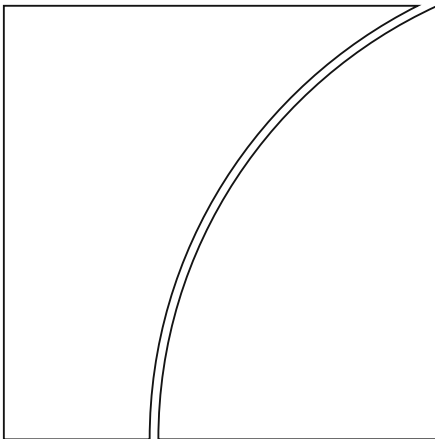


Basel Committee on Banking Supervision



RCAP Questionnaire for assessing implementation of Basel III capital regulations

October 2013



BANK FOR INTERNATIONAL SETTLEMENTS

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

© Bank for International Settlements 2013. 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

- Questionnaire for assessing implementation of Basel III capital regulations 1
- Data collection..... 2
- Reference and supporting documents 4
- RCAP questionnaire..... 6
 - Section 1 7
 - General questions 7
 - Overview of self-evaluation 7
 - Section 2 9
 - A. Basel II capital requirements 9
 - 1. Introduction..... 9
 - 2. Scope of application 9
 - 3. The First Pillar – minimum capital requirements 11
 - 4. The Second Pillar – Supervisory Review Process 59
 - 5. Supplemental Pillar 2 Guidance (Supervisory Review Process) 65
 - 6. The Third Pillar – Market discipline 66
 - 7. Treatment of counterparty credit risk and cross-product netting (Annex 4)..... 71
 - B. Basel III capital requirements 79
 - 8. Definition of capital 79
 - 9. Risk coverage 87
 - 10. Capital conservation buffer 88
 - 11. Countercyclical capital buffer 90
 - 12. Minimum requirements to ensure loss absorbency at the point of non-viability 91
 - 13. Pillar 3 Disclosure requirements for remuneration 93
 - 14. Disclosure requirements for capital 94
 - Section 3 97
 - Data tables..... 97
 - Bank-specific data to be submitted along with RCAP questionnaire 97
 - Overview of the banking sector of the jurisdiction 100

Questionnaire for assessing implementation of Basel III capital regulations

Guidance to respondents

All sections of the questionnaire should be completed in English. 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.

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 assessment programme is to help member jurisdictions ensure full, timely and consistent implementation of Basel framework. The aim is to strengthen the global banking system, maintain market confidence in regulatory ratios, and promote a level playing field.

Scope of the questionnaire

A major component of the RCAP involves the assessment of how far domestic regulations are consistent with the corresponding standards under the Basel framework.

This questionnaire covers the full set of Basel risk-based capital standards as laid down in Basel II and amended by Basel 2.5 and Basel III.² Other standards will be included in the assessments when the due dates for their implementation arrive.³

Structure of the questionnaire

In the preparatory phase of its RCAP assessment, the assessed jurisdiction reports on 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 serves as the basis for further assessment work including an assessment of the materiality of any identified differences.

The main aim of this RCAP questionnaire is therefore to map the domestic capital regulations to the Basel provisions and to help the assessed jurisdiction to identify any deviations of domestic regulations from the Basel standards. The RCAP questionnaire has three parts: Part 1 contains a number of general questions and asks for system-level data on financial soundness and Basel III implementation; Part II deals with capital regulations; while Part III provides the data requirements.

¹ See also Basel Committee on Banking Supervision, *Basel III regulatory consistency assessment programme*, April 2012, www.bis.org/publ/bcbs216.pdf.

² The assessments under the RCAP will progressively include the liquidity standards, the G-SIB and D-SIB standards and the leverage ratio.

³ For phase-in arrangements see Annex 4 of Basel Committee on Banking Supervision, *Basel III: A global regulatory framework for more resilient banks and banking systems*, June 2011, www.bis.org/publ/bcbs189.pdf.

Data collection

Domestic regulations are graded for their compliance with the Basel standards according to the materiality of any deviations from the standards. The materiality of deviations is measured in terms of their impact on capital ratios and, where relevant, on risk-weighted assets. The impact is quantified with the help of data submitted by the supervisory authority.

For each identified deviation, the RCAP questionnaire asks for bank-specific data to support the analysis of materiality. The data would normally relate to the amount of exposure or EAD impacted by the deviation, impact on RWAs and, finally, impact on capital ratios. Wherever necessary, the data should be submitted both in absolute and relative terms (for example, relative to the total balance sheet of the bank, or the total banking sector, so that the team can make an assessment of its materiality). The data should reflect the full implementation of the Basel capital regulations and should not take into account phase-in arrangements. Where local regulations are assessed to be in line with the Basel rules, there is no requirement to provide data. Likewise, where the domestic regulations impose requirements on banks over and above the requirements in the Basel text, the provision of supporting data is optional.

Data collection phases

To facilitate the collection of meaningful data and related information early in the preparatory phase, the assessed jurisdictions are encouraged to provide a first set of bank-level data regarding the gaps identified in the RCAP questionnaire (please see the Data Tables provided at the end of the questionnaire).⁴ In addition, the assessed jurisdiction is requested to submit high-level data on financial indicators regarding its banking sector, and other relevant studies and reports, which serve as background information for the assessment team.

The RCAP team may submit additional data/information request(s) following its examination of the questionnaire (together with any other requests for clarifications). The experience thus far shows that the amount of follow-up data requested has been far more than the data received along with the RCAP questionnaire.

Since the time available for follow-up data collection is generally shorter than that for initial data collection, it would be very helpful if the assessed jurisdictions gave careful thought to identifying any deviations when completing the RCAP questionnaire and collecting the associated data during the initial phase itself.

Guiding principles for data collection

To ensure a meaningful assessment, the following principles should guide data collection for RCAP purposes as well as for later use by the assessed jurisdictions:

1. In completing the questionnaire, the respondents should generally aim to collect data for all identified gaps that are quantifiable, regardless of their perceived materiality. A proper evaluation of materiality is key to the RCAP assessment.

⁴ The usual confidentiality level used by the Secretariat will apply and is documented by means of confidentiality agreements. This data should be submitted in Excel format using the templates especially provided for the purpose.

2. The burden of proof lies with the member jurisdiction to show that a finding is not material or potentially so. Where the assessed jurisdiction is unable to provide quantitative data, it should demonstrate otherwise that the gap is not material or not potentially so.
3. Data requests should be driven by the specific identified gaps. An early finalisation of the preliminary list of gaps would help to streamline the data-gathering process. Active consultation with the assessed jurisdiction prior to the on-site visit(s) is essential to reduce the data-related pressure on the assessed jurisdictions.

Types of data

Broadly speaking, the following data should be used to assess the materiality of gaps:

1. Granular, bank-specific data that would allow for a direct estimate of the impact of gaps on reported capital ratios.
2. Less granular, non-bank specific data that would indirectly provide quantitative evidence of the materiality of a gap. Examples include aggregated data on outstanding instruments, nominal exposure data, market sizes, trading volumes etc.
3. Qualitative information that would indirectly support the materiality assessment. Typically, the interpretation of this type of data would rely more heavily on expert judgment. Examples include information on the importance of certain banking activities, or written qualitative statements from banks regarding the materiality of certain activities or exposures on their balance sheet.

Ideally, the materiality of gaps will be assessed based on bank-specific data that allow for a direct impact assessment.

Implementation of the advanced approaches

It should be noted that certain jurisdictions may choose not to adopt some or all of the advanced approaches of the Basel III framework for the measurement of risks. Such choices are not deemed to be deviations for the purpose of assessment; the relevant provisions will be considered as non-applicable, in line with the approach adopted by the Committee when developing Basel II.⁵

National discretions

Where the Basel documents provide for national discretions, member jurisdictions are asked to indicate whether and to what extent they have exercised these discretions, or propose to exercise them. For the purpose of the assessment, the exercise of such national discretions will not be considered a deviation. However, national discretions that are not provided for in the Basel documents and result in weakening of the implementation of the Basel standards in the local 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 than those required by the Basel standards. Such measures are fully in line with the nature of the international agreements, which are

⁵ Paragraph 7 of the Basel II document and its Simplified Standardised Approach in Annex 11 show the Committee's intention to provide a range of options to allow supervisors to select approaches that are most appropriate for their financial market infrastructure.

intended to set minimum requirements, and will therefore be considered as compliant. However, they will not be considered as compensating for inconsistencies or gaps identified elsewhere.

Reference and supporting documents

The list of Basel documents that are in scope of the assessment are listed below. In addition to the completed questionnaire response, jurisdictions are asked to provide certain documents, as indicated in this section, that are meant to facilitate and support the work of the assessment team.

List of Basel documents relevant to the assessment⁶

The following list provides an overview of the Basel documents that are in scope of the assessment. It may be noted that the published Basel press releases or FAQs that clarify the interpretation of published Basel II, 2.5 and III documents are also within the scope of this assessment. Further, annexes referred to in the Basel documents are also within the scope of the assessment.

1. Basel II: International convergence of capital measurement and capital standards: a revised framework – comprehensive version (June 2006).
2. Enhancements to the Basel Framework (July 2009).
3. Guidelines for computing capital for incremental risk in the trading book (July 2009).
4. Final elements of the reforms to raise the quality of regulatory capital issued by the Basel Committee (January 2011).
5. Revisions to the Basel II market risk framework – updated as of 31 December 2010 (February 2011).
6. Basel III: A global regulatory framework for more resilient banks and banking systems – revised version (June 2011).
7. Pillar 3 Disclosure requirements for remuneration (July 2011).
8. Treatment of trade finance under the Basel capital framework (October 2011).
9. Interpretive issues with respect to the revisions to the market risk framework (November 2011).
10. Composition of capital disclosure requirements – Rules text (June 2012).
11. Capital requirements for bank exposures to central counterparties (July 2012).
12. Regulatory treatment of valuation adjustments to derivative liabilities: final rule issued by the Basel Committee (July 2012).
13. FAQs published by the Committee including those that would solve any interpretative issue arising during the assessment.⁷

⁶ See also www.bis.org/bcbs/basel3/compilation.htm. Regulatory compliance with Basel standards that are not yet finalised will be subject to follow-up assessments at a later stage.

⁷ Eg *Basel III counterparty credit risk – Frequently asked questions*, November 2012; *Basel III definition of capital – Frequently asked questions*, December 2011.

Supporting documents to be submitted by the assessed jurisdictions

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

1. The domestic regulations that implement Basel II, 2.5 and III, independent of their form and nature, which are referenced in the answer to the self-assessment questionnaire. The domestic regulation should be transmitted in both its official language and English translation.
2. Evaluation reports: copies of the most recent internal, external or third-party assessments that cover capital adequacy regulation. Only the relevant part of these documents needs to be provided.
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

The questionnaire is organised in three sections:

- Section 1 contains general questions and a summary of the self-evaluation;
- Section 2 contains a paragraph-by-paragraph evaluation of domestic regulations with reference to the corresponding capital standards under the Basel framework; and
- Section 3 contains tables for data collection.

Section 2 is further divided into two broad subsections – Basel II and Basel III. The provisions of Basel 2.5 and Basel III which amend the Basel II risk-weighted assets framework and Pillar 2 have been merged in the respective parts of the Basel II subsection. However, the provisions of Basel III which amend the definition of capital and Pillar 3 under Basel II remain part of the Basel III subsection.

Section 1

General questions

Date	
Country	
Domestic regulations implementing Basel II (version and date)	
Domestic regulations implementing Basel 2.5 (version and date)	
Domestic regulations implementing Basel III (version and date)	

(1) Please explain which authorities will implement Basel III and their respective responsibilities.

(2) Please explain background of regulations to be assessed, ie whether regulations are draft or final, internal or public, and whether text in English is available. If regulations are yet to be drafted, please give timescales.

(3) If the final rules are in place, please explain their legal status? Are they legally binding on firms?

(4) If the rules are currently in draft or yet to be drafted, please explain their likely legal status once adopted. Is this still a matter for discussion at the national level?

(5) Are the regulations supplemented by additional guidance? What are the legal status of the guidance and the consequences of firms not meeting the guidance?

(6) Please explain the scope of firms subject to the regulations above. If applicable, please clarify the types of institutions (ie banks and/or investment firms) and whether they represent a subset of the total population (ie only large or internationally active banks ...).

(7) Please explain the timetable for adoption of the above regulations. It is not necessary to repeat information provided as part of the SIG Level 1 assessment process. Please comment only where there have been any changes or where greater clarification is necessary.

Overview of self-evaluation

(1) Please summarise your opinion of whether in aggregate you believe the regulations defined above are compliant, largely compliant, materially non-compliant, or non-compliant with Basel II, II.5 and III. Please include an explanation/justification of your opinion.

(2) Please comment on the main areas of difference.

(3) Please provide a short summary of the rationale for the main areas of difference (more detailed points are addressed later in the questionnaire).

(4) Please comment on your assessment of the materiality of the areas of difference for the internationally active banks in your jurisdiction.

Section 2

A. Basel II capital requirements

Reference BCBS document	International Convergence of Capital Measurement and Capital Standards, June 2006 (Basel II) as amended by Basel 2.5 and III
1. Introduction	
<i>Paragraphs 1–15</i> do not contain any specific requirements.	N/A
<i>Paragraph 16 (including footnote 3)</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 17–19(i)</i>	
Paragraphs do not contain any specific requirements.	N/A
2. Scope of application	
<i>Paragraphs 20–23: Introduction</i>	
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 help the assessors understand the particular domestic circumstances.	
<i>Paragraphs 24–27: Banking, securities and other financial subsidiaries</i>	
<i>Paragraphs 24</i>	
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 help the assessors understand the particular domestic circumstances.	
Paragraph 25 as amended by the revised framework⁸	
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 help the assessors understand the particular domestic circumstances.	
Paragraphs 26–27	
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 help the assessors understand the particular domestic circumstances.	
Paragraph 28 and 29: Significant minority investments in banking, securities and other financial entities	
Paragraph 28 as amended by the revised framework⁹	
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 help the assessors understand the particular domestic circumstances.	

⁸ Paragraph 25 amended by Basel III (Paragraphs 62–65).

⁹ Paragraph 28 amended by the Basel III package.

Paragraph 29 as amended by the revised framework¹⁰

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 help the assessors understand the particular domestic circumstances.	

Paragraphs 30–34 : Insurance entities¹¹**Paragraphs 35–36 to the extent not modified by the Basel III package.¹² Significant investments in commercial entities**

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 help the assessors understand the particular domestic circumstances.	

Paragraphs 37–39 : Deduction of investments pursuant to this part¹³**3. The First Pillar – minimum capital requirements****I. Calculation of minimum capital requirements (Paragraphs 40–49)****Paragraphs 40–41 : Regulatory capital**

Paragraphs have been superseded by the Basel III package	N/A
--	-----

Paragraph 42 : General provisions¹⁴**Paragraph 43 to the extent not modified by the Basel III package.¹⁵ IRB EL deductions**

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
---	--------------------------------

¹⁰ Paragraph 29 is amended by Basel III.¹¹ Superseded by Basel III.¹² Include relevant aspects to the extent not superseded by the Basel III package.¹³ Superseded by Basel III.¹⁴ Superseded by Basel III.¹⁵ Include relevant aspects to the extent not superseded by the Basel III package.

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 44 : Risk-weighted 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 45–49 as amended by the revised framework:¹⁶ Transitional arrangements</i>	
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 help the assessors understand the particular domestic circumstances.	
1a The constituents of capital	
<i>Paragraphs 49(i)–49(xviii): The constituents of capital</i>	
<i>Paragraphs are superseded by the Basel III package</i>	N/A
II. Credit risk: The Standardised Approach (Paragraphs 50–210)	
<i>Paragraphs 50–52: Introduction</i>	
Paragraph does not contain any specific requirements.	N/A

¹⁶ The Basel Committee agreed at its 8–9 July 2009 meeting to keep in place the Basel I capital floors beyond the end of 2009. See press release of 13 July 2009.

A. Individual claims (Paragraphs 53–89)***Paragraphs 53–56: Claims on sovereigns***

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 57–58: Claims on non-central government public sector entities (PSEs)

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraph 59: Claims on multilateral development banks (MDBs)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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

¹⁷ Footnote 24 amended by BCBS newsletters nos 10 and 15.

Paragraphs 60–64: Claims on banks¹⁸

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraph 65: Claims on securities firms

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 66–68: Claims on corporates

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 69–71: Claims included in the regulatory retail portfolios

Do the domestic regulations implement the requirements of the above	Yes/No/Additional requirements
---	--------------------------------

¹⁸ Paragraph 62 amended by BCBS, *Treatment of trade finance under the Basel capital framework*, October 2011.

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".	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 72–73: Claims secured by residential property</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraph 74: Claims secured by commercial real estate</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 75–78: Past-due loans</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 79–80: Higher-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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 81: Other 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 82–89: Off-balance sheet items	
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 help the assessors understand the particular domestic circumstances.	

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
B. External credit assessment (Paragraphs 90–91)	
<i>Paragraphs 90–91 as amended by the revised framework:¹⁹ The recognition process; Eligibility criteria</i>	
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 help the assessors understand the particular domestic circumstances.	
C. Implementation considerations (Paragraphs 92–108)	
<i>Paragraphs 92–108 as amended by the revised framework²⁰ The mapping process; Multiple assessments; issuer versus issues assessment; Domestic currency and foreign currency assessments; Short-term/long-term assessments; Level of application of the assessment; Unsolicited ratings</i>	
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 help the assessors understand the particular domestic circumstances.	
D. The Standardised Approach – credit risk mitigation (Paragraphs 109–210)	
<i>Paragraphs 109–118 as amended by revised framework.²¹ Overarching issues</i>	
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.	

¹⁹ Paragraphs 90 and 91 amended by Basel III (Paragraph 120).

²⁰ Paragraph 94, 99 and 108 amended by Basel III (Paragraphs 118 and 121).

²¹ Paragraph 115 (i) added by Basel III (Paragraph 110).

Please explain the rationale for each of the differences listed. Please be as specific as possible to help the assessors understand the particular domestic circumstances.	
Paragraphs 119–144: Overview of credit risk mitigation techniques – Collateralised transactions; On-balance sheet netting; Guarantees and credit derivatives; Maturity mismatch; Miscellaneous	
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 help the assessors understand the particular domestic circumstances.	
Paragraphs 145–146 as amended by revised framework.²² Collateral – Eligible financial collateral	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 147–155 as amended by revised framework.²³ Collateral – The comprehensive approach; Calculation of capital requirement; Own estimates for haircuts	
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 help the assessors understand the particular domestic circumstances.	

²² New Paragraph 145(i) inserted by Basel III (Paragraph 111).

²³ Paragraph 151 and table revised by Basel III (Paragraph 111).

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 156–165: Collateral – The comprehensive approach; Quantitative criteria; Qualitative criteria</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 166–172 as amended by revised framework:²⁴ Collateral – The comprehensive approach; Adjustment for different holding periods and non-daily mark-to-market or remargining; Conditions for zero H</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 173–177: Collateral – The comprehensive approach; Treatment of repo-style transactions covered under master netting agreements</i>	
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 help the assessors understand the particular domestic circumstances.	

²⁴ Paragraph 167 amended by Basel III (Paragraph 103).

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 178–181 as amended by revised framework.²⁵ Collateral – The comprehensive approach; Use of 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 182–187: Collateral – the simple 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 188: On-balance sheet netting	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

²⁵ Paragraph 179 revised by Basel III (Paragraph 103).

Paragraphs 189–201 as amended by the revised framework:²⁶ Guarantees and credit derivatives

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 202–205 : Maturity mismatches

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 206–210 : Other items related to the treatment of 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

²⁶ Paragraph 195 amended by Basel III (Paragraph 120).

III. Credit risk – The Internal Ratings-Based approach (Paragraphs 211–537)

A. Overview

Paragraphs 211–213: Overview

Paragraphs do not contain any specific requirements.	N/A
--	-----

B. Mechanics of the IRB approach (Paragraphs 214–269)

Paragraph: 214

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

Paragraphs 215–217: Categorisation of 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 help the assessors understand the particular domestic circumstances.	
--	--

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
--	--------------------------

Paragraphs 218–228: Definition of corporate 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 help the assessors understand the particular domestic circumstances.	
--	--

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
--	--------------------------

Paragraph 229: Definition of sovereign 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 help the assessors understand the particular domestic circumstances.	
--	--

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 230: Definition of bank 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 231–233: Definition of retail 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 234: Definition of qualifying revolving retail 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 235–238: Definition of equity 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 239–243: Definition of eligible purchased receivables	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 244–255: Foundation and Advanced approaches	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 256–262: Adoption of IRB approaches across asset classes (Paragraphs 256 and 262(i) amended by Basel III)	
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 help the assessors understand the particular domestic circumstances.	

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 263–269: Transition arrangements	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
C. Rules for corporate, sovereign and bank exposures (Paragraphs 270–325)	
Paragraphs 270–272 as amended by the revised framework:²⁷ Formula for derivation of risk-weighted 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 273–274: Firm-size adjustment for small- and medium-sized entities (SME)	
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 help the assessors understand the particular domestic circumstances.	

²⁷ Paragraph 272 amended by Basel III (Paragraph 102).

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 275–284: Risk weights for specialised lending	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 284(i)–(iii): Calculation of risk-weighted assets for exposures subject to the double default framework	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 285: Probability of default (PD)	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 286–307 as amended by the revised framework:²⁸ Loss given default (LGD)

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 308–317: Exposure at default (EAD)

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 318–325: Effective maturity (M)²⁹

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

²⁸ Paragraph 302 revised by Basel III (Paragraph 120).

²⁹ Paragraph 320 to 322 amended by BCBS, *Treatment of trade finance under the Basel capital framework*, October 2011.

D. Rules for retail exposures (Paragraphs 327–338)**Paragraph 326: Introduction**

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

Paragraphs 327–330: Risk-weighted assets for retail 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 help the assessors understand the particular domestic circumstances.	
--	--

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
--	--------------------------

Paragraphs 331–338: Risk components

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 help the assessors understand the particular domestic circumstances.	
--	--

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
--	--------------------------

E. Rules for retail exposures (Paragraphs 339–361)**Paragraph 339: Introduction**

Paragraphs do not contain any specific requirements.	N/A
--	-----

Paragraphs 340–358: Risk-weighted assets for equity 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 help the assessors understand the particular domestic circumstances.	
--	--

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 359–361: Risk components	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
F. Rules for purchased receivables	
Paragraph 362: Introduction	
Paragraph does not contain any specific requirements.	N/A
Paragraphs 363–373: Risk weighted assets for default risk; Risk-weighted assets for dilution risk; Treatment of purchase price discounts for receivables; Recognition of credit risk mitigants	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
G. Treatment of expected losses and recognition of provisions (Paragraphs 374–386)	
Paragraph 374: Introduction	
Paragraph does not contain any specific requirements.	N/A
Paragraphs 375–386 as amended by the revised framework:³⁰ Calculation of expected losses; Calculation of provisions; Treatment of EL and provisions	
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	Yes/No/Additional requirements

³⁰ Paragraph 386 amended by Basel III (Paragraph 90).

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
H. Minimum requirements for IRB (Paragraphs 387–537)	
<i>Paragraph 387: Introduction</i>	
Paragraph does not contain any specific requirements.	N/A
<i>Paragraphs 388–393: Composition of minimum requirements; Compliance with minimum requirements</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 394–421 as amended by the revised framework:³¹ Rating system design</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

³¹ New Paragraph 415(i) added by Basel III (Paragraph 112).

Paragraphs 422–433 as amended by revised framework:³² Rating system operations

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 434–437: Rating system operations – stress tests used in assessment of capital adequacy

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 438–445: Corporate governance and oversight, and use of internal ratings

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

³² Paragraph 423 revised by Basel III agreements (Paragraph 101).

Paragraphs 446–451: Overall requirements for estimation	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 452–460: Definition of default; re-ageing; treatment of overdrafts; definition of loss for all asset classes	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 461–467: Requirements specific to PD estimation	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 468–473: Requirements specific to own-LGD estimates	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 474–479: Requirements specific to own-EAD estimates	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 480–490: Minimum requirements for assessing effect of guarantees and credit derivatives	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 491–499: Requirements specific to estimating PD and LGD (or EL) for qualified purchased receivables	
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 help the assessors understand the particular domestic circumstances.	

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 500–505: Validation of internal estimates	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 506–510: Definition of eligibility of CRE and RRE as collateral; operational requirements for eligible CRE/RRE	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 511–520: Requirements for recognition of financial receivables	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 521–522: Requirements for the recognition of other collateral	
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	Yes/No/Additional requirements

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 523–524: Requirements for the recognition of leasing</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 525–527: Calculation of capital charges for equity exposures – the Internal Models Market-based approach; capital charge and risk quantification</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 528–537: Risk management process and controls; validation and documentation; Disclosure requirements</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
IV Credit Risk – securitisation framework (Paragraphs 538–643)	
A. Scope and definitions of transactions covered under the securitisation framework (Paragraphs 538–542)	
<i>Paragraphs 538–542 as amended by the revised framework³³</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
B. Definitions and terminologies (Paragraphs 543–552)	
<i>Paragraphs 543–552</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
C. Operational requirements for the recognition of risk transference (Paragraphs 553–559)	
<i>Paragraphs 553</i>	
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

³³ New Paragraph 541 (i) as amended by Basel II.5.

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 554–559: Operational requirements for traditional securitisations	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
D. Treatment of securitisation exposures (Paragraphs 560–643)	
Paragraphs 560–564 excluding Paragraph 562:³⁴ Calculation of capital requirements	
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 help the assessors understand the particular domestic circumstances.	

³⁴ Paragraph 562 is superseded by Basel III (Paragraph 74).

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 565 as amended by the revised framework.^{35,36} Operational requirements for use of external credit assessments	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 566–576 as amended by the revised framework.^{37,38} Standardised Approach scope; risk weights; and exceptions to general treatment	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

³⁵ Paragraph 565(b) revised by Basel III (Paragraph 120).

³⁶ New Paragraphs 565 (g)(i), 565 (g)(ii), 565 (g)(iii), 565(i), 565 (ii), 565 (iii), 565 (iv) revised by Basel II.5.

³⁷ Paragraph 567 amended by Basel III (Paragraph 90).

³⁸ Updated table on p 5 of Enhancements to the Basel II framework (July 2009).

Paragraphs 577–582 as amended by revised framework:³⁹ Credit conversion factors for off-balance sheet 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 583–589: Treatment of credit risk mitigation for 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 590–605: Capital requirement for early amortisation provisions; determination of CCFs for controlled and non-controlled early amortisation features

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 help the assessors understand the particular domestic circumstances.	

³⁹ Revised Paragraph 579, Paragraph 580 deleted by Basel II.5.

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 606–643: Internal Ratings-Based approach for securitisation exposures	
Paragraphs 606–610: Scope; hierarchy of approaches; maximum capital requirement	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 611–618 as amended by the revised framework:^{40,41} Ratings-based 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 619–622: Internal Assessment Approach (IAA)	
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.	

⁴⁰ Amended Paragraph 613 (c), revised risk weight table revised by Basel II.5.

⁴¹ Paragraph 615 amended by Basel III (Paragraph 90).

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 623–636: Supervisory formula</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 637–639 as amended by the revised framework:⁴² Liquidity facilities</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 640–643: Treatment of overlapping exposures; Eligible servicer cash advance facilities; Treatment of credit risk mitigation for securitisation exposures; Capital requirement for early amortisation provisions</i>	
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

⁴² Paragraph 638 deleted, amended Paragraph 639 revised by Basel II.5.

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
V. Operational risk	
A. Definition of operational risk	
<i>Paragraph 644</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
B. The measurement methodologies (Paragraphs 645–659)	
<i>Paragraphs 645–648: General</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 649–651: The Basic Indicator Approach</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 652–654: The Standardised Approach – Measurement methodology

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 660–663: The Standardised Approach – Qualifying criteria

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 help the assessors understand the particular domestic circumstances.	

C. Advanced Measurement Approach (Paragraphs 655–679)

Paragraphs 655–659 and 664–665: Advanced Measurement Approach (AMA) – General standards

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraph 666 : Advanced Measurement Approach (AMA qualitative standards)</i>	
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 help the assessors understand the particular domestic circumstances.	
D. Advanced Measurement Approach (quantitative standards) (Paragraphs 667-676)	
<i>Paragraphs 667-668: AMA soundness standard</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraph 669: Detailed criteria</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 670–673: Internal data

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 help the assessors understand the particular domestic circumstances.	

Paragraph 674: External data

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 help the assessors understand the particular domestic circumstances.	

Paragraph 675: Scenario analysis

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 help the assessors understand the particular domestic circumstances.	

Paragraph 676: Business environment and internal control factors

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 help the assessors understand the particular domestic circumstances.		
Paragraphs 677–679: Risk mitigation		
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 help the assessors understand the particular domestic circumstances.		
E. Partial use of AMA (Paragraphs 680–683)		
Paragraphs 680–683		
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 help the assessors understand the particular domestic circumstances.		
VI. Market Risk (Paragraphs 683(i)–718)		
Reference Basel documents	International convergence of capital measurement and capital standards (June 2006), as amended by Revisions to the Basel market risk framework (Feb 2011)	
The risk measurement framework (Paragraphs 683(i)–708(i))		
1. Scope and coverage of the capital charges (Paragraphs 683(i)–689(iv) as amended by the revised framework⁴³		
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.		

⁴³ New Paragraph 689(iv) introduced by Basel II.5.

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
2. Prudent valuation guidance (Paragraphs 690–701)	
Paragraphs revised and moved to section VII (Paragraphs 718(c)–718 (cxii))	n/a
<i>Paragraphs 701(i)–708(i): Methods of measuring market risk</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraph 708(ii)–(iii): Definition of capital⁴⁴</i>	
3. Interest rate risk (Paragraphs 709(i)–718(viii))	
<i>Paragraphs 709(i)–709(ii) as amended by the revised framework:⁴⁵ Definitions</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

⁴⁴ Superseded by Basel III.

⁴⁵ Amendment of Paragraph 709 (ii); new Paragraph 709 (ii-1) introduced by Basel II.5.

Paragraphs 709(iii): Definition of specific 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraph 710 to 711(ii): Issuer Risk ("qualifying category")

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraph 712–(ii), as amended by revised framework:⁴⁶ Non-qualifying issuers, securitisation

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 help the assessors understand the particular domestic circumstances.	

⁴⁶ Amendment of Paragraph 712(ii) revised by Basel II.5 (Paragraph 17).

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 712(iii)–(viii), as amended by revised framework:⁴⁷ Specific risk rules for positions covered under the securitisation framework	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 713–718 as amended by the revised framework:⁴⁸ Positions hedged by credit derivatives	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 718(i)–(vii): General 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.	

⁴⁷ New Paragraphs 712(iii), 712(iv), 712(v), 712(vi), 712(vii), 712(viii) added by Basel II.5 (Paragraph 18).

⁴⁸ Amendment of Paragraph 718 revised by Basel II.5.

Please explain the rationale for each of the differences listed. Please be as specific as possible to help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraph 718(ix)–(xviii): Interest rate derivatives</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
4. Equity position risk (Paragraphs 718(xix)–718(xxix))	
<i>Paragraph 718(xix) –(xxii) as amended by the revised framework:⁴⁹ Definitions and methods</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraph 718(xxiii)–(xxix): Calculation of positions and capital charges</i>	
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.	

⁴⁹ Amendment of Paragraph 718(xxi) by Basel II.5.

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

5. Foreign exchange risk (Paragraphs 718(xxx)–718 (xLii))

Paragraph 718(xxx)–(xxxii): Definitions

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraph 718(xxxii)–(xxxix): Exposure in a single currency

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraph 718(xL)–(xLii): Portfolio of foreign currency positions and gold

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
6. Commodities risk (Paragraphs 718(xLiii)–718(Lv))	
<i>Paragraph 718(xLiii)–(xLvii): Definitions</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 718(xLviii): Models</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 718(xLix)–(Lii): Maturity Ladder approach</i>	
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 help the assessors understand the particular domestic circumstances.	

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 718(Liv)–(Lv): Simplified 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
7. Treatment of options	
Paragraph 718(Lvi)–(Lvii): Definitions	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 718(Lviii): Simplified 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraph 718(Lix)–(Lxi): Intermediate approaches

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraph 718(Lxiii)–(Lxix): Scenario 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

8. Market risk – The Internal Models Approach (Paragraphs 718(Lxx)–Paragraph 718 (XCix))

Paragraph 718(Lxx)–(Lxxv) as amended by revised framework:⁵⁰ General criteria and qualitative standards

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 help the assessors understand the particular domestic circumstances.	

⁵⁰ Amendment of Paragraph 718(Lxxv).

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 718(Lxxvi) as amended by the revised framework:⁵¹ Quantitative standards	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 718(Lxxvii)–(Lxxxiv) as amended by revised framework:⁵² Stress testing	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 718(Lxxxv): External validation	
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.	

⁵¹ Amendment of Paragraph 718(Lxxvi) by Basel II.5.

⁵² Amendment of Paragraph 718(Lxxxii) by Basel II.5.

Please explain the rationale for each of the differences listed. Please be as specific as possible to help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph (Lxxxvi): Combination of internal models and the standardised methodology	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 718(Lxxxvii)–(XCviii) as amended by the revised framework:⁵³ Treatment of specific 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 718 (XCix) as amended by the revised framework:⁵⁴ Model validation standards	
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

⁵³ Amendment of Paragraphs 718(Lxxxvii), 718(Lxxxvii-1), 718(Lxxxix), 718(xci), 718(xcii), 718(xciii), 718(xciv), 718(xcv), 718(xcvi), 718(xcvii), 718(xcviii) by Basel II.5.

⁵⁴ Amendment of Paragraph 718 (xcix) by Basel II.5.

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
VII. Treatment for illiquid positions (Paragraph 718(c)–(cxii))	
Reference BCBS document	Revisions to the Basel II market risk framework, July 2009
A. Prudent valuation guidance (Paragraph 718(c)–(cxiii))	
<i>Paragraph 718(c)–(ci)</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraph 718(cii): Systems and controls</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraph 718(ciii)–(cvii): Valuation methodologies</i>	
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	Yes/No/Additional requirements

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraph 718(cviii)–(cix): Valuation adjustments</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraph 718(cviii)–(cix): Valuation adjustments</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
B. Adjustment to the current valuation of less liquid positions for regulatory capital purposes (Paragraph 718(cx–(cxiii))	
<i>Paragraph 718(cx)</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

4. The Second Pillar – Supervisory Review Process

Reference BCBS document **International convergence of capital measurement and capital standards, June 2006 (Basel II) as amended by Basel 2.5 and III**

I. Importance of supervisory review (Paragraphs 719–725)

Paragraph: Introduction

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

II. Four key principles of supervisory review (Paragraphs 726–760)

Paragraphs 726–728 Principle 1: Banks should have a process for assessing their overall capital adequacy in relation to their risk profile and a strategy for maintaining their capital levels

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 help the assessors understand the particular domestic circumstances.	

Paragraphs 729–738(i): Sound capital assessment; Comprehensive assessment of risks

Paragraphs include measures that "should" be taken by banks and/or supervisors. These measures are out of the scope of this review.	N/A
---	-----

Paragraphs 738(ii): VaR model stress tests	
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 help the assessors understand the particular domestic circumstances.	
Paragraphs 738(iii)-(iv): Market risk – concentration risk and risk management systems	
Paragraphs include measures that "should" be taken by banks and/or supervisors. These measures are out of the scope of this review.	N/A
Paragraph 738(v): Combination of risk measurement approaches	
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 help the assessors understand the particular domestic circumstances.	
Paragraphs 739–740: Interest rate risk in the banking book	
Paragraphs include measures that "should" be taken by banks and/or supervisors. These measures are out of the scope of this review.	N/A
Paragraph 741: Liquidity 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 help the assessors understand the particular domestic circumstances.	
Paragraph 742–752: Monitoring and reporting; Internal control review; Supervisory assessment	
Paragraphs include measures that "should" be taken by banks and/or supervisors. These measures are out of the scope of this review.	N/A

Paragraphs 753–755: Supervisory review of compliance with minimum standards

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 help the assessors understand the particular domestic circumstances.	

Paragraph 756 Principle 3: Supervisors should expect banks to operate above the minimum regulatory capital ratios and should have the ability to require banks to hold capital above the minimum

Paragraphs include measures that “should” be taken by banks and/or supervisors. These measures are out of the scope of this review.	N/A
---	-----

Paragraphs 757–758

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 help the assessors understand the particular domestic circumstances.	

Paragraphs 759–760 Principle 4: Supervisors should seek to intervene at an early stage to prevent capital from falling below the minimum levels required to support the risk characteristics of a particular bank and should require rapid remedial action if capital is not maintained or restored.

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 help the assessors understand the particular domestic circumstances.	

Paragraphs 761–762: Specific issues to be addressed under the supervisory review process

Paragraphs include measures that “should” be taken by banks and/or supervisors. These measures are out of the scope of this review.	N/A
---	-----

Paragraphs 763–764: Interest rate risk 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 help the assessors understand the particular domestic circumstances.	

Paragraph 765: Stress tests under the IRB approaches

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 help the assessors understand the particular domestic circumstances.	

Paragraph 766: Definition of default

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 help the assessors understand the particular domestic circumstances.	

Paragraphs 767–769: Residual 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 help the assessors understand the particular domestic circumstances.	
Paragraphs 770–777: Credit concentration risk	
Paragraphs include measures that “should” be taken by banks and/or supervisors. These measures are out of the scope of this review.	N/A
Paragraph 777(i)–(xiii) as amended by the revised framework:⁵⁵ 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 help the assessors understand the particular domestic circumstances.	
Paragraphs 777(xiv)–778(ii): Counterparty credit risk; Operational risk; Market risk	
Paragraphs include measures that “should” be taken by banks and/or supervisors. These measures are out of the scope of this review.	N/A
Paragraph 778(iii)–(iv) as amended by revised framework:⁵⁶ Stress testing under the Internal Models approach; Specific risk modelling under the Internal Models 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 help the assessors understand the particular domestic circumstances.	
Paragraph 779: Supervisory transparency and accountability	
Paragraph includes obligations on supervisors that are unlikely to be covered in domestic regulations. These measures are out of the scope of this review.	N/A

⁵⁵ Amendment of Paragraph 777(x) by Basel III (Paragraph 106).

⁵⁶ Amendment of Paragraph 778(iv) by Basel II.5.

Paragraphs 780–783: Enhanced cross-border communication and cooperation	
Paragraph includes obligations on supervisors that are unlikely to be covered in domestic regulations. These measures are out of the scope of this review.	N/A
Paragraphs 784–789: Supervisory review process for securitisation	
Paragraphs include measures that “should” be taken by banks and/or supervisors. These measures are out of the scope of this review.	N/A
Paragraphs 790–794: Provision of implicit support	
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 help the assessors understand the particular domestic circumstances.	
Paragraph 795: Residual risks	
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 help the assessors understand the particular domestic circumstances.	
Paragraphs 796–807: Call provisions; Early amortisation	
Paragraphs include measures that “should” be taken by banks and/or supervisors. These measures are out of the scope of this review.	N/A

5. Supplemental Pillar 2 Guidance (Supervisory Review Process)

Reference BCBS Document

Enhancements to the Basel II framework, July 2009

Paragraphs 1–14: Introduction and background

Paragraphs do not contain explicit requirements

N/A

Paragraph 15: General firm-wide risk management principles

Paragraphs include measures that “should” be taken by banks and/or supervisors. These measures are out of the scope of this review.

N/A

Paragraph 16: Board and senior management oversight

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 help the assessors understand the particular domestic circumstances.

Paragraphs 17–26: Board and senior management oversight

Paragraphs include measures that “should” be taken by banks and/or supervisors. These measures are out of the scope of this review.

N/A

Paragraphs 27–62: Specific risk management topics

Paragraphs include measures that “should” be taken by banks and/or supervisors. These measures are out of the scope of this review.

N/A

Paragraphs 63: Valuation practices

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 help the assessors understand the particular domestic circumstances.

Paragraphs 64–83: Liquidity risk management; Sound stress testing practices

Paragraphs include measures that “should” be taken by banks and/or supervisors. These measures are out of the scope of this review.

N/A

Paragraphs 84–94: Sound compensation practices	
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 help the assessors understand the particular domestic circumstances.	
6. The Third Pillar – Market discipline	
I. General considerations (Paragraphs 808 to 819)	
Paragraph 808: Disclosure requirements	
Paragraph does not contain any specific requirements.	N/A
Paragraph 809 as amended by the revised framework.⁵⁷ Guiding principles	
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 help the assessors understand the particular domestic circumstances.	
Paragraphs 810–811: Appropriate disclosure	
Paragraphs include measures that "should" be taken by banks and/or supervisors. These measures are out of the scope of this review.	N/A
Paragraph 812: Appropriate disclosure	
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.	

⁵⁷ Amendment of Paragraph 809 by Basel II.5.

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 help the assessors understand the particular domestic circumstances.	
Paragraphs 813–817: Interaction with accounting standards; Materiality	
Paragraphs include measures that “should” be taken by banks and/or supervisors. These measures are out of the scope of this review.	N/A
Paragraphs 818–819: Frequency; 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 help the assessors understand the particular domestic circumstances.	
II. Disclosure requirements (Paragraphs 820–822), partly replaced by Basel III rules⁵⁸	
Paragraph 820: Introduction	
Paragraph contains no specific requirements	N/A
Paragraphs 821–822: General disclosure principle; Scope of application	
Paragraphs include measures that “should” be taken by banks and/or supervisors. These measures are out of the scope of this review.	N/A
Table 1: Scope of application⁵⁹	
Capital	
Table 2 and Table 3:⁶⁰ Capital structure and Capital adequacy	
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.	

⁵⁸ *Composition of capital disclosure requirements*, as of June 2012.

⁵⁹ Superseded by Basel III.

⁶⁰ Replaced by Basel III rules, *Composition of capital disclosure requirements*, as of June 2012, see section under Basel III below.

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 help the assessors understand the particular domestic circumstances.	
Paragraph 823: Risk exposure and assessment	
Paragraph contains no specific requirements	N/A
Paragraph 824: General qualitative disclosure requirement	
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 help the assessors understand the particular domestic circumstances.	
Credit risk	
Paragraphs 825–826 and Tables 4–6: Disclosure requirements 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 help the assessors understand the particular domestic circumstances.	
Table 7 as amended by revised framework:⁶¹ Credit risk mitigation	
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.	

⁶¹ Table 7 amended by Basel II.5.

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 help the assessors understand the particular domestic circumstances.	

Table 8: 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 help the assessors understand the particular domestic circumstances.	

Table 9 as amended by enhanced framework.⁶² Securitisation

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 help the assessors understand the particular domestic circumstances.	

Market risk

Tables 10–11 as amended by the revised framework.⁶³ Standardised Approach and 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.	

⁶² Table 9 amended by Basel II.5.

⁶³ Tables 10–11 amended by Basel II.5.

Please explain the rationale for each of the differences listed. Please be as specific as possible to help the assessors understand the particular domestic circumstances.	
--	--

Operational Risk

Table 12: Operational 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 help the assessors understand the particular domestic circumstances.	

Equities

Table 13: Equities: disclosure for banking book positions

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 help the assessors understand the particular domestic circumstances.	

Interest rate risk in the banking book

Table 14: 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 help the assessors understand the particular domestic circumstances.	

Counterparty credit risk rules

Reference BCBS document

International convergence of capital measurement and capital standards, June 2006 (Basel II) as amended by Basel 2.5 and III

Paragraphs 52,87,89,138,181(i),186,187,187(i),317,474, 477(i), 632,689(ii),702–708. The assessors may use the responses furnished against these Paragraphs at various places in the Questionnaire. To the extent these Paragraphs simply make a reference to Annex 4, the assessors may use responses to that Annex below to assess compliance with the counterparty credit risk rules

7. Treatment of counterparty credit risk and cross-product netting (Annex 4)

Paragraphs 1–2

Paragraphs do not contain explicit requirements

N/A

Paragraphs 3–9 as amended by revised framework.⁶⁴ 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 help the assessors understand the particular domestic circumstances.

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.

See attached spreadsheet

Paragraphs 10–19: Cross-product netting rules

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 help the assessors understand the particular domestic circumstances.

⁶⁴ Basel III adds additional paragraph added after Paragraph 9 (Paragraph 99). Paragraph 6(i) and (ii) replaced by Basel III (CCP rules).

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
--	--------------------------

Paragraphs 20–24: Approval to adopt an internal modelling method to estimate EAD

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Internal Model Method: measuring exposure and minimum requirements

Paragraphs 25–33 as amended by revised framework:^{65,66} Exposure amount or EAD under the Internal Model 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 34–37 as amended by revised framework:⁶⁷ Own estimates for alpha

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.	

⁶⁵ Including Paragraph 25(i) added by Basel III (Paragraph 98).

⁶⁶ Paragraph 29 revised by Basel III (Paragraph 101).

⁶⁷ Paragraph 36 revised by Basel III (Paragraph 114).

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 38–39: Maturity	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 40–41 as amended by the revised framework:^{68,69,70,71} Margin agreements	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

⁶⁸ Paragraph 41 revised by Basel III (Paragraph 104).

⁶⁹ Paragraphs 41(i), 41(ii) and 41(iii) added by Basel III (Paragraph 103).

⁷⁰ Paragraph 41(iv) added by Basel III (Paragraph 105).

⁷¹ Paragraph 40 revised by Basel III (Paragraph 116).

Paragraphs 42–46 as amended by the revised framework:⁷² Model validation

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 47–48: Operational requirements for EPE models; Qualifying standards on CCR Management

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 49–54 as amended by the revised framework.^{73,74,75} Use test

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.	

⁷² Paragraphs 42–46(i) revised by Basel III (Paragraph 117).

⁷³ Paragraphs 51(i) and 51(ii) added by Basel III (Paragraph 106).

⁷⁴ Paragraph 51(iii) added by Basel III (Paragraph 107).

⁷⁵ Paragraph 49(i) added by Basel III (Paragraph 117).

Please explain the rationale for each of the differences listed. Please be as specific as possible to help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 55–58 as amended by revised framework:^{76,77,78} Stress testing; Wrong-way 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 59–68 as amended by revised framework:^{79,80,81} Integrity of Modelling Process	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

⁷⁶ Paragraph 57 revised by Basel III (Paragraph 100).

⁷⁷ Paragraph 58 revised by Basel III (Paragraph 101).

⁷⁸ Paragraph 56 revised by Basel III (Paragraph 115).

⁷⁹ Paragraph 61 revised by Basel III (Paragraph 98).

⁸⁰ Paragraph 61(i) added by Basel III (Paragraph 108).

⁸¹ Paragraph 61(ii) added by Basel III (Paragraph 109).

Paragraphs 69–90: Standardised 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 91–96: Current Exposure 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Treatment of mark-to-market counterparty risk losses (CVA capital charge)**Paragraphs 97–103 added by revised framework:⁸² Advanced CVA risk 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 help the assessors understand the particular	

⁸² Paragraphs 97–103 added by Basel III (Paragraph 99).

domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 104–105 added by revised framework:⁸³ Standardised CVA risk 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Central counterparties added by revised framework:⁸⁴	
Paragraphs 106–109: Introduction	
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 help the assessors understand the particular domestic circumstances.	
Paragraphs 110–119: Trade 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.	

⁸³ Paragraphs 104–105 added by Basel III (Paragraph 99).

⁸⁴ Paragraphs 106–126 added by Basel III, *Capital requirements for bank exposures to central counterparties*.

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 120–125: Default Fund 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 126–127: Exposures to non-qualifying CCPs

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

B. Basel III capital requirements

Reference BCBS document	Basel III: A global regulatory framework for more resilient banks and banking systems, Dec 2010 (revised June 2011)
-------------------------	---

Paragraphs 1–47: Introduction

Paragraphs do not contain any specific requirements.	N/A
--	-----

8. Definition of capital

Paragraph 48: Introduction

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

Paragraph 49: Elements of capital

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 help the assessors understand the particular domestic circumstances.

Paragraph 50: Limits and minima

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 help the assessors understand the particular domestic circumstances.

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.

See attached spreadsheet

Paragraph 51

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

Paragraphs 52–53: Common Equity Tier 1

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 54–56: Additional Tier 1 capital	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 57–59: Tier 2 capital	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 60: General provisions/general loan-loss reserves (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 help the assessors understand the particular domestic circumstances.	

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 61: Excess of total eligible provisions under the IRB 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Minority interest and other capital issues out of consolidated subs held by third parties	
Paragraph 62: Common shares issued by consolidated subsidiaries	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 63: Tier 1 qualifying capital issued by consolidated subsidiaries	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 64–65: Tier 1 and Tier 2 qualifying capital issued by consolidated subsidiaries	
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	Yes/No/Additional requirements

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 66: Regulatory adjustments	
Paragraph does not contain any specific requirements.	N/A
Paragraphs 67–68: Goodwill and other intangibles (except mortgage servicing rights)	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 69–70: Deferred tax 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 71–72: Cash flow hedges	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 73: Shortfall of the stock of provisions to expected 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 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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 74: Gain on the sale related to securitisation transactions	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 75: Cumulative gains and losses due to changes in own credit risk on fair valued financial liabilities (Updated in July 2012)⁸⁵	
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	

⁸⁵ See www.bis.org/press/p120725b.htm.

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 76–77: Defined benefit pension fund assets and liabilities</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraph 78: Investments in own shares (treasury stock)</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraph 79: Reciprocal cross holdings in the capital of banking, financial and insurance entities</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 80–83: Investments in the capital of banking, financial and insurance entities that are outside the</i>	

scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 84–86: Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraphs 87–89: Threshold deductions

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraph 90: Former deductions from capital

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraphs 91–93: Disclosure requirements	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Transitional arrangements	
Paragraph 94(a)–(b): Minimum ratios	
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, on time, the requirements of the above paragraphs.	
Please explain the rationale for the different transitional arrangements.	
Where there are differences, please attach a description of the domestic transitional arrangements.	
Paragraph 94(c)–(d): Regulatory adjustments	
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, on time, the requirements of the above paragraphs.	
Please explain the rationale for the different transitional arrangements.	
Where there are differences, please attach a description of the domestic transitional arrangements.	

Paragraph 94(e): Minority interests	
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, on time, the requirements of the above paragraphs.	
Please explain the rationale for the different transitional arrangements.	
Where there are differences, please attach a description of the domestic transitional arrangements.	
Paragraph 94(f)-(g): Existing capital instruments	
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, on time, the requirements of the above paragraphs.	
Please explain the rationale for the different transitional arrangements.	
Where there are differences, please attach a description of the domestic transitional arrangements.	
Paragraphs 95-96: Existing capital instruments	
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, on time, the requirements of the above paragraphs.	
Please explain the rationale for the different transitional arrangements.	
Where there are differences, please attach a description of the domestic transitional arrangements.	
9. Risk coverage	
Paragraphs 97-117: Counterparty credit risk	
Requirements to replace existing Paragraphs within Basel II framework are captured in appropriate sections above and in the revised annex 4.	N/A
Paragraphs 118-121: Addressing reliance on external credit ratings and minimising cliff effects	
Requirements to replace existing Paragraphs within Basel II framework are captured in appropriate sections above.	N/A

Capital buffers (conservation and countercyclical)	
Reference BCBS document	Basel III: A global regulatory framework for more resilient banks and banking systems, Dec 2010 (revised June 2011)
10. Capital conservation buffer	
<i>Paragraphs 122–128: Introduction</i>	
Paragraphs do not contain any specific requirements.	N/A
<i>Paragraph 129: Definition</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 130–131: Distribution constraints</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
<i>Paragraphs 132(a)–(b): Definition of distributions and earnings</i>	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 132(c): Scope	
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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
Paragraph 132(d): Time limits	
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 help the assessors understand the particular domestic circumstances.	
Paragraphs 133–135: Transitional arrangements	
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, on time, the requirements of the above paragraphs.	
Please explain the rationale for the different transitional arrangements.	
Where there are differences, please attach a description of the domestic transitional arrangements.	

11. Countercyclical capital buffer

Paragraphs 136–138 : Introduction

Paragraphs do not contain any specific requirements.	N/A
--	-----

Paragraphs 139–140: Definition

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 help the assessors understand the particular domestic circumstances.	
--	--

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
--	--------------------------

Paragraph 141: Pre-announcement

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 help the assessors understand the particular domestic circumstances.	
--	--

Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet
--	--------------------------

Paragraphs 142–145: Bank-specific countercyclical buffer

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 help the assessors understand the particular domestic circumstances.	
--	--

Paragraphs 146–148: Extension of the capital conservation buffer

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 help the assessors understand the particular domestic circumstances.	
Where there are differences, please provide an assessment of the impact in the attached spreadsheet.	See attached spreadsheet

Paragraph 149: Frequency of calculation and disclosure

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 help the assessors understand the particular domestic circumstances.	

Paragraph 150: Transitional arrangements

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, on time, the requirements of the above paragraphs.	
Please explain the rationale for the different transitional arrangements.	
Where there are differences, please attach a description of the domestic transitional arrangements.	

12. Minimum requirements to ensure loss absorbency at the point of non-viability

BCBS reference document	Basel Committee issues final elements of the reforms to raise the quality of regulatory capital, 13 January 2011
--------------------------------	---

Paragraph 1: Scope and post-trigger instrument

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 help the assessors understand the particular domestic circumstances.	
Paragraph 1 – options (a), (b) and (c)	
Do the domestic regulations / domestic laws implement the options 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 / domestic law 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 help the assessors understand the particular domestic circumstances.	
Paragraphs 2-3	
Do the domestic regulations / domestic laws implement the options 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 / domestic law 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 help the assessors understand the particular domestic circumstances.	
Paragraphs 4-5: Trigger event	
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 help the assessors understand the particular domestic circumstances.	
Paragraphs 6-7: Group treatment	
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 help the assessors understand the particular domestic circumstances.	
--	--

Additional home/host questions

If a subsidiary's host country does not have a statutory regime, what are the technical implications for the recognition of that subsidiary's non-core capital within group capital in your jurisdiction?

Under your statutory regime, would a non-viability event at the parent lead to write-off / conversion of foreign subsidiaries' non-core capital? Please explain the technical home-host implications.

Transitional arrangements

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 help the assessors understand the particular domestic circumstances.	
--	--

Where there are differences, please attach a description of the domestic transitional arrangements	See attached spreadsheet
--	--------------------------

13. Pillar 3 Disclosure requirements for remuneration

Reference BCBS document	Pillar 3 disclosure requirements for remuneration, July 2011
--------------------------------	---

Paragraphs 5–7: 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 help the assessors understand the particular domestic circumstances.	
--	--

Paragraphs 8–10: Method and frequency of disclosure

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 help the assessors understand the particular domestic circumstances.	
Paragraph 11: Key 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 help the assessors understand the particular domestic circumstances.	
14. Disclosure requirements for capital	
Reference BCBS document	Composition of capital disclosure requirements, June 2012
Paragraphs 1-4: Introduction	
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 help the assessors understand the particular domestic circumstances.	
Paragraphs 5-7: Implementation date and frequency of reporting	
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 help the assessors understand the particular domestic circumstances.	
Paragraphs 8-9: Section 1: Post-1 January 2018 disclosure template	
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 help the assessors understand the particular domestic circumstances.	
Paragraphs 10–26: Section 2: Reconciliation requirements	
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 help the assessors understand the particular domestic circumstances.	
Paragraphs 27–31: Section 3: Main features template	
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 help the assessors understand the particular domestic circumstances.	
Paragraphs 31–33: Section 4: Other disclosure requirements	
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 help the assessors understand the particular domestic circumstances.	
Paragraphs 34–38: Section 5: Template during the transitional period	
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 help the assessors understand the particular domestic circumstances.	

Section 3

Data tables

Bank-specific data to be submitted along with RCAP questionnaire⁸⁶

Basic bank data

No	Item	Number/amount/percentage
1	Unique QIS identifier of the bank	
2	Reporting date (eg 31 December 2012)	
3	CET1 ratio	
4	Tier 1 capital ratio	
5	Tier 2 capital ratio	
6	Total capital ratio	
7	Credit RWA	
8	Market RWA	
9	Op risk RWA	
10	Total RWA	
11	Total banking book assets (including off-balance sheet)	
12	Total trading book assets (including off-balance sheet)	
13	Total assets (including off-balance sheet)	

⁸⁶ To be submitted in Excel format, which is provided separately.

Materiality assessment of identified gaps⁸⁷

This table should be filled in for each gap identified by the assessed jurisdiction unless the impact of the difference is inherently unquantifiable. The impact of the gap is measured as the difference between (a) and (b):

- (a) the capital ratio (and/or RWA) as per local regulations; and
- (b) capital ratio (and/or RWA) according to the Basel provision (see also instructions on the next page).

The impact of the gap on RWA should only be completed in the case that the gap affects a Basel Pillar 1 component. In that case, the impact should be expressed as relative percentage impact on the RWA attributable to that specific Pillar 1 component. For this purpose, eight Pillar 1 components have been distinguished.⁸⁸

Item	Number
Identified gap no	
Reference to Basel provision	
Reference to the corresponding domestic regulation	
Impact on capital ratio (please indicate whether CET1, Tier 1, total capital is used)	Basis points
Weighted average impact on capital ratio of sample of banks ⁸⁹	
Bank 1 [identifier number]	
Bank 2 [identifier number]	
Bank 3 [identifier number]	
Etc...	
Impact on RWA	Per cent
Weighted average impact on RWA of sample of banks ⁹⁰	
Bank 1 [identifier number]	
Bank 2 [identifier number]	
Bank 3 [identifier number]	
Etc...	

⁸⁷ Please use the Excel template provided separately.

⁸⁸ The components are (i) credit risk SA, (ii) credit risk IRB, (iii) credit risk securitisation, (iv) counterparty credit risk, (v) market risk SA, (vi) market risk IMA, (vii) operational risk BIA/SA and (viii) operational risk AMA.

⁸⁹ The weight will be the total assets (including off-balance sheet) of the bank (calculated as the exposure measure of the leverage ratio).

⁹⁰ The weight will be the RWA of the bank.

Instructions for completion of data template

1. Data are gathered on a “best efforts” basis.
2. Data should be provided in the domestic currency of the assessed jurisdiction.
3. The sample of banks should be agreed between the reviewed country and the assessment team leader. As a rule of thumb, the coverage should be at least 60% of consolidated banking assets of internationally active banks, including banking subsidiaries of foreign entities but excluding branches of foreign banks.
4. Individual bank data are anonymous but should be referenced, where possible, by the bank’s unique QIS identifier. In the case that data are provided for a financial institution that did not participate in QIS, a numbering convention should be agreed with the Basel secretariat.
5. Data provided should be at the consolidated bank level.
6. The impact on capital ratios is to be calculated as the marginal impact of each deviation. This is the difference between (a) and (b):
 - (a) capital ratio as per local regulations; and
 - (b) capital ratio adjusted for the relevant deviation ie re-calculated after notionally replacing the relevant domestic provision by the actual Basel provision while keeping all other provisions as per the local regulations.

While (a) will remain constant for all deviations, (b) will change for each deviation.

Overview of the banking sector of the jurisdiction

This table will inform the assessment team about the domestic banking sector and the importance of certain Basel components for the banking sector.

Amounts in millions of local currency

	Size of banking sector	
1	Total assets of all banks operating in the jurisdiction ⁹¹	
2	Total assets of all locally incorporated internationally active banks	
3	Total assets of locally incorporated banks to which capital standards under Basel framework are applied	
	Number of banks	
4	Number of banks operating in the jurisdiction	
5	Number of internationally active banks	
6	Number of banks required to implement Basel standards (according to domestic rules)	
7	Number of Global Systemically Important Banks (G-SIBs)	
8	Number of Domestic Systemically Important Banks (D-SIBs)	
	Implementation of advanced approaches of capital standards under the Basel framework	
9	Number of banks on IRB approach for credit risk	
10	Number of banks on IMA for market risk	
11	Number of banks on AMA approaches for operational risk	
12	Number of banks on IMM for counterparty credit risk	
	Capital adequacy (internationally active banks)	
13	Total capital	
14	Total Tier 1 capital	
15	Total CET1 capital	
16	Total risk-weighted assets	
17	RWAs for credit risk (Per cent of total RWAs)	
18	RWAs for market risk (Per cent of total RWAs)	
19	RWAs for operational risk (Per cent of total RWAs)	
20	Total off-balance sheet bank assets	
21	Capital Adequacy Ratio (weighted average)	
22	Tier 1 Ratio (weighted average)	
23	CET1 Ratio (weighted average)	
	Source: [Authority, Date]	

Note: Weights for items 21 to 23 will be the total assets of each bank.

⁹¹ Including off-balance sheet assets.