is the total individual impairments, being the sum of 34D to 36D.</u>

<u>33E</u>   **<u>Total collective impairments</u>**

<u>This is the total collective impairments, being the sum of 34E to 36E.</u>

<u>33F</u>   **<u>Total other (credit valuation adjustment)</u>**

<u>This is the total of all other credit valuation adjustments, being the sum of 34F to 36F.</u>

…

34B   **Equity claims**

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R(5).

[*CEBS' CR EQU IRB column 9*]

<u>34C</u>   **<u>Equity claims</u>**

<u>This is the expected loss relating to assets within the asset class defined in *BIPRU* 4.3.2R(5).</u>

<u>34D</u>   **<u>Equity claims</u>**

<u>This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(5).</u>

<u>34E</u>   **<u>Equity claims</u>**

<u>This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(5).</u>

<u>34F</u>   **<u>Equity claims</u>**

<u>This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(5).</u>

...

35B   Securitisation positions

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R(6).

[*CEBS' CR SEC IRB column 17*]

35D   Securitisation positions

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(6).

35E   Securitisation positions

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(6).

35F   Securitisation positions

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(6).

…

36B   Non credit-obligation assets

This is the exposure value relating to the asset class defined in *BIPRU* 4.3.2R(7). It is calculated as the figure in 36A divided by 8%.

36D   Non credit-obligation assets

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 4.3.2R(7).

36E   Non credit-obligation assets

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 4.3.2R(7).

36F   Non credit-obligation assets

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 4.3.2R(7).

FSA004 – Credit risk validations

Internal validations

Data elements are referenced by row then column

Validation number	Data element		
1			[deleted – replaced by validation 14]
2	1B	=	2B+3B+4B+5B+6B+7B+8B+9B+~~10B~~ 37B+38B+11B+12B+13B+14B+15B+16B+17B
3	18A	=	19A+20A+21A
4	18B	=	19B+20B+21B
5	22A	≤	21A
6	22B	≤	21B
7	23A	=	24A+25A+26A+27A
8	23B	=	24B+25B+26B+27B
9	28A	=	29A+30A+31A
10	28B	=	29B+30B+31B
11	32A	≤	31A
12	32B	≤	31B
13	36B	=	36A/8%
14	1A	=	2A + 3A + 4A + 5A + 6A + 7A + 8A + 9A + ~~10A~~ 37A+38A + 11A + 12A + 13A + 14A + 15A + 16A + 17A
15	33A	=	34A + 35A + 36A
16	33B	=	34B + 35B + 36B

...

FSA045 – IRB portfolio risk

…

Currency

You should report in the currency of your annual audited accounts ~~ie~~ i.e. in Sterling, Euro, US dollars, Canadian dollars, Swedish Kroner, Swiss Francs or Yen. Figures should be reported in 000s, to 3 decimal places.

…

~~Definiton~~ Definition of default – number of days

The exact number of days past due that is applied to each asset class as part of the definition of default.

Credit risk

Gross exposure value

Exposure ~~before taking into account credit risk mitigation and credit conversion factors (CCFs).~~ Exposure value without taking into account value adjustments and provision/impairments, conversion factors and the effect of credit risk mitigation techniques, except in the case of Funded Credit Protection in the form of master netting agreements.

...

PD – ~~probability~~ Probability of default

The probability of default of a counterparty over a one year period, calculated in accordance with *BIPRU* 4. This should be the long-run PD and take into account the 0.03% PD floor.

…

Risk weighted exposure amount

Calculate in accordance with *BIPRU* 4.

Counterparty credit risk

Gross exposure value

Exposure value without taking into account value adjustments and provision/impairments, conversion factors and the effect of credit risk mitigation techniques, except in the case of Funded Credit Protection in the form of master netting agreements.

Exposure at default estimate

Calculate in accordance with *BIPRU* 4. This should be the downturn EAD.

Maturity

This is the exposure weighted average maturity in days. It should take into account the maturity floor and ceiling.

PD – Probability of default

The probability of default of a counterparty over a one year period, calculated in accordance with *BIPRU* 4. This should be the long-run PD and take into account the 0.03% PD floor.

LGD – Loss given default

The ratio of the loss on an exposure due to the default of a counterparty to the amount outstanding at default, calculated in accordance with *BIPRU* 4. This should be the downturn LGD.

Expected loss

Calculate in accordance with *BIPRU* 4.

Risk weighted exposure amount

Calculate in accordance with *BIPRU* 4.

…