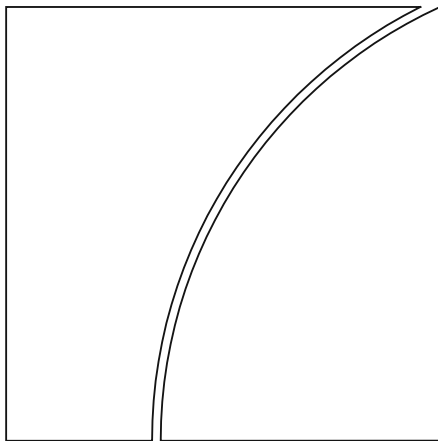


Basel Committee on Banking Supervision



RCAP Questionnaire for assessing the implementation of Basel III disclosure regulations

March 2016



BANK FOR INTERNATIONAL SETTLEMENTS

This publication is available on the BIS website (www.bis.org).

© *Bank for International Settlements 2016. All rights reserved. Brief excerpts may be reproduced or translated provided the source is stated.*

**In case you wish to obtain the Word version of this document please send your request to:
BCBS.Implementation@bis.org.**

Contents

- Introduction 1
- Guidance to respondents 1
- Objective of the questionnaire 1
- Scope of the questionnaire 1
- National discretions 2
- Specifics to the assessment of the revised Pillar 3 disclosure requirements 2
- Supporting documents to be submitted by the assessed jurisdiction 2
- RCAP Questionnaire 3
 - Introduction 3
 - Part 1: Guide for disclosure of Pillar 3 information 3
 - Part 2: Overview of risk management and RWA 9
 - Part 3: Linkages between financial statements and regulatory exposures 10
 - Part 4: Credit risk 11
 - Part 5: Counterparty credit risk 15
 - Part 6: Securitisation 18
 - Part 7: Market risk 20
 - Part 8: Operational risk (unchanged) 22
 - Part 9: Interest rate risk in the banking book (unchanged) 22

Questionnaire for assessing the implementation of Basel III regulations (revised Pillar 3 disclosure requirements)

Introduction

RCAP is a comprehensive programme introduced by the Basel Committee in 2012 to assess its members' implementation of Basel II, 2.5 and III.¹ The objective of the programme is to help member jurisdictions ensure full, timely and consistent implementation of Basel framework. The aim is to help raise the resilience of the global banking system, maintain market confidence in regulatory ratios, and promote a level playing field. Further information on the programme is available on the BCBS website.²

Guidance to respondents

All sections of the questionnaire should be completed in English. Mappings and references to domestic regulations and specific regulatory texts that implement the Basel provisions should be as detailed as possible. Additional sheets and associated documents can be appended to the questionnaire to help provide further explanation and background information to the Assessment Team.

Objective of the questionnaire

The preparatory phase of an RCAP assessment involves a self-assessment by the jurisdiction of its compliance with the Basel framework. The completed questionnaire is used by the Assessment Team to form initial impressions about the degree of compliance and conduct further assessment work including the assessment of materiality of the identified differences.

The primary objective of this RCAP questionnaire is therefore to map the domestic disclosure regulations to the Basel revised Pillar 3 disclosure requirements and to help the assessed jurisdiction in identifying (potential) deviations of domestic regulations vis-à-vis Basel standards.

Scope of the questionnaire

The questionnaire covers the revised Pillar 3 disclosure requirements issued by the Basel Committee in January 2015.³ These requirements will take effect from year-end 2016.

¹ See also Basel Committee document "Basel III Regulatory Consistency Assessment Programme (RCAP)" published on the website of the BIS in October 2013: www.bis.org/publ/bcbs264.htm.

² See www.bis.org/bcbs/implementation.htm and www.bis.org/publ/bcbs264.htm.

³ See www.bis.org/bcbs/publ/d309.htm.

National discretions

Where national discretions are provided for in the Basel framework, member jurisdictions are asked to indicate whether and to what extent they have exercised, or propose to exercise these discretions. For the purpose of the assessment, however, the exercise of such national discretions will not be considered a deviation. National discretions that are not provided for in the Basel framework and result in weakening of the implementation of the Basel standards in the jurisdictions will be considered deviations for the purpose of the assessment. Further, jurisdictions are also asked to provide details where they have imposed stricter requirements as compared to those of the Basel standards. Such measures are fully in line with the nature of these standards, which are intended to set minimum requirements, and will therefore be considered as compliant. However, they will not be considered to compensate for inconsistencies or gaps identified elsewhere.

Specifics to the assessment of the revised Pillar 3 disclosure requirements

Regarding the revised Pillar 3 disclosure requirements, a distinction is made between disclosure templates with a fixed format and templates/tables with a flexible format. Jurisdictions are requested to indicate for both types how the disclosure templates/tables have been implemented domestically. For the assessment, the following approach will be taken:

- For templates described as fixed, the assessment will focus on whether the domestic instructions follow the Basel prescribed format and instructions. Differences in format and instructions may be flagged as deviations.
- For templates/tables described as flexible, the assessment will focus on the substance and granularity of the domestic disclosure requirements and their consistency with the Basel standard. Differences in format/presentation may be noted as observations in the assessment report, but not as deviations.

Further, where deviations are identified, these will be subject to a materiality assessment as per the existing RCAP guidance, and subsequently taken into account in the assessment grading.

Supporting documents to be submitted by the assessed jurisdiction

In addition to the completed questionnaire, respondents are requested to provide the following documents:

1. The domestic disclosure requirements and reporting templates, which are referenced in the answers to the self-assessment questionnaire. The domestic regulations and templates should be transmitted in its official language and its English translation.
2. If available: copies of publically available Pillar 3 reports by domestic banks.
3. Other documents: any other documents that provide information about the context, conditions or nature of Basel implementation (eg public statements, studies, impact analyses, policy papers) and could usefully inform the assessment team. These documents could be public documents or internal/working documents.

RCAP Questionnaire

Revised Pillar 3 disclosure requirements	
Reference BCBS document: <i>Revised Pillar 3 disclosure requirements</i> , January 2015	
Introduction	
Paragraphs 1-3 do not contain any specific requirements	N/A
Part 1: Guide for disclosure of Pillar 3 information	
I. Scope and implementation of the revised Pillar 3 framework	
Paragraph 4: Scope of application	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Paragraph 5: Implementation date	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Paragraph 6: reporting location	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements

Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Paragraph 7-8: Frequency and timing of disclosures	
Paragraph 7	
Paragraph does not contain any specific requirements	NA
Paragraph 8	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Paragraph 9 – 10: Assurance of Pillar 3 data	
Paragraph 9	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Paragraph 10

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Paragraphs 11: Proprietary and confidential information

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

II. Guiding principles for banks' Pillar 3 disclosures**Paragraph 12**

Paragraph does not contain any specific requirements	N/A
--	-----

Paragraph 13: the principles

Principle 1: Disclosures should be clear	Please explain how this principle has been implemented [note that this is for clarification purposes only. The principles do not list explicit requirements and will not be formally assessed]
Principle 2: Disclosures should be comprehensive	Please explain how this principle has been implemented [note that this is for clarification purposes only. The principles do not list explicit requirements and will not be formally assessed]

Principle 3: Disclosures should be meaningful to users	Please explain how this principle has been implemented [note that this is for clarification purposes only. The principles do not list explicit requirements and will not be formally assessed]
Principle 4: Disclosures should be consistent over time	Please explain how this principle has been implemented [note that this is for clarification purposes only. The principles do not list explicit requirements and will not be formally assessed]
Principle 5: Disclosures should be comparable across banks	Please explain how this principle has been implemented [note that this is for clarification purposes only. The principles do not list explicit requirements and will not be formally assessed]
III. Presentation of the disclosure requirements	
Paragraph 14-15: Templates and tables	
Paragraph 14	
Paragraph is duplicative with paragraph 16 and 18.	N/A
Paragraph 15	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Paragraph 16 – 17: Templates with a fixed format	
Paragraph 16	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	

Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Paragraph 17	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Paragraphs 18 – 19: Templates/tables with a flexible format do not contain specific requirements, though they should be taken into account when considering the implementation of templates with flexible formats.	
Paragraphs 20 – 22: Signposting	
Paragraph 20	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Paragraph 21 [in scope of assessment if templates with a fixed format are disclosed by banks in a separate document other than the Pillar 3 report]	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	

Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Paragraph 22 [in scope of assessment if templates with a fixed format are disclosed by banks in a separate document other than the Pillar 3 report]	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Paragraphs 23 – 25: Qualitative narrative to accompany the disclosure requirements	
Paragraph 23	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Paragraph 24	
Paragraph does not contain any specific requirements	N/A
Paragraph 25	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements

Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

IV. Format and reporting frequency of each disclosure requirement

Paragraph 26

Paragraph does not contain any specific requirements	N/A
--	-----

Part 2: Overview of risk management and RWA

Table OVA: Bank risk management approach

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template OV1: Overview of RWA

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Part 3: Linkages between financial statements and regulatory exposures

Template LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Table LIA: Explanations of differences between accounting and regulatory exposure amounts

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Part 4: Credit risk

I. General information about credit risk

Table CRA: General qualitative information about credit risk

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template CR1: Credit quality of assets

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template CR2: Changes in stock of defaulted loans and debt securities

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Table CRB: Additional disclosure related to the credit quality of assets

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

II. Credit risk mitigation

Table CRC: Qualitative disclosure requirements related to credit risk mitigation techniques

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template CR3: Credit risk mitigation techniques – overview

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

III. Credit risk under standardised approach

Table CRD: Qualitative disclosures on banks' use of external credit ratings under the standardised approach for credit risk

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template CR4: Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template CR5: Standardised approach – exposures by asset classes and risk weights

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

IV. Credit risk under internal risk-based approaches

Table CRE: Qualitative disclosures related to IRB models

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template CR6: IRB – Credit risk exposures by portfolio and PD range

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template CR7: IRB – Effect on RWA of credit derivatives used as CRM techniques

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template CR8: RWA flow statements of credit risk exposures under IRB

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially	Yes/No/Additional requirements
---	--------------------------------

implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template CR9: IRB – Backtesting of probability of default (PD) per portfolio

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template CR10: IRB (specialised lending and equities under the simple risk-weight method)

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Part 5: Counterparty credit risk

Table CCRA: Qualitative disclosure related to counterparty credit risk

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
--	--------------------------------

Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template CCR2: Credit valuation adjustment (CVA) capital charge

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	

Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Template CCR4: IRB – CCR exposures by portfolio and PD scale	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Template CCR5: Composition of collateral for CCR exposure	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	
Template CCR6: Credit derivatives exposures	
Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer “additional requirements”	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template CCR7: RWA flow statements of CCR exposures under Internal Model Method (IMM)

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template CCR8: Exposures to central counterparties

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Part 6: Securitisation

Table SECA: Qualitative disclosure requirements related to securitisation exposures

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

I. Quantitative disclosure - description of a bank's securitisation exposures

Template SEC1: Securitisation exposures in the banking book

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template SEC2: Securitisation exposures in the trading book

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

II. Quantitative disclosure – calculation of capital requirements

Template SEC3: Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template SEC4: Securitisation exposures in the banking book and associated capital requirements – bank acting as investor

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Part 7: Market risk

Table MRA: Qualitative disclosure requirements related to market risk

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Table MRB: Qualitative disclosures for banks using the Internal Models Approach (IMA)

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template MR1: Market risk under standardised approach

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template MR2: RWA flow statements of market risk exposures under an IMA

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template MR3: IMA values for trading portfolios

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Template MR4: Comparison of VaR estimates with gains/losses

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or	Yes/No/Additional requirements
--	--------------------------------

impose additional requirements to Basel minimum please answer "additional requirements"	
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Part 8: Operational risk (unchanged)

Operational risk – Qualitative disclosures

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	

Part 9: Interest rate risk in the banking book (unchanged)

Interest rate risk in the banking book (IRRBB)

Do the domestic regulations implement the requirements of the above Paragraph(s) in full? Please only answer yes if fully implemented, if partially implemented then answer no. If domestic regulations are more rigorous or impose additional requirements to Basel minimum please answer "additional requirements"	Yes/No/Additional requirements
Please give the specific reference in the domestic regulations to these requirements	
Please list any differences that do not fully implement, or could be viewed as not fully implementing, the requirements of the above Paragraphs.	
Please explain the rationale for each of the differences listed. Please be as specific as possible to enable the assessors to understand the particular domestic circumstances.	