Basel Committee
on Banking Supervision

Instructions for the comprehensive quantitative impact study

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BANK FOR INTERNATIONAL SETTLEMENTS

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Instructions for the comprehensive quantitative impact study

1. Introduction

The Basel Committee on Banking Supervision ("the Committee")[1] is conducting this quantitative impact study in order to assess the impact on participating banks of the rules provided in the following documents:

- *Revisions to the Basel II market risk framework* ("the Revisions")[2] and *Guidelines for computing capital for incremental risk in the trading book* ("the Guidelines")[3], including
    - The incremental risk capital (IRC) charge;
    - The comprehensive risk measure (CRM) for correlation trading portfolios;
    - The new rules for securitisation exposures in the trading book; and
    - The revised capital charges for certain equity exposures subject to the standardised measurement method for market risk.
- *Enhancements to the Basel II framework* ("the Enhancements")[4] which include the revised risk weights for re-securitisations held in the banking book;
- *Strengthening the resilience of the banking sector* ("the Resilience document")[5], including
    - The proposed changes to the definition of capital;
    - The proposed introduction of a leverage ratio;
    - The proposed changes to the treatment of counterparty credit risk; and
- *International framework for liquidity risk measurement, standards and monitoring* ("the Liquidity document").[6]

Furthermore, data on operational risk and smoothing minimum required capital are collected to support future work of the Committee.

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[1] ` The Basel Committee on Banking Supervision is a committee of banking supervisory authorities which was established by the central bank Governors of the Group of Ten countries in 1975. It consists of senior representatives of bank supervisory authorities and central banks from Argentina, Australia, Belgium, Brazil, Canada, China, France, Germany, Hong Kong SAR, India, Indonesia, Italy, Japan, Korea, Luxembourg, Mexico, the Netherlands, Russia, Saudi Arabia, Singapore, South Africa, Spain, Sweden, Switzerland, Turkey, the United Kingdom and the United States. It usually meets at the Bank for International Settlements (BIS) in Basel, Switzerland, where its permanent Secretariat is located.

[2] Basel Committee on Banking Supervision, *Revisions to the Basel II market risk framework*, July 2009.

[3] Basel Committee on Banking Supervision, *Guidelines for computing capital for incremental risk in the trading book*, July 2009.

[4] Basel Committee on Banking Supervision, *Enhancements to the Basel II framework*, July 2009.

[5] Basel Committee on Banking Supervision, *Strengthening the resilience of the banking sector*, consultative document, December 2009.

[6] Basel Committee on Banking Supervision, *International framework for liquidity risk measurement, standards and monitoring*, consultative document, December 2009.

The Committee will treat all data collected in this exercise strictly confidential and will not attribute them to individual banks.

Unless stated otherwise, paragraph numbers given in the remainder of these Instructions refer to the Basel II framework, **as amended through the *Revisions to the Basel II market risk framework***.[7] **The descriptions of data items in these instructions intend to facilitate the completion of the impact study questionnaire and are not to be construed as an official interpretation of other documents published by the Committee.** The consultative documents, their interpretation and ultimate implementation by national supervisors remain subject to change from the on-going consultative process, of which the comprehensive quantitative impact study is an essential component.

The remainder of this document is organised as follows. Section 2 discusses general issues such as the scope of the exercise, the process and the overall structure of the quantitative questionnaire. Section 3 discusses the structure of the Excel worksheets relevant for all participating banks. Section 4 provides guidance on the worksheets targeted at banks under the Basel II framework. Section 5 explains the worksheets targeted at banks with securitisation exposures in the trading book.

2. General

2.1 Scope of the exercise

Participation in the impact study is voluntary. The Committee expects both large internationally active banks and smaller institutions to participate in the study, as all of them will be materially affected by some or all of the revisions of the various standards. Where applicable and unless noted otherwise, data should be reported for consolidated[8] groups. However, a subset of participants will be asked by their national supervisor to report liquidity-related data for up to 10 key legal entities as well.

The impact study is targeted at both banks under the Basel II framework and at those still subject to Basel I.[9] However, as outlined in the remainder of these instructions some parts of the questionnaire are only relevant for banks subject to Basel II or to banks applying a particular approach. If **Basel I** figures are used, they should be calculated based on the **national implementation**, referred to as "Basel I" in this document. In some countries supervisors may have implemented additional rules beyond the 1988 Accord or may have made modifications to the Accord in their national implementation, and these should be considered in the calculation of "Basel I" capital requirements for the purposes of this exercise. If a bank has implemented **Basel II** by the time of this exercise, banks should calculate capital requirements based on the **national implementation** of the Basel II framework, referred to as "Basel II" in this document.

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[7] Basel Committee on Banking Supervision, *International convergence of capital measurement and capital standards: A revised framework, comprehensive version*, June 2006; Basel Committee on Banking Supervision, *Revisions to the Basel II market risk framework*, July 2009.

[8] This refers to the consolidation for regulatory rather than accounting purposes.

[9] Basel Committee on Banking Supervision, *International convergence of capital measurement and capital standards (updated to April 1998)*, 1998.

This impact study should be completed on a best-efforts basis. Ideally, banks should include all their assets in this exercise. However, due to data limitations, inclusion of some assets (for example the portfolio of a minor subsidiary) may turn out to be an unsurpassable hurdle. In these cases, banks should consult their relevant national supervisor to determine how to proceed.

2.2 Filling in the data

The comprehensive QIS workbook available for download on the Committee's website is for information purposes only. While the structure of the workbooks used for the comprehensive QIS data collection exercise is the same in all participating countries, **it is important that banks only use the workbook obtained from their respective national supervisory agency to submit their returns**. Only these workbooks are adjusted to reflect the particularities of the regulatory frameworks in participating countries. National supervisory agencies may also provide additional instructions if deemed necessary.

Data should only be entered in the yellow and green shaded cells. There are also some pink cells which will be completed by the relevant national supervisory agency. **It is important to note that any modification to the worksheets might render the workbook unusable both for the validation of the final results and the subsequent aggregation process.**

Where information is not available or not applicable, the corresponding cell should be left empty. No text such as "na" should be entered in these cells.

Data can be reported in the most convenient currency. The currency which has been used should be recorded in the "General Info" worksheet. Supervisors will provide the relevant exchange rate for converting the reporting currency to Euros. If 1,000 or 1,000,000 currency units are used for reporting, this should also be indicated in this worksheet. When choosing the reporting unit, it should be considered that the worksheet shows all amounts as integers. The same currency and unit should be used for all amounts throughout the workbook, irrespective of the currency of the underlying exposures.

Percentages should be reported as decimals and will be converted to percentages automatically. For example, 1% should be entered as 0.01.[10]

Banks using the Basel II internal ratings-based (IRB) approaches should, where applicable, report risk-weighted assets after applying the scaling factor of 1.06 to credit risk-weighted assets. Unless stated otherwise, banks using the internal models approach to market risk should in the case of all capital requirement questions provide the computation under the assumption of a market risk multiplier of 3.0 and a specific risk multiplier of 4.0.

The reporting template includes checks in several of the worksheets. If one of these checks shows "No", please refer to the explanatory text and the formula in the check cell and correct the input data to which the check refers. An overview of the results of all checks is provided on the "Checks" worksheet.

[10] Depending on the regional options of the operating system used, it might be necessary to use a different decimal symbol. It might also be necessary to switch off the option "Enable automatic percent entry" in the Tools/Options/Edit dialog of Excel if percentages cannot be entered correctly.

The Committee is aware that some banks might not yet have implemented some of the models and processes required for the calculations. In such cases banks may provide quantitative data on a "best-efforts" basis. In case of doubt, they should discuss with the relevant national supervisor how to proceed. Where the approach used for the QIS differs materially from the final implementation, this should be explained in a separate note.

Unless noted otherwise, banks should only report data for the approach they are currently using or are intending to use. Cells provided for various approaches are in general intended to facilitate partial use and do **not** require banks to conduct alternative calculations for the same set of exposures.

2.3 Process

The Basel Committee or its Secretariat will not collect any data directly from banks. Therefore, banks in participating countries should contact their supervisory agency to discuss how the completed workbooks should be submitted. National supervisors will forward the relevant data to the Secretariat of the Basel Committee where they will be treated strictly confidential and will not be attributed to individual banks.

Similarly, banks should direct all questions related to this study, the related rules and consultative documents to their national supervisory agencies. Where necessary, they will coordinate their responses through the Secretariat of the Basel Committee to provide responses that are consistent across countries. A document with responses to frequently asked questions will be maintained on the Basel Committee's website.[11]

Banks should specify any instance where they had to deviate from the instructions provided in an additional document. The "old" Microsoft Office document types (.doc, .xls) should be used for data submission rather than the new Office 2007/2008 types (.docx, .xlsx).

2.4 Reporting date

If possible, and unless different guidance has been provided by the national supervisor, generally all data should be reported as of end-December 2009. Other as-of reporting dates for certain historical data items (eg, on the "General Info", "Leverage ratio" and "OpRisk" worksheets) are specified in these instructions. If data availability does not allow a bank to use these reporting dates, suitable alternatives should be discussed with the relevant national supervisor.

2.5 Structure of the Excel questionnaire

The Excel workbook consists of 21 worksheets. Eight of them should be completed by all banks participating in the impact study, five additional worksheets should be filled in by banks subject to the Basel II framework, and six worksheets are targeted at banks holding securitisation exposures in their trading book. Finally, the "Checks" worksheet provides an overview of all the checks included on the other worksheets.

[11] http://www.bis.org/bcbs/qis/.

2.5.1 Worksheets relevant for all participating banks

- The worksheet “General Info” is intended to capture **general information** regarding the bank, eligible capital and deductions, capital distribution data, overall capital requirements and actual capital ratios. Except for some additional information on counterparty credit risk exposures, operational risk and the transitional floors which should only be filled in by banks subject to the Basel II framework, this worksheet should be completed by all banks.
- Four worksheets are related to the **definition of capital**. The worksheet “DefCap” captures more detailed information on the Committee’s proposed definition of capital, its impact on risk-weighted assets and details regarding the composition of capital under the current regime. On the “DefCapTier1” and “DefCapTier23” worksheets, banks should provide details on the capital instruments that are outstanding. The “DefCapCalc” and the “DefCapCalcCOREP” worksheets ask for details on the current capital calculation under the relevant national rules. The structure of the former worksheet will be provided by the national supervisory agency in countries which are not using the COREP framework for regulatory reporting. Banks in countries which are using the COREP framework should leave this worksheet empty and fill in the “DefCapCalcCOREP” worksheet instead.
- The **leverage ratio** worksheet (“Leverage ratio”) captures data necessary for the calculation of the proposed leverage ratio for four points in time.
- The **liquidity** worksheet (“Liquidity”) is intended to capture key data regarding the liquidity coverage ratio and net stable funding ratio measures (proposed liquidity minimum standards).
- The **trading book** worksheet (“TB”) covers the revised treatment for certain equity exposures under the standardised measurement method, the stressed value-at-risk capital charge and the capital charge for incremental risk in the trading book. It is targeted at both banks subject to the market risk amendment to Basel I and banks subject to the Basel II market risk framework.

2.5.2 Worksheets relevant for banks subject to Basel II

- **Counterparty credit risk**-related data are collected on the “CCR” and “CCR memo” worksheets.
- Data on **securitisation** exposures in the banking book are captured on the “Securitisation” worksheet.
- Information on **exposure indicators and operational risk losses** should be entered on the “OpRisk” worksheet.
- Data to investigate the impact of **smoothing minimum required capital** are collected on the “Smoothing MRC” worksheet. This is relevant for IRB banks only.

2.5.3 Worksheets relevant for banks holding securitisation exposures in their trading book

- The “TB securitisation” worksheet is intended to capture key data regarding the new, standardised specific risk capital charges for securitisation positions that are not included in the correlation trading portfolio.
- The “TB correlation trading” worksheet is intended to capture key data regarding the comprehensive risk measure as well as data regarding correlation trading positions that are not included in the comprehensive risk model.

Two additional versions of both worksheets are included to collect data assuming slightly different definitions of the correlation trading portfolio.

3. Worksheets relevant for all participating banks

3.1 General information (worksheet "General Info")

This worksheet gathers basic information that is needed to process and interpret the survey results.

3.1.1 General bank data (panel A)

Panel A of the "General Info" worksheet deals with bank and reporting data conventions.

Row	Column	Heading	Description
A1)	**Reporting data**		
5	C	Country code	Leave blank
6	C	Region code	Leave blank
7	C	Bank number	Leave blank
8	C	CMG-relevant	Leave blank
9	C	Bank is a single legal entity	Leave blank
10	C	Bank is a subsidiary of a banking group	Leave blank
11	C	Bank is a subsidiary with a non-EU parent (EU only)	Leave blank
12	C	Bank is a joint stock company	Leave blank
13	C	Bank group	Leave blank
14	C	Bank type	Leave blank
15	C	Conversion rate (to Euros)	Leave blank
16	C	Submission date (yyyy-mm-dd)	Leave blank
17	C	Use Leverage ratio worksheet data	Leave blank
18	C	Use Liquidity worksheet data	Leave blank
19	C	Use CCR memo worksheet	Leave blank
20	C	Use OpRisk worksheet data	Leave blank

Row	Column	Heading	Description
21	C	Use Smoothing MRC worksheet data	Leave blank
22	C	Reporting date (yyyy-mm-dd)	Date as of which all data are reported in worksheets.
23	C	Reporting currency (ISO code)	**Three-character** ISO code of the currency in which all data are reported (eg USD, EUR).
24	C	Unit (1, 1000, 1000000)	Units (thousands, hundred thousands, millions, billions) in which results are reported.
25	C	Accounting standard	Indicate the accounting standard used.
26	C	Participation to the 2008 LDCE on operational risk	Indicate whether the bank participated in the 2008 loss data collection exercise on operational risk (LDCE) of the Committee.
A2)	**Approaches to credit risk**		
29	C	Basel I	Indicate whether Basel I is used to calculate capital requirements for a portion of the exposures reported in this study.
30	C	Basel II standardised approach	Indicate whether the standardised approach of Basel II is used to calculate capital requirements for a portion of the exposures reported in this study.
31	C	Basel II FIRB approach	Indicate whether the foundation IRB approach of Basel II is used to calculate capital requirements for a portion of the exposures reported in this study.
32	C	Basel II AIRB approach	Indicate whether the advanced IRB approach of Basel II is used to calculate capital requirements for a portion of the exposures reported in this study.

3.1.2 Eligible capital regulatory adjustments (current rules) (panel B)

Panel B of the “General Info” worksheet deals with information on eligible capital and deductions.

Row	Column	Heading	Description
38	D	Amounts eligible to meet the predominance test	Enter the amounts eligible to meet the predominance test as of end-2009 (ie amounts such as common equity and retained earnings which are permitted in the relevant jurisdiction to be included in Tier 1 to an unlimited extent). In some jurisdictions such amounts are referred to as core Tier 1. This line should not include any regulatory adjustments.
39	D	Amount subscribed by governments	Amount included in row 38 which was subscribed by governments.

Row	Column	Heading	Description
40	D	Other positive Tier 1 capital elements prior to the application of limits on their inclusion	Enter other positive Tier 1 capital elements prior to the application of limits on their inclusion as of end-2009. This line should not include any regulatory adjustments.
41	D	Amount subscribed by governments	Amount included in row 40 which was subscribed by governments.
42	D	Other positive Tier 1 capital elements required to be excluded due to the application of limits on their inclusion in Tier 1	Enter other positive Tier 1 capital elements required to be excluded (negative sign) due to the application of limits on their inclusion in Tier 1 as of end-2009.
43	D	Other positive Tier 1 capital elements after the application of limits on their inclusion	This row automatically calculates (row 40 + 42) other positive Tier 1 capital elements after the application of limits on their inclusion as of end-2009.
44	D–G	Regulatory adjustments to Tier 1 capital elements (negative sign)	Enter all regulatory adjustments to Tier 1 capital elements (negative sign) for the year-ends from 2006 to 2009.
45	D	Net amount of other Tier 1 capital elements after the application of limits and adjustments	This row automatically calculates the net amount of other Tier 1 capital elements after the application of limits and adjustments as of end-2009.
46	E–N	Total Tier 1 capital	Enter the amount of total Tier 1 capital after the application of all applicable limits and adjustments for the year-ends from 1999 to 2008. Total Tier 1 capital is calculated automatically for end-2009. This amount should be the same as was reported publicly or to the relevant national supervisor.
47	D	Tier 1 capital elements transferred to Tier 2 due to application of Tier 1 limits	Enter the amount of Tier 1 capital elements transferred to Tier 2 due to application of Tier 1 limits as of end-2009.
48	D	Tier 2 capital instruments (excluding amounts transferred from Tier 1)	Enter the amount of Tier 2 capital instruments (excluding amounts transferred from Tier 1) as of end-2009.
49	D	Amounts related to provisions included in Tier 2	Enter the amounts related to provisions included in Tier 2 as of end-2009.
50	D	Other Tier 2 amounts	Enter other Tier 2 amounts as of end-2009.
51	D	Total positive Tier 2 amounts (prior to the application of any existing limits on Tier 2)	No input required.
52	D	Amounts excluded from Tier 2 due to the application of any existing limits (negative sign)	Enter amounts excluded from Tier 2 due to the application of any existing limits (negative sign) as of end-2009.
53	D–G	Regulatory adjustments to Tier 2 (negative sign)	Enter regulatory adjustments to Tier 2 (negative sign) for the year-ends from 2006 to 2009.

Row	Column	Heading	Description
54	E–N	Net amount of Tier 2 capital elements after the application of limits and adjustments	Enter the amount of net Tier 2 capital elements after the application of limits and adjustments for the year-ends from 1999 to 2008. The amount is calculated automatically for end-2009. These amounts should be the same as what was reported publicly or to the relevant national supervisor.
55	D–N	Amounts included in Tier 3	Enter the amounts included in Tier 3 capital for the year-ends from 1999 to 2009.
56	D–N	Regulatory adjustments to total capital (negative sign)	Enter regulatory adjustments to total capital (negative sign) for the year-ends from 2006 to 2009.
57	D–N	Total capital	No input required.
59	D–G	Regulatory adjustments to Tier 1 capital relating to the deduction of assets (negative sign)	Enter the regulatory adjustments to Tier 1 capital relating to the deduction of assets for the year-ends from 2006 to 2009 (negative sign)
60	D–G	Total regulatory adjustments to capital relating to the deduction of assets (including those to Tier 1 in the line above, negative sign)	Enter the total regulatory adjustments to capital relating to the deduction of assets for the year-ends from 2006 to 2009 (negative sign). The amount should include the regulatory adjustments reported in row 59.
61	D–G	Deductions for securitisation exposures (negative sign)	Enter the deductions for securitisation exposures for the year-ends from 2006 to 2009 with a negative sign. These amounts should be reported in addition to their inclusion in the regulatory adjustments for 2009. This amount should not include deductions for gains-on-sale.

3.1.3 Capital distribution data (panel C)

Panel C of the "General Info" worksheet deals with data on banks' income, capital distributions and capital raised.

Row	Column	Heading	Description
Income			
68	D–N	Profit after tax	Enter the total amount of profit (loss) after tax earned in each of the years from 1999 to 2009. This should include profits attributable to minority shareholders.

Row	Column	Heading	Description
69	D–N	Profit after tax prior to the deduction of relevant (ie expensed) distributions below	Enter the total amount of profit (loss) after tax earned in each of the years from 1999 to 2009, prior to the relevant distributions listed in the section below. The relevant distributions are those which were included in the income statement in such a way as to reduce profit after tax as set out in row 67. The line seeks to collect the profit after tax which would have been reported had none of the distributions listed below been paid. As such any tax impact of making such payments should also be reversed in this line.
Distributions			
71	D–N	Ordinary share dividends	Enter the total ordinary share dividend payments. The amount entered should be the amount paid in cash, not stock, during each of the years from 1999 to 2009.
72	D–N	Other coupon/dividend payments on Tier 1 instruments	Enter the total coupon/dividend payments paid to other Tier 1 instruments. The amount entered should be the amount paid in cash, not stock, during each of the years from 1999 to 2009. It should include both amounts which were reported in the income statement as an interest expense and amounts which were reported as a distribution of profits.
73	D–N	Common stock share buybacks	Enter the total common stock share buybacks during each of the years from 1999 to 2009 (effective amounts).
74	D–N	Other Tier 1 buyback or repayment (gross)	Enter the total gross buyback or repayment of other Tier 1 instruments during each of the years from 1999 to 2009 (effective amounts).
75	D–N	Discretionary staff compensation/bonus payments	Enter the total amount of discretionary staff bonus payments and other discretionary staff compensation payments made during each of the years from 1999 to 2009. Payments should only be included if they result in a reduction of Tier 1 capital.
Capital raised			
76	D–N	Tier 1 – common stock (gross)	Enter the total gross common stock issued during each of the years from 1999 to 2009.
78	D–N	Tier 1 – other (gross)	Enter the total gross other Tier 1 issued during each of the years from 1999 to 2009.
79	D–N	Tier 2 (gross)	Enter the total gross Tier 2 issued during each of the years from 1999 to 2009.

3.1.4 Overall capital requirements and actual capital ratios (panel D)

Panel D of the “General Info” worksheet deals with overall capital requirements and actual capital ratios.

Row	Column	Heading	Description
D1)	**Data for all banks**		
85	D–G	Current risk-weighted assets for credit risk (including CCR and non-trading credit risk)	Overall risk-weighted assets for credit risk (including CCR and non-trading credit risk and after applying the 1.06 scaling factor to IRB credit risk-weighted assets) for the year-ends from 2006 to 2009. No input required, calculated from the three rows below.
86	D–G	Current risk-weighted assets for credit risk (including CCR and non-trading credit risk) calculated according to Basel I	Overall risk-weighted assets for credit risk (including CCR and non-trading credit risk) for the year-ends from 2006 to 2009 to the extent they are calculated according to Basel I.
87	D–G	Current risk-weighted assets for credit risk (including CCR and non-trading credit risk) calculated according to the Basel II standardised approach	Overall risk-weighted assets for credit risk (including CCR and non-trading credit risk) for the year-ends from 2006 to 2009 to the extent they are calculated according to the Basel II standardised approach (including partial use).
88	D–G	Current risk-weighted assets for credit risk (including CCR and non-trading credit risk) calculated according to the Basel II IRB approach	Overall risk-weighted assets for credit risk (including CCR and non-trading credit risk and after applying the 1.06 scaling factor to IRB credit risk-weighted assets) for the year-ends from 2006 to 2009 to the extent they are calculated according to the Basel II IRB approach.
89	C	Overall capital charge for market risk; of which:	Overall **capital charge** for market risk for year-end 2009. This **should not** be converted to risk-weighted assets. **The actual multipliers for market risk in effect as of the reporting date should be used.**
89	E–G	Overall capital charge for market risk	Overall **risk-weighted assets** for market risk for the year-ends from 2006 to 2008. This **should** be converted to risk-weighted assets. **The actual multipliers for market risk in effect as of the reporting date should be used.**
90	C	Overall capital charge for market risk, assuming a multiplier of 3.0 and 4.0; of which:	Total capital charge for market risk including both general market risk and specific risk. The capital charge should include both modelled and standardised general and specific risk charges. The capital charge should be inclusive of all risks that enter the market risk capital charge potentially including, but not limited to, commodities, exchange rates, equities and interest rates. When computing the total market risk capital charge it should be assumed that the multiplier for general market risk is 3.0 and the multiplier for specific risk is 4.0.
91	C	Standardised method, general market risk	Capital charge for general market risk based on the standardised method. The capital charge should be inclusive of all risks that enter the standardised market risk capital charge.

Row	Column	Heading	Description
92	C	Standardised method, specific risk	Capital charge for specific risk based on the standardised method. The capital charge should be inclusive of all positions that incur a standardised specific risk capital charge.
93	C	Internal model method, without the specific risk surcharge	Capital charge for general and specific risk based on internal models. The capital charge should be inclusive of all positions that receive internal model treatment. For the purposes of the calculation both general and specific risk receive a multiplier of 3.0.
94	C	Current 10-day 99% value-at-risk	Bank-wide 10-day value-at-risk inclusive of all sources of risk that are included in the value-at-risk calculation. The reported value-at-risk should not reflect any multiplier, rather the number entered in this cell should simply be the bank's estimate of the 10-day, 99% value-at-risk of the bank's trading book portfolio as of the reporting date.
95	C	Internal model method, specific risk surcharge	Surcharge for specific risk based on a multiplier of 4.0. Accordingly, the surcharge is equivalent to one times the internally modelled specific risk capital charge.
Overall risk-weighted assets for operational risk (Basel II banks) The following four rows **should only be filled in by Basel II banks.**			
97	D–G	Basic indicator approach	Risk-weighted assets for operational risk of the parts under the basic indicator approach for the year-ends from 2006 to 2009. The capital charge **should** be converted to risk-weighted assets.
98	D–G	Standardised approach	Risk-weighted assets for operational risk of the parts under the standardised approach for the year-ends from 2006 to 2009. The capital charge **should** be converted to risk-weighted assets.
99	D–G	Alternative standardised approach	Risk-weighted assets for operational risk of the parts under the alternative standardised approach for the year-ends from 2006 to 2009. The capital charge **should** be converted to risk-weighted assets.
100	D–G	Advanced measurement approach	Risk-weighted assets for operational risk of the parts under the advanced measurement approach for the year-ends from 2006 to 2009. The capital charge **should** be converted to risk-weighted assets.
101	D–G	Other Pillar 1 capital requirements	Risk-weighted assets for other **Pillar 1** capital requirements according to national discretion. The capital charge **should** be converted to risk-weighted assets.

Row	Column	Heading	Description
102	D–G	Total risk-weighted assets (Basel II banks: before application of floors)	Total risk-weighted assets, ie the denominator of the capital ratio, including credit, market and (for banks subject to Basel II) operational risk, but before the application of the transitional floors under Basel II if applicable. This figure will be calculated automatically
102	H–N	Total risk-weighted assets (Basel II banks: before application of floors)	Total Basel I risk-weighted assets, ie the denominator of the capital ratio, including credit and market risk, for year-ends 1999 to 2005. **The actual multipliers for market risk in effect as of the reporting date should be used.**
D2)	**Breakdown of counterparty credit risk exposures (Basel II banks)**		
OTC derivatives overall; of which:			
106	D	Original exposure method	Risk-weighted assets for OTC derivatives counterparty credit risk exposures calculated according to the original exposure method.
107	D	Current exposure method	Risk-weighted assets for OTC derivatives counterparty credit risk exposures calculated according to the current exposure method.
108	D	Standardised method	Risk-weighted assets for OTC derivatives counterparty credit risk exposures calculated according to the standardised method.
109	D	IMM	Risk-weighted assets for OTC derivatives counterparty credit risk exposures calculated according to the internal models method using the current rules.
SFTs overall; of which:			
111	D	IMM	Risk-weighted assets for SFT counterparty credit risk exposures calculated according to the internal models method using the current rules.
112	D	RepoVaR (VaR models approach)	Risk-weighted assets for SFT counterparty credit risk exposures calculated according to the RepoVaR method using the current rules.
113	D	Collateral comprehensive method – supervisory haircuts	Risk-weighted assets for SFT counterparty credit risk exposures calculated according to the comprehensive method using supervisory haircuts.
114	D	Collateral comprehensive method – own haircuts	Risk-weighted assets for SFT counterparty credit risk exposures calculated according to the comprehensive method using own haircuts.
115	D	Total IMM for OTC derivatives and SFTs; of which:	Total current portfolio risk-weighted assets for both IMM OTC derivatives and SFTs based on existing rules. OTC derivatives plus SFT will only sum to the total where firms do not cross net between OTC derivatives and SFTs. The diversification benefits of any cross-product netting will be reflected in total risk-weighted assets that are less than the sum of the IMM risk-weighted assets above.

Row	Column	Heading	Description
116	D	Simulated	Total current portfolio risk-weighted assets for both IMM OTC derivatives and SFTs based on existing rules.
117	D	Non-simulated	Total current portfolio risk-weighted assets for both IMM OTC derivatives and SFTs based on existing rules.
D3)	**Data on transitional floors (Basel II banks)**		
121	D	Additional risk-weighted assets to adjust for the transitional floor	Additional risk-weighted assets to adjust for the transitional floor, calculated as required by the national supervisor and including bank-specific higher floor levels where applicable.
124	D	Level of the floor according to the national implementation	Level of the floor according to the national implementation (eg 80%), reflecting bank-specific higher floor levels where applicable.
125	D	Actual total capital ratio after application of the transitional floor	Actual total capital ratio after application of the transitional floor, calculated as required by the national supervisor and including bank-specific higher floor levels where applicable.
126	D	Actual Tier 1 capital ratio after application of the transitional floor	Actual Tier 1 capital ratio after application of the transitional floor, calculated as required by the national supervisor and including bank-specific higher floor levels where applicable.

3.2 Definition of capital

3.2.1 General information on the definition of capital (worksheet "DefCap")

Panel A: Change in risk-weighted assets due to the application of the definition of capital proposal

The impact on risk-weighted assets will depend on the difference between the proposed new rule and the existing national rule. For example, if a jurisdiction currently risk weights deferred tax assets then risk-weighted assets will decline as a result of the application of the deduction under the proposal set out in the Resilience document. The data collected in this section is the *change* in risk-weighted assets as a result of the proposal. Negative values should be inserted for a decline in risk-weighted assets and positive values should be inserted for an increase in risk-weighted assets. As with all other sections, banks should contact their national supervisory agency if they are unclear as to how to complete this panel.

Panel B: Various capital elements

This panel collects the data necessary to assess the impact of Section II (1) (d) of the Resilience document, which sets out the detailed proposal to raise the quality, consistency, and transparency of the capital base.

- Panel B1 (Paid in capital, reserves and AOCI) collects the data necessary to assess the positive elements of the common equity component of Tier 1 capital prior to the application of the regulatory adjustments.
    - Paid in capital should be equal to the sum of (i) qualifying common shares, ie instruments which meet the requirements set out in the list of common shares criteria set out in Section II (1) (d) of the Resilience document; and (ii) surplus (share premium) which is related to the qualifying common shares, ie excluding surplus arising from the issue of shares which do not meet the common shares criteria, such as preferred shares. All other paid in capital elements must be excluded. Minority interest should not be included.
    - Retained earnings should be the full balance sheet amount as reported under relevant accounting standards, ie prior to the application of all regulatory adjustments.
    - Accumulated other comprehensive income (other reserves) should be the full amount prior to the application of all regulatory adjustments. Positive values should be inserted for net unrealised gains and negative values should be inserted for net unrealised losses.
    - Dividends declared after the balance sheet date should be the amount by which common equity is reduced due to dividends declared after the balance sheet date.
- Panel B2 (Minority interest) collects the data necessary to assess the impact of the proposed treatment of minority interest and certain variations around this proposal. Table 1 breaks down total minority interest between the types of instruments which give rise to the minority interest (amounts entered should include any associated share of retained earnings in addition to the par value of the instrument). The columns of Table 1 split the total for each category of minority interest according to the operation of the issuing subsidiary.

  Table 2 collects data on the total risk-weighted assets of the subsidiaries which give rise to common equity minority interest. Total risk-weighted assets are defined as the denominator of the capital ratio, including credit, market and operational risk, but before the application of the transitional floors under Basel II. In other words, the risk-weighted assets of each subsidiary should be calculated as 12.5 times the subsidiary's Pillar 1 total capital requirement (or its contribution to the banking group's Pillar 1 capital requirement if the subsidiary is not a regulated entity). The first line collects the total risk-weighted assets for all such subsidiaries. The second line collects the sum of the share of individual subsidiaries' risk-weighted assets which are attributable to minority shareholders. This second line should be calculated as follows:

- Identify a subsidiary which has issued common stock which meets the common stock criteria in the issuing entity but appears as minority interest on the group balance sheet.
- Calculate the percentage of common equity in the subsidiary which is owned by the minority common stock shareholders (eg if the subsidiary has 80 common shares in issue and 20 are owned by minority shareholders the relevant percentage is 25%).
- Multiply the total risk-weighted assets of the subsidiary by this percentage to get that subsidiary's risk-weighted assets which are attributable to minority shareholders.
- Repeat the process with all relevant subsidiaries and sum the result.

Table 3 collects data which assesses the extent to which individual subsidiaries' common equity capital is above its Pillar 1 requirements and attributes a proportion of this 'surplus' to the minority common shareholders. This should be calculated as follows:

- Identify a subsidiary which has issued common stock which meets the common stock criteria in the issuing entity but appears as minority interest on the group balance sheet.
- The total common equity in this subsidiary is compared to its Pillar 1 total capital requirement (or its contribution to the banking group's Pillar 1 capital requirement if the subsidiary is not a regulated entity). If there is a 'surplus' of common equity then part of this surplus must be attributed to the minority shareholders.
- The amount of any surplus attributed to the minority shareholders is calculated by multiplying the surplus by the proportion of common equity owned by the minority common shareholders (eg if the subsidiary has 80 common shares in issue and 20 are owned by minority shareholders the relevant percentage is 25%).
- The data collected is the sum of all such surplus capital attributable to minority common shareholders in all subsidiaries.

Table 4 collects data which assesses the extent to which individual subsidiaries' have surplus total capital over their Pillar 1 capital requirements and attributes a proportion of this surplus to the minority shareholders. This should be calculated as follows:

- Identify a subsidiary which gives rise to minority interest on the group balance sheet.
- The total capital in this subsidiary is compared to its Pillar 1 total capital requirement (or its contribution to the banking group's Pillar 1 capital requirement if the subsidiary is not a regulated entity). If there is a surplus of capital then part of this surplus must be attributed to the minority

shareholders (the common equity and non-common equity minority shareholders separately).

- The amount of any surplus attributed to the minority common shareholders is calculated by multiplying the minority common shareholder's share of the subsidiary by the subsidiary's surplus capital.
- The amount of any surplus attributed to the minority non-common shareholders is calculated by multiplying the minority non-common shareholder's share of the subsidiary by the subsidiary's surplus capital.
- The data collected is the sum of all such surplus capital attributable to minority common shareholders and minority non-common shareholders at each subsidiary.

Table 5 collects data which assesses the extent to which subsidiaries which give rise to minority interest are over-capitalised relative to the rest of the group. This should be calculated in the following way for common equity minority interest and then for non common equity minority interest):

- The common equity of the banking group excluding the common equity of all subsidiaries giving rise to minority interest (both common and non-common minority interest) should be calculated. This should be compared to the risk-weighted assets of the group excluding the risk-weighted assets of all the subsidiaries giving rise to minority interest. This gives a common equity to risk-weighted asset ratio of only the elements of the group which are wholly owned. Call this x%.
- For each subsidiary that gives rise to common equity minority interest, the total common equity element in this subsidiary should be compared to the risk-weighted assets in that subsidiary. Call this y%.
- If y% exceeds x% then some of the minority interest must be classified as 'excess'. The 'excess minority interest' for this subsidiary is calculated as the total common equity minority interest in this subsidiary multiplied by (y-x)/y.
- The 'excess minority interest' cells in the minority interest panel should be calculated as the sum of all the 'excess minority interest' in all the relevant subsidiaries giving rise to minority interest.

- Panel B3 (Unrealised gains and losses for amounts measured at fair value for accounting purposes) collects the data necessary to assess the impact of certain variations around the proposal set out in Section II (1) (d) of the Resilience document. All relevant items should be reported net of any related deferred tax assets and deferred tax liabilities. Positive values should be inserted for net unrealised gains and negative values should be inserted for net unrealised losses. Panel B3 splits data on net unrealised gains and losses between various categories and sub-categories:
    - Tables 1 to 3 relate to assets for which the fair value is recognised on the balance sheet. Tables 1 and 2 relate to financial assets and Table 3 relates to property assets.
    - The rows of Table 1 split net unrealised gains (losses) on financial assets according to their accounting classification. The columns of Table 1 split unrealised gains (losses) on financial assets according to the accounting fair value hierarchy for financial instruments. The net gain (loss) included in each cell should be calculated by only netting gains and losses on assets which fall under both the appropriate accounting classification (as indicated

in the row) and the appropriate fair value hierarchy (as indicated in the column).

- Table 2 takes the total net gains (losses) in the first row of Table 1 and splits these amounts according to whether they are included in the “Banking book” or the “Trading book”. These terms refer to the regulatory separation of all assets between the banking book and trading book. Trading book refers to exposures deemed to fall under section VI of the Basel II framework or the market risk amendment to Basel I, and banking book refers to all other exposures.
- Table 3 collects data on property related assets measured at fair value or revalued for accounting purposes. The rows split the total amount according to whether the net gain or loss has been taken through the income statement or directly to equity. For each row the columns split the total amount according to whether the assets are included in the banking book or the trading book (as defined above).

- Panel B4 (Goodwill) collects the data necessary to assess the impact of the deduction of goodwill. The associated deferred tax liability should be entered as a positive number.
- Panel B5 (Intangibles (excluding goodwill)) collects the data necessary to assess the impact of the proposed deduction of intangible assets and certain variations around this proposal. Versions 1 and 2 of the criteria referred to in the QIS workbook are set out at the end of this section. The associated deferred tax liabilities should be entered as positive numbers.
- Panel B6 (Deferred tax assets) collects the data necessary to assess the impact of the proposed deduction of deferred tax assets and certain variations around this proposal. Deferred tax liabilities which have been included in the calculation of the goodwill and intangibles deductions (set out in the Resilience document) should be excluded from the netting of deferred tax assets and liabilities in this section.
- Panel B7 (Investments in own shares (treasury stock)) collects the data necessary to assess the impact of the proposed deduction of investments in own shares and certain variations around this proposal.
- Panel B8 (Investments in the capital of banking, financial and insurance entities which are outside the scope of regulatory consolidation) collects the data necessary to assess the impact of the proposed deduction of such holdings and certain variations around this proposal. “Investments in entities which are outside of the scope of regulatory consolidation” refers to investments in entities which have not been consolidated at all or have not been consolidated in such a way as to result in their assets being included in the calculation of consolidated risk-weighted assets of the group. It therefore includes holdings of entities which have been consolidated according to the equity method. The full book value of any relevant holding should be reported here. A description of the five variations along with further guidance on terminology is given at the end of this section.
- Panel B9 (Provisions and expected losses) collects the data necessary to assess the impact of the proposed deduction of the shortfall of provisions to expected losses and certain variations around this proposal.
- Panel B10 (Cash flow hedge reserve) collects the data necessary to assess the impact of the proposed regulatory adjustment in respect of certain elements of the cash flow hedge reserve.

- Panel B11 (Gains and losses due to changes in own credit risk on fair valued liabilities) collects the data necessary to assess the proposed expansion of this adjustment to cover all fair valued liabilities.
- Panel B12 (Defined benefit pension fund assets and liabilities) collects the data necessary to assess the impact of the proposed recognition of defined benefit pension fund liabilities and deduction of assets.
- Panel B13 (Additional deductions from regulatory capital) collects the data necessary to assess the impact of the proposal to require certain existing deductions to be risk weighted at 1250%.

Criteria for identifying certain sub-categories of intangibles where an alternative treatment is being considered (panel B5)

Version 1:

- Assets are separable from the bank;
- Assets can be sold to the market for cash or its equivalent in periods of stress or insolvency and without prejudice to the ongoing operation of the firm if sold outside of insolvency; and
- Reliable prices of the assets are available and observable at regular basis. Prices must be quoted on a recognised market or exchange and observable on at least a weekly basis.
- The value at which the assets can be sold is not unduly affected by the net financial position of the bank beyond the general pricing effects that would result when a bank sells assets while in distress or facing insolvency.

Version 2:

- As above except with the omission of the second sentence in the third criterion (ie, delete the following: "Prices must be quoted on a recognised market or exchange and observable on at least a weekly basis").

Variations around the deduction of investments in own shares and other financial entities (panels B7 and B8)

An affiliate of a bank is defined as a company that controls, or is controlled by, or is under common control with, the bank. Control of a company is defined as (1) ownership, control, or holding with power to vote 20 percent or more of a class of voting securities of the company; or (2) consolidation of the company for financial reporting purposes.

"Indirect holdings" means exposures or parts of exposures which, if a direct holding lost its value, will result in a loss to the bank approximately equal to the loss in value of the direct holding.

Example 1: If a bank has a holding in an index fund and the fund has holdings in the bank's own shares, a proportion of the bank's holding in the index fund will lose value equal to the loss in the value of a direct holding. Similarly, if a bank has holdings in an index fund and the fund has holdings of the common stock of financials, a proportion of the bank's holding in the index fund will lose value equal to the loss in value of a direct holding. In both these cases the proportion of the index invested in either the bank's own stock or the common stock of financial institutions should be considered an indirect holding. For example, if a bank's investment in an index is $100, and the bank's own stock accounts for 10% of the index's holdings, the bank should deduct $10.

Example 2: If a bank enters into a guarantee or total return swap of a third party's holding of the common stock of a financial institution, the bank is considered to have an indirect holding as the bank will suffer the loss if the third party's direct holding loses its value.

Version 1 (as set out in the Resilience document)

- Holdings considered to mean direct holdings and indirect holdings;
- Financial entities means banking, insurance and other financial entities;
- Short positions only include amounts which do not have any counterparty risk.

Version 2

- Holdings considered to mean direct holdings and indirect holdings;
- Financial entities means banking, insurance and other financial entities;
- Short positions may have associated counterparty risk.

Version 3

- Holdings considered to mean direct holdings only;
- Financial entities means banking, insurance and other financial entities;
- Short positions may have associated counterparty risk.

Version 4

- Holdings considered to mean direct holdings only;
- Financial entities means banking, insurance and other financial entities;
- Short positions may have associated counterparty risk;
- Holdings and short positions relating to market making activities are excluded.

Version 5

- Holdings considered to mean direct holdings only;
- Financial entities means banking and other financial entities (not insurance);
- Short positions may have associated counterparty risk;
- Holdings and short positions relating to market making activities are excluded.

3.2.2 Information on existing Tier 1 capital instruments (worksheet "DefCapTier1")

Each column of the "DefCapTier1" worksheet should represent the sum of all Tier 1 capital instruments (under the existing rules) which the group has issued for which the answers to all the questions set out are identical. To the greatest extent possible the description given in row 5 for each class of instrument should match the unique characteristics of the instruments in question. All questions should be answered for each class of instrument except where indicated otherwise in the worksheet. Most questions should be answered by selecting "yes" or "no" from the drop-down menu provided in each of the cells.

3.2.3 Information on existing Tier 2 and Tier 3 capital instruments (worksheet "DefCapTier23")

Each column of the "DefCapTier23" worksheet should represent the sum of all Tier 2 and Tier 3 capital instruments (under the existing rules) which the group has issued for which the answers to all the questions set out are identical. To the greatest extent possible the description given in row 5 for each class of instrument should match the unique characteristics of the instruments in question. All questions should be answered for each class of instrument except where indicated otherwise in the worksheet. Most questions should be answered by selecting "yes" or "no" from the drop-down menu provided in each of the cells.

3.2.4 Information on the current capital calculation (worksheets "DefCapCalc" and "DefCapCalcCOREP")

The "DefCapCalc" and "DefCapCalcCOREP" worksheets reflect the existing calculation of capital under the rules of each jurisdiction. The national supervisory agency will provide guidance on how the "DefCapCalc" worksheet should be completed in countries which are not using the COREP framework for regulatory reporting. Banks in countries which are using the COREP framework should leave the "DefCapCalc" worksheet empty and fill in the "DefCapCalcCOREP" worksheet instead.

3.3 Leverage ratio

The "Leverage ratio" worksheet collects data to calculate the proposed leverage ratio and to assess various policy alternatives. The calculation of the leverage ratio will also draw on data submitted in the general information, definition of capital and liquidity worksheets. A detailed description of the leverage ratio proposals and alternatives for impact assessment can be found in the Resilience document. The worksheet collects data at four points in time: end-December 2006, end-December 2007, end-December 2008 and end-December 2009. Panel A covers on-balance sheet items, panel B covers derivatives and off-balance sheet items and panel C covers a reconciliation following the relevant accounting standards.

3.3.1 On-balance sheet items (panel A)

On panel A for on-balance sheet items, there are three columns for each of the four time periods for which data is requested. The first column requests data as per the bank's relevant accounting standard. Data in this column should follow the accounting standard, ie be net of provisions and valuation adjustments, with the details of the relevant accounting standard provided in the general information worksheet. The second column requests data values to be entered using the sum of positive accounting values assuming no accounting or regulatory netting and credit risk mitigation (ie gross exposure). The third column requires data to be entered following the netting requirements in the Basel II framework.

Row	Column	Heading	Description
8	C, G, K, O	Liquid assets	This follows the definition of eligible assets as defined in the liquidity coverage ratio.
9	C, G, K, O	Originated and derecognised securitisations: total retained notes	Notes towards own securitisations that meet the accounting criteria for derecognition.
10	C, G, K, O	Originated and derecognised securitisations: other exposures (eg drawn liquidity facilities)	Other exposures (eg drawn liquidity facilities) towards own securitisations that meet the accounting criteria for derecognition and are not reported in row 9.
11	C, G, K, O	Expected securitisations after the revision of accounting standard (ie treatment of QSPE in FAS140), if applicable	Changes in accounting standards in certain jurisdictions are expected to lead to a significant change in the accounting for securitisations as of 1 January 2010. If no changes are envisaged for accounting standards please leave blank. This data cell will not be included in the totals row.
Derivatives Items in rows 13 to 14 provide a breakdown of derivatives based on trading and settlement method and should sum to total derivatives.			
12	E, I, M, Q	Derivatives	Total derivatives value with Basel II netting rules.
13	C, D, G, H, K, L, O, P	Derivatives that are not traded on an exchange or CCP	Derivatives trading that does not involve an exchange or a central counterparty.

Row	Column	Heading	Description
14	C, D, G, H, K, L, O, P	Derivatives traded on an exchange or cleared through a CCP	Derivatives contracts that are listed and traded on an organised exchange or cleared through a central counterparty.
Derivatives Items in rows 16 to 22 are an alternative breakdown of derivatives and should sum to total derivatives.			
16	C, D, G, H, K, L, O, P	Credit derivatives (protection sold)	The value of written credit derivatives (ie where the bank is providing credit protection to a counterparty).
17	C, D, G, H, K, L, O, P	Credit derivatives (protection bought)	The value of purchased credit derivatives (ie where the bank is buying credit protection from a counterparty).
18	C, D, G, H, K, L, O, P	Foreign exchange and gold	Derivative contracts where the underlying is an exchange rate or gold.
19	C, D, G, H, K, L, O, P	Precious metals except gold	Derivative contracts where the underlying is a precious metal (except gold).
20	C, D, G, H, K, L, O, P	Interest rates	Derivative contracts where the underlying instrument is an interest rate.
21	C, D, G, H, K, L, O, P	Equities	Derivative contracts where the underlying is an equity instrument.
22	C, D, G, H, K, L, O, P	Other derivatives	All other derivative contracts not reported in items 16 to 21.
23	C–Q	Reverse repurchase agreements	Securities purchased under an agreement to resell the same or similar asset to the same counterparty at the end of the contract period. Where no netting is required (columns E, I and M), the amount entered should be before netting of repurchase agreements.
24	C–Q	Securities borrowing	Securities borrowed under an agreement to return the same securities to the borrower at the end of the contract period. Where no netting is required (columns E, I, and M), the amount entered will be before netting of securities lending with a given counterparty.
25	C–Q	Failed and unsettled transactions	Transactions on securities, foreign exchange instruments, and commodities that give rise to a capital charge according to paragraph 7 or a deduction according to paragraph 8 of Annex 3 of the Basel II framework.
26	C–Q	Other assets; of which	Any other assets not specifically identified in any of the rows 8 to 25 above.
27	C–Q	Interbank on-balance sheet exposures	Interbank on-balance sheet exposures not included in any of the rows 8 to 25 above.

Row	Column	Heading	Description
28	C–Q	Totals	This is a non data entry row. For the accounting balance sheet columns it should equal total accounting balance sheet assets.
30	C–Q	Check row	This is a non data entry row. Check that sum of derivatives should be the same for both breakdowns (ie rows (13+14) = sum (rows 16 to 22)).

3.3.2 Derivatives and off-balance sheet items (panel B)

On panel B for derivatives and off-balance sheet items, there are three columns for each of the four time periods for which data is requested. The first two columns request exposure data on derivatives measured using the current exposure method (see Annex IV of the Basel II framework). The data in these two columns include the total replacement cost which is also captured in the on-balance sheet values. Columns C, G, K and O apply the current exposure "add-on" but disallow netting and credit risk mitigation (CRM) as defined in the Basel II framework, whereas columns D, H, L and P apply the "add-on" with Basel II netting.[12] Columns E, I, M and Q require the notional amounts of the derivatives and off-balance sheet items to be reported, ie the sum of long and short exposures.

Banks should use the credit conversion factors according to the approach for credit risk (Basel I or Basel II) predominantly used in a particular year.

Row	Column	Heading	Description
B1)	**Derivatives**		
37	D, H, L, P	Derivatives	Regulatory potential exposure of derivatives when applying the current exposure method and Basel II netting rules.
37	C, E, G, I, K, M, O, Q	Derivatives	Non entry cells: Items in rows 38 and 39 provide a breakdown of derivatives based on trading and settlement method and should sum to total derivatives.
38	C, E, G, I, K, M, O, Q	Derivatives that are not traded on an exchange or cleared through a CCP	Derivatives trading that does not involve an exchange or a central counterparty.
39	C, E, G, I, K, M, O, Q	Derivatives traded on an exchange or cleared through a CCP	Derivatives contracts that are listed and traded on an organised exchange or cleared through a central counterparty.

12 Banks should always apply the netting rules as defined in the Basel II framework, irrespective of their actual approach to credit risk.

Row	Column	Heading	Description
40	Derivatives (non entry row): Items in rows 41 to 47 are an alternative breakdown of derivatives and should sum to total derivatives.		
41	C, E, G, I, K, M, O, Q	Credit derivatives (protection sold)	The value of written credit derivatives (ie where the bank is providing credit protection to a counterparty).
42	C, E, G, I, K, M, O, Q	Credit derivatives (protection bought)	The value of purchased credit derivatives (ie where the bank is buying credit protection from a counterparty).
43	C, E, G, I, K, M, O, Q	Foreign exchange and gold	Derivative contracts where the underlying is an exchange rate or gold.
44	C, E, G, I, K, M, O, Q	Precious metals except gold	Derivative contracts where the underlying is a precious metal (except gold).
45	C, E, G, I, K, M, O, Q	Interest rates	Derivative contracts where the underlying instrument is an interest rate.
46	C, E, G, I, K, M, O, Q	Equities	Derivative contracts where the underlying an equity instrument.
47	C, E, G, I, K, M, O, Q	Other derivatives	All other derivative contracts not reported in items 41 to 46.
B2)	**Off-balance sheet items**		
49	Originated securitisations: off-balance sheet exposures (non entry row)		
50	E, I, M, Q	Undrawn liquidity facilities and other commitments related to derecognised securitisations	Undrawn liquidity facilities and other commitments to own securitisations that meet the accounting criteria for derecognition (including the securitisation exposures deducted from capital). In general, the sum of drawn exposures to derecognised securitisations in row 10 and this row should equal the total facilities granted.
51	E, I,M, Q	Derecognised securitisations: total underlying assets	Underlying assets of own securitisations that meet the accounting criteria for derecognition (include the securitisation exposures deducted from capital).
52	E, I, M, Q	Off-balance sheet items with a 0% CCF in the RSA; of which	Off-balance sheet items that would be assigned a 0% credit conversion factor as defined in the standardised approach to credit risk in the Basel II framework. That is commitments that are unconditionally cancellable at any time by the bank without prior notice, or that effectively provide for automatic cancellation due to deterioration in a borrower’s creditworthiness.
53	E, I, M, Q	Credit cards	Credit cards that would receive a 0% CCF under the standardised approach to credit risk.

Row	Column	Heading	Description
54	E, I, M, Q	Off-balance sheet items with a 20% CCF in the RSA; of which:	Off-balance sheet items that would be assigned a 20% credit conversion factor as defined in the standardised approach to credit risk in Basel II. See paragraphs 83 and 85 and footnote 32 of the Basel II framework.
55	E, I, M, Q	Loan commitment with original maturity ≤ 1 year	Loan commitments with original maturity up to one year that would receive a 20% CCF under the standardised approach to credit risk.
56	E, I, M, Q	Off-balance sheet items with a 50% CCF in the RSA; of which:	Off-balance sheet items that would be assigned a 50% credit conversion factor as defined in the standardised approach to credit risk. See paragraphs 83, 84(ii) and 84(iii). This includes liquidity facilities and other commitments granted to third-party securitisations incorporating the changes according to the Enhancements. That is the CCF for all eligible liquidity facilities in the securitisation framework is 50% regardless of the maturity.
57	E, I, M, Q	OBS securitisation related exposures	Securitisation related exposures that require a 50% CCF as defined in the Enhancements.
58	E, I, M, Q	Loan commitments with an original maturity greater than 1 year	Loan commitments with original maturity greater than one year that would receive a 50% CCF under the standardised approach to credit risk.
59	E, I, M, Q	Off-balance sheet items with a 100% CCF in the RSA; of which:	Off-balance sheet items that would be assigned a 100% credit conversion factor as defined in the standardised approach to credit risk. See paragraphs 83(i), 83 (ii), 84(i) and 84(iii). This includes liquidity facilities and other commitments granted to third-party securitisations incorporating the changes according to the Enhancements.
60	E, I, M, Q	OBS securitisation related exposures	Securitisation related exposures that require a 100% CCF as defined in the Enhancements.
61	E, I, M, Q	Direct credit substitutes (see para 83(i))	Direct credit substitutes, eg general guarantees of indebtedness (including standby letters of credit serving as financial guarantees for loans and securities) and acceptances (including endorsements with the character of acceptances).
62	E, I, M, Q	Repurchase agreements and asset sales with recourse (see para 83(ii))	Sale and repurchase agreements and asset sales with recourse. To be reported only in case the underlying assets have been derecognised from the balance-sheet.
63	E, I, M, Q	Forward asset purchases, forward forward deposits and partly-paid shares and securities (see para 84(i))	Forward asset purchases, forward forward deposits and partly-paid shares and securities, which represent commitments with certain drawdown.
64	E, I, M, Q	Totals	This is a non data entry row.

Row	Column	Heading	Description
67	C, E, G, I, K, M, O, Q	Check row	This is a non data entry row. Check that sum of derivatives should be the same for both breakdowns (ie rows (38+39) = sum (rows 41 to 47)).

3.3.3 Reconciliation (panel C)

The reconciliation panel C is a summary table that seeks to ensure the data is entered correctly and consistently. The reconciliation is between total accounting balance sheet assets and total assets after the effects of accounting netting have been eliminated. The non-netted values will provide a consistent comparison of exposures across accounting standards.

Row	Column	Heading	Description
73	C, G, K, O	Accounting total assets	Total assets following the relevant accounting balance sheet. This figure should be the same as the total value in cells C28, G28, K28 and O28.
74	Check that the total assets figure in panel C is the same as reported in panel A. This is a non data entry row.		
75	C, G, K, O	Reverse out on-balance sheet netting	Enter the amount of on-balance sheet netting (ie netting of loans against deposits) following the relevant accounting standards.
76	C, G, K, O	Reverse out derivatives netting	Enter the amount of derivatives netting following the relevant accounting standards. This figure should equal the difference between the non-netted and netted figures provided in panel A.
77	C, G, K, O	Reverse out repo and securities netting	Enter the amount of netting related to repo type agreements and securities finance following the relevant accounting standards. This figure should equal the difference between the non-netted and netted figures provided in panel A.
78	C, G, K, O	Reverse out other netting and other adjustments (please explain in the text box)	Enter the amount of other netting following the relevant accounting standards (eg due to failed and unsettled transactions). Please provide a written explanation of other netting in the text box below.
79	C, G, K, O	Totals	This is a non data entry row.
80	C, G, K, O	Check	This is a non data entry row. It checks that the total assets figure calculated in row 79 is the same as the total non-netted balance sheet totals in panel A.
83	B	Written explanation of other netting and other adjustments	Provide a written explanation of any other netting that is reported in row 78.

3.4 Liquidity

The “Liquidity” worksheet deals with the liquidity minimum standards. A detailed description of the liquidity minimum standards can be found in the Liquidity document. Panel A deals with internal estimates of liquid assets under the liquidity coverage ratio (LCR). Panel B refers to net cash outflows under the LCR. Panel C deals with (sources of) available stable funding under the net stable funding ratio (NSFR) measure while panel D refers to (uses of) required stable funding under the NSFR. Securities should be recorded at market value.

Data should where applicable be reported by all participants for consolidated groups. However, a subset of participants will also be directed to report data in columns G to P on 5 to 10 key legal entities within the group as well. The memo items in panel B3 under the LCR are an additional set of line items of relevance to participants that will be providing legal entity information. These items deal with the respective legal entity’s estimates of its net cash flows as well as undrawn committed credit and liquidity lines associated with affiliated entities within the group. For the purposes of this impact study, information on selected legal entities will be coordinated between the participant and its home supervisor.

3.4.1 Liquid assets, liquidity coverage ratio (LCR) (panel A)

All assets accounted for in this section must be unencumbered and available for the next 30 days. In order to be included as part of the “stock of liquid assets”, the assets cannot be counted as cash inflows.

For cells in columns D and E, banks should provide internal estimates of average observed market haircuts as of the latest calendar date of the year stated for which the bank’s own transactions secured by collateral (including, for example, repurchase agreements, reverse repurchase agreements, securities lending and financing transactions, and other margining agreements that utilise collateral) of the corresponding asset-row line item occurred.

Definition of unencumbered: not pledged either explicitly or implicitly in any way to secure, collateralise or credit enhance any transaction and not held as a hedge for any other exposure. Assets that are pledged to a central bank but are not utilised may be considered unencumbered. Assets that the bank received as collateral can only be included if they remain at the bank’s disposal throughout the 30-day time period.

Row	Heading	Description
All assets in section A: • should be available for the bank’s treasury to convert into cash to fill funding gaps at any time during the next 30 days. These assets must be unencumbered and freely available. The assets should not be co-mingled with or used as hedges on trading positions, not be designated as collateral (except for securities borrowed or purchased under agreements to resell) or be designated as credit enhancements in structured transactions; • cannot be issued by a bank, investment firm or insurance firm; and • should be central bank eligible.		
A1)	**Narrow buffer assets**	
9	Cash	All cash immediately available to meet obligations that is neither held for operational purposes nor currently encumbered.
10	Central bank reserves	The portion of central bank reserves which can be drawn down in times of stress (ie any non-transferable reserves are excluded).

Row	Heading	Description
Securities with a zero risk weight		
12	issued by sovereigns	Unencumbered balances of debt securities issued by sovereigns receiving a zero risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 53), and for which a repo-market exists.
13	guaranteed by sovereigns	Unencumbered balances of debt securities guaranteed by sovereigns receiving a zero risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 53), and for which a repo-market exists.
14	issued or guaranteed by central banks	Unencumbered balances of debt securities issued or guaranteed by central banks receiving a zero risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 56), and for which a repo-market exists.
15	issued or guaranteed by non-central government PSEs	Unencumbered balances of debt securities issued or guaranteed by non-central government public sector entities receiving a zero risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 58) and for which a repo-market exists.
16	issued or guaranteed by other institutions	Unencumbered balances of debt securities issued or guaranteed by the Bank for International Settlements, the International Monetary Fund, the European Central Bank, the European Union or multilateral development banks receiving a zero risk weight under the standardised approach to credit risk of the Basel II framework (paragraphs 56 and 59) and for which a repo-market exists.
17	Government or central bank debt issued in domestic currency of bank’s home country or in the country where the liquidity risk is taken	Unencumbered balances of debt securities issued by the sovereign government or central bank in the domestic currency of the bank’s home country or in the country where the liquidity risk is taken that otherwise would not be eligible for inclusion in line items 10 to 14.
A2)	**Additional assets**	
Non-financial corporate bonds: Unencumbered balances of senior corporate bonds not issued by a bank, investment firm or insurance firm. Such assets must have: • central bank eligibility; and • a maximum decline of price or increase in haircut over a 30-day period during the last 10 years or during a relevant period of significant liquidity stress that does **not** exceed 10%. For the purposes of this QIS, experience during the recent crisis or a prior country-specific event can be used.		
22	rated AA or better	Unencumbered balances of non-financial corporate bonds having a credit assessment by a recognised ECAI of at least AA.
23	rated A- up to AA-	Unencumbered balances of non-financial corporate bonds having a credit assessment by a recognised ECAI of at least A- up to AA-.

Row	Heading	Description
Covered bonds, not self-issued: Unencumbered balances of covered bond securities not issued by the bank itself or any affiliated entities. Such assets must have: • central bank eligibility; and • a maximum decline of price or increase in haircut over a 30-day period during the last 10 years or during a relevant period of significant liquidity stress that does not exceed 10%. For the purposes of this QIS, experience during the recent crisis or a prior country-specific event can be used.		
25	rated AA or better	Unencumbered balances of covered bond securities having a credit assessment by a recognised ECAI of at least AA.
26	rated A- up to AA-	Unencumbered balances of covered bond securities having a credit assessment by a recognised ECAI of at least A- up to AA-.
Assets in lines 27 to 31: • should be available for the bank's treasury to convert into cash to fill funding gaps at any time during the next 30 days. These assets must be unencumbered and freely available. The assets should not be co-mingled with or used as hedges on trading positions, not be designated as collateral (except for securities borrowed or purchased under agreements to resell) or be designated as credit enhancements in structured transactions; • cannot be issued by a bank, investment firm or insurance firm; and • should be central bank eligible.		
27	Securities issued by sovereigns with a 20% risk weight	Unencumbered balances of debt securities issued or guaranteed by sovereigns, central banks and multilateral development banks that receive a 20% risk weight under the standardised approach to credit risk of the Basel II framework (paragraphs 53 and 59).
Securities directly issued by non-central government PSEs (20% risk weight)		
29	secured	Unencumbered balances of debt securities directly issued by non-central government public sector entities that are secured by underlying assets and that receive a 20% risk weight under the standardised approach to credit risk of Basel II (paragraph 57), which are central bank eligible and for which a repo-market exists for these securities.
30	unsecured	Unencumbered balances of debt securities directly issued by non-central government public sector entities that are unsecured and that receive a 20% risk weight under the standardised approach to credit risk of Basel II (paragraph 57), which are central bank eligible and for which a repo-market exists for these securities.
31	Securities guaranteed by non-central government PSEs (20% risk weight)	Unencumbered balances of debt securities guaranteed by non-central government public sector entities that receive a 20% risk weight under the standardised approach to credit risk of Basel II (paragraph 57), which are central bank eligible and for which a repo-market exists for these securities.

3.4.2 Net cash outflows, liquidity coverage ratio (LCR) (panel B)

Row	Heading	Description
B1)	**Cash outflows**	
B1a)	Retail deposit cash outflows	
37	Total retail deposits; of which	Retail deposits are defined as deposits placed at a bank by a natural person, not a legal entity, and exclude deposits placed by sole proprietorships and partnerships. Term deposits which have a withdrawal penalty not greater than the loss of interest should be considered to fall within this 30-day horizon and should also be included in either row 38 or 42 and either row 39, 40, 43 or 44 as appropriate. Term deposits which do have a withdrawal penalty which is greater than the loss of interest should be treated according to their remaining maturity – ie those which mature beyond the 30 day horizon are not be included in this standard.
38	Insured retail deposits; of which:	The portion of retail deposits that are non-maturing or mature in 30 days or less and/or have embedded options that reduce effective maturity to 30 days or less, fully covered under a deposit insurance scheme.
39	in transactional or relationship based accounts	Insured retail deposits where the customer has either: • a transaction-based deposit account (ie where the deposits are in an account where salaries are automatically credited), or • another relationship with the bank that would make deposit withdrawal highly-unlikely (ie the customer has a loan from the bank, automatic bill payment, etc).
40	in non-transactional and non-relationship based accounts	Insured retail deposits where the customer does **not** have either: • a transaction-based deposit account (ie where the deposits are in an account where salaries are automatically credited), or • another relationship with the bank that would make deposit withdrawal highly-unlikely (ie the customer has a loan from the bank, automatic bill payment, etc).
42	Uninsured retail deposits; of which:	The portion of retail deposits that are non-maturing or mature in 30 days or less and/or have embedded options that reduce effective maturity to 30 days or less, not covered under a deposit insurance scheme.
43	in transactional or relationship based accounts	Uninsured retail deposits where the customer has either: • a transaction-based deposit account (ie where the deposits are in an account where salaries are automatically credited), or • another relationship with the bank that would make deposit withdrawal highly-unlikely (ie the customer has a loan from the bank, automatic bill payment, etc).

<table>
<tr><th>Row</th><th>Heading</th><th>Description</th></tr>
<tr><td>44</td><td>in non-transactional and non-relationship based accounts</td><td>Uninsured retail deposits where the customer does not have either:
• a transaction-based deposit account (ie where the deposits are in an account where salaries are automatically credited), or
• another relationship with the bank that would make deposit withdrawal highly-unlikely (ie the customer has a loan from the bank, automatic bill payment, etc).</td></tr>
<tr><td>B1b)</td><td colspan="2">Unsecured wholesale cash outflows</td></tr>
<tr><td>49</td><td>Total unsecured wholesale funding</td><td>All non-retail deposits or other forms of unsecured wholesale funding, which are non-maturing (refer to term deposits definition in section B1a) or mature in 30 days or less and/or have embedded options that reduce effective maturity to 30 days or less, which are provided by small-business customers, corporate customers, sovereign, central banks and public sector entities.</td></tr>
<tr><td colspan="3">SMEs
In accordance with the IRB approach to credit risk in the Basel II framework, an SME is defined as a legal entity, sole proprietorship or partnership where the reported sales for the consolidated group of which the firm is a part is less than €50 million (paragraph 273). Further, these deposits should exhibit similar liquidity risk characteristics to retail accounts and the bank should not have raised more than €1 million (on a consolidated basis where applicable) in funding from the small business customer. If the deposits do not meet the above characteristics, the funds should be considered to be “non-financial corporate customers”, listed below.
Aggregated funding balances should be submitted, which means the gross amount (ie not taking any form of credit extended to the SME into account) of all forms of funding (eg deposits or debt securities) from the SME.
In addition, “from one small business customer” means one or several legal entities that may be considered as a single creditor (eg in the case of a small business that is affiliated to another small business, the limit would apply to the bank’s funding received from both businesses).</td></tr>
<tr><td>50</td><td>Total SMEs, of which:</td><td>All deposits or other forms of unsecured wholesale funding which are provided by non-natural persons that are non-financial small business customers and are non-maturing (refer to term deposits definition in section B1a) or mature in 30 days or less and/or have embedded options that reduce effective maturity to 30 days or less.
Lines 51 to 54 are subsets of this total, and shall not exceed the total amount entered in this line.</td></tr>
<tr><td>51</td><td>insured deposits in transactional or relationship based accounts</td><td>Small business customers (as defined above) having either:
• a transaction-based deposit account, or
• another relationship with the bank that would make deposit withdrawal highly-unlikely (ie the customer has a loan from the bank, automatic bill payment, etc)
and the deposits are covered by a deposit insurance scheme.</td></tr>
</table>

Row	Heading	Description
52	insured deposits in non-transactional and non-relationship based accounts	Small business customers (as defined above) having neither: • a transaction-based deposit account, or • another relationship with the bank that would make deposit withdrawal highly-unlikely (ie the customer has a loan from the bank, automatic bill payment, etc). However, the deposits are covered by a deposit insurance scheme.
53	uninsured deposits in transactional or relationship based accounts	Small business customers (as defined above) having either: • a transaction-based deposit account, or • another relationship with the bank that would make deposit withdrawal highly-unlikely (ie the customer has a loan from the bank, automatic bill payment, etc). However, the deposits are not covered by a deposit insurance scheme.
54	uninsured deposits in non-transactional and non-relationship based accounts	Small business customers (as defined above) having neither: • a transaction-based deposit account, or • another relationship with the bank that would make deposit withdrawal highly-unlikely (ie the customer has a loan from the bank, automatic bill payment, etc). However, the deposits are not covered by a deposit insurance scheme.
Non-financial corporates: All deposits or other forms of unsecured wholesale funding, which are non-maturing or mature in 30 days or less and/or have embedded options that reduce effective maturity to 30 days or less, which are provided by non-financial institution corporate customers that are not small-business customers.		
55	Total non-financial corporates, of which:	Total of all deposits or other forms of unsecured wholesale funding, which are non-maturing or mature in 30 days or less and/or have embedded options that reduce effective maturity to 30 days or less, which are provided by non-financial institution corporate customers that are not small-business customers. Lines 56 to 58 are subsets of this total, and shall not exceed the total amount entered in this line.
56	with operational relationships	The portion of deposits that are to be utilised for engaging in operational functions but not covered by deposit insurance. Operational functions are defined as established cash management or other administrative funds relationship with the bank upon which the customer has a substantive dependency. Established cash management services include those products and services used by a customer to manage its cash flows, assets and liabilities, and conduct financial transactions necessary to the customer's ongoing operations. Examples of such services include: provision of information or information systems used to manage the customer's financial transactions, payment remittance and deposit collection and aggregation, investment of excess funds, payroll administration, control over the disbursement of funds, automated payments and other transactions that facilitate financial operations.

Row	Heading	Description
57	with operational relationships and fully covered by deposit insurance	The portion of deposits which have operational relationships and are fully covered by deposit insurance should be included in this row, rather than in row 56.
58	without an operational relationship	All other non-financial corporate unsecured wholesale funding not included in line items 56 and 57.
59	Financial institutions	All deposits or other forms of unsecured wholesale funding that are non-maturing or mature in 30 days or less and/or have embedded options that reduce effective maturity to 30 days or less, which are provided by financial institutions, fiduciaries, beneficiaries, conduits and special purpose vehicles. Fiduciaries are defined in this context as legal entities that are authorised to manage assets on behalf of a third party. Fiduciaries include asset management entities such as hedge funds, pension funds and other collective investment vehicles. Beneficiaries are defined in this context as legal entities which receive, or may become eligible to receive, benefits under a will, insurance policy, retirement plan, annuity, trust, or other contract.
Sovereigns, central banks and PSEs		
60	Total sovereigns, central banks, and PSEs, of which:	All deposits or other forms of unsecured wholesale funding that are non-maturing or mature in 30 days or less and/or have embedded options that reduce effective maturity to 30 days or less, which are provided by sovereigns, central banks and non-central government public sector entities. Lines 61 to 63 are subsets of this total, and shall not exceed the total amount entered in this line.
61	with operational relationships	The portion of deposits or other forms of unsecured wholesale funding that are not fully covered by deposit insurance where the funds are to be utilised for engaging in operational functions (see definition in line 56). Does not include amounts that are included in row 62 below.
62	with operational relationships and fully covered by deposit insurance	The portion of deposits which have operational relationships and are fully covered by deposit insurance should be included in this row, rather than in row 61.
63	without operational relationships	All other deposits or other forms of unsecured wholesale funding that are non-maturing (refer to term deposits definition in section B1a) or mature in 30 days or less and/or have embedded options that reduce effective maturity to 30 days or less, which are provided by sovereigns, central banks, non-central government public sector entities.
64	Any other entities not already identified in the above unsecured wholesale cash outflows categories	All other deposits or other forms of unsecured wholesale funding that are non-maturing or mature in 30 days or less and/or have embedded options that reduce effective maturity to 30 days or less, which are provided by other entities not identified in line items 50 to 63.

Row	Heading	Description
65	Own debt maturing in ≤ 30 days	Any outstanding balances of the bank's own debt (excluding covered bonds) which it has issued that will come due in 30 days or less.
66	Any other cash outflows not included in sections 1a, b, c, d, or e, including principal and interest due, and derivative payables	Any other cash outflows in the next 30 days not captured above or below in panel B1), including those arising from principal amounts, fees and interest payments due and any other derivatives payables.
B1c)	Secured funding cash outflow	
Line items in panel B1c only include secured funding transactions.		
70	Overnight borrowings from central banks	Amount of funds received through overnight secured borrowing and/or repo transaction funding facilities provided by central banks.
71	Other borrowings from central banks with remaining maturity of 30 days or less	Amount of funds received through other secured borrowing and/or repo transaction funding facilities provided by central banks with remaining maturity of 30 days or less.
Transactions backed by: All the cells in this category should record the amount of secured funding/repo transactions that will mature ≤ 30 days and are backed by each asset type. The underlying assets would be included in the relevant categories in lines 12 to 31.		
73	Securities with a zero risk weight, issued by sovereigns	Amount of secured funding/repo transactions that mature within 30 days and are backed by debt securities issued by sovereigns with a zero risk weight under the standardised approach to credit risk of the Basel II framework.
74	Securities with a zero risk weight, guaranteed by sovereigns	Amount of secured funding/repo transactions that mature within 30 days and are backed by debt securities guaranteed by sovereigns with a zero risk weight under the standardised approach to credit risk of the Basel II framework.
75	Securities with a zero risk weight, issued or guaranteed by central banks	Amount of secured funding/repo transactions that mature within 30 days and are backed by debt securities issues or guaranteed by central banks with a zero risk weight under the standardised approach to credit risk of the Basel II framework.
76	Securities with a zero risk weight, issued or guaranteed by non-central government PSEs	Amount of secured funding/repo transactions that mature within 30 days and are backed by debt securities issued or guaranteed by non-central government public sector entities with a zero risk weight under the standardised approach to credit risk of the Basel II framework.
77	Securities with a zero risk weight, issued or guaranteed by other institutions	Amount of secured funding/repo transactions that mature within 30 days and are backed by debt securities issued or guaranteed by other institutions (MDBs etc) with a zero risk weight under the standardised approach to credit risk of the Basel II framework.
78	Government or central bank debt issued in the domestic currency of bank's home country or in the country where the liquidity risk is taken	Amount of secured funding/repo transactions that mature within 30 days and are backed by government or central bank debt securities issued in the domestic currency of bank's home country or in the country where the liquidity risk is taken.

Row	Heading	Description
Non-financial corporate bonds All the cells in this category should record the amount of secured funding/repo transactions that will mature ≤ 30 days and are backed by non-financial corporate bonds.		
80	rated AA or better	Amount of secured funding/repo transactions that mature within 30 days and are backed by non-financial corporate bonds rated AA or better.
81	rated A- up to AA-	Amount of secured funding/repo transactions that mature within 30 days and are backed by non-financial corporate bonds rated A- to AA-.
82	Equities of non-financial entities listed on major index in recognised exchange	Amount of secured funding/repo transactions that mature within 30 days and are backed by equities of non-financial entities listed on major index in recognised exchange.
Covered bonds, not self-issued All the cells in this category should record the amount of secured funding/repo transactions that will mature ≤ 30 days and are backed by covered bonds which are not self-issued.		
84	rated AA or better	Amount of secured funding/repo transactions that mature within 30 days and are backed by covered bonds rated AA or better.
85	rated A- up to AA-	Amount of secured funding/repo transactions that mature within 30 days and are backed by covered bonds rated A- up to AA-.
86	Securities issued by sovereigns with a 20% risk weight	Amount of secured funding/repo transactions that mature within 30 days and are backed by debt securities issued or guaranteed by sovereigns, central banks and multilateral development banks that receive a 20% risk weight under the standardised approach to credit risk of the Basel II framework (paragraphs 53 and 59).
Securities directly issued by non-central government PSEs (20% risk weight)		
88	secured	Amount of secured funding/repo transactions that mature within 30 days and are backed by secured debt securities directly issued by non-central government public sector entities that receive a 20% risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 57).
89	unsecured	Amount of unsecured funding/repo transactions that mature within 30 days and are backed by unsecured debt securities directly issued by non-central government public sector entities that receive a 20% risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 57).
90	Securities guaranteed by non-central government PSEs (20% risk weight)	Amount of secured funding/repo transactions that mature within 30 days and are backed by non-central government public sector entities that receive a 20% risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 57).
91	All other assets	Amount of secured funding/repo transactions that mature within 30 days and are backed by other types of assets not listed in lines 70 to 90.

Row	Heading	Description
B1d)	Additional requirements	
94	Additional collateral that would need to be posted for short term financing transactions, derivatives and other contracts, due to a downgrade of up to 3 notches from current rating	Firm's estimation of the amount of additional collateral that would need to be posted on any contract, for which a "downgrade trigger" exists, due to a downgrade from its current long-term credit rating, provided by an ECAI, by up to three notches.
Estimated outflows due to valuation changes on derivatives		
96	Potential liquidity exposure	Firm's estimation of the value of potential liquidity outflows (eg collateral demands) over 30-days resulting from mark to market valuation changes on derivatives transactions resulting in increased margin requirements or payment due to maturity. Legal netting agreements are recognised for this purpose.
97	Largest 30 day net outflow over the past 18 months related to these valuation changes	The largest 30-day net outflow (either due to cash payment or margin requirement) experienced over the past 18 months related to valuation changes on derivatives transactions.
Outstanding amount of collateral posted for derivative transactions		
99	Cash and assets as defined in panel A1	Current balances of relevant collateral posted as margin for derivatives transactions that, if otherwise unencumbered, would be eligible for inclusion in line items 9 to 17.
100	For collateral other than the assets described in panel A1	Current balances of relevant collateral posted as margin for derivatives transactions that, if otherwise unencumbered, would **not** be eligible for inclusion in line items 9 to 17.
ABCP, conduits, SIVs and other financial facilities		
102	Maturing short-term debt	Balances of short-term debt (ie with original maturities of 30 days or less) issued by structured financing vehicles (including ABCP vehicles, conduits and SIVs among others) sponsored by the bank that mature in 30 days or less.
103	Maturing longer-term debt, or non-maturing debt with embedded options	Balances of longer term debt (ie with original maturities of more than 30 days), or non-maturing debt with embedded options that could reduce the effective maturity of the debt to 30 days or less, issued by structured financing vehicles (including ABCP vehicles, conduits and SIVs among others) sponsored by the bank that mature within 30 days.
104	Amount of assets related to ABCP, conduits, SIVs and other financial facilities which could contractually be "returned" to the bank	Balances of assets securing debt or that are principal sources of cash flows for debt issued by structured financing vehicles (including ABCP vehicles, conduits and SIVs among others) sponsored by the bank where documentation associated with the structure requires, contractually, for the bank (if the original transferor of the assets) to provide liquidity through repurchase. The amount to include in this cell is the amount that is contractually outlined for potential repurchase.

Row	Heading	Description
105	Term ABS, covered bonds, and other structured financing instruments not covered above – all maturing portions	Balances of term asset-backed securities, covered bonds and other structured financing instruments issued by the bank that mature in 30 days or less.
107	Undrawn committed credit facilities to non-financial corporates	Balances of undrawn committed credit facilities (as defined on p 16 of the Liquidity document) extended by the bank to non-financial institution corporations (including small business customers). These include contractually irrevocable or conditionally revocable lines.
108	Undrawn committed liquidity facilities to non-financial corporates	Balances of undrawn committed liquidity facilities (back-up lines in place to refinance the maturing debt of customers in situations where they are unable to attract funding in financial markets) extended by the bank to non-financial institution corporations (including small business customers). These include contractually irrevocable or conditionally revocable lines.
Undrawn committed credit and liquidity facilities to		
110	retail clients	Balances of undrawn committed credit and liquidity facilities extended by the bank to natural persons. These include contractually irrevocable or conditionally revocable lines.
111	financial institutions	Balances of undrawn committed credit and liquidity facilities extended by the bank to financial institutions, fiduciaries, beneficiaries, conduits and special purpose vehicles. These include contractually irrevocable or conditionally revocable lines.
112	sovereigns, central banks or any other entity not included in other drawdown categories (not including intra-group facilities)	Balances of undrawn committed credit and liquidity facilities extended by the bank to sovereigns, central banks and any other entity not included in other drawdown categories. These include contractually irrevocable or conditionally revocable lines.
B1e)	Other cash outflows – non liquidity stress, non contractual triggers and other	
115	Unconditionally revocable “uncommitted” credit and liquidity facilities	Balances of undrawn credit and liquidity facilities where the bank has the right to unconditionally revoke the undrawn portion of these facilities.
116	Guarantees	Balances of outstanding guarantees on the performance of financial instruments where the bank has a contractual obligation to assure payment in the event that the referenced obligor fails to perform on obligations.
117	Letters of credit	Balances of letters of credit outstanding issued by the bank where it faces a risk of non-performance by the seller of goods, leading to failure to pay by the purchaser-of-goods’ bank.
118	Other trade finance instruments	Balances of other outstanding trade finance instruments, other than guarantees and letters of credit, stipulating a payment obligation for the bank based on non-performance by an entity it sponsors or receivable from an entity engaged in a transaction with an entity it sponsors.

Row	Heading	Description
119	Total amount outstanding of sponsored transactions, including conduits, SIVs, money market mutual funds and other such financing facilities	Total balances of outstanding sponsored transactions including own debt or debt issued by conduits, SIVs, money market mutual funds and other financing facilities, as the bank would potentially repurchase a portion to mitigate reputation risk.
120	For banks with an affiliated broker dealer, amount of outstanding own debt securities with maturities beyond 30 days	This cell should be filled in by banks that have an affiliated broker dealer and should include balances of all own outstanding debt securities (secured or unsecured) with maturity beyond 30 days.
121	Other contingent funding obligations	Other outflows associated with contingent funding obligations occurring in 30 days or less, not identified in line items above.
122	Any other cash outflows not included above, including principal and interest due and derivative payables	Any other cash outflows not included above, including principal and interest due and derivative payables.
B2)	**Cash inflows**	
Cash inflows from securities that are included in Panel A cannot be included in this section.		
B2a)	Retail	
126	Contractual inflows from fully performing loans	Cash inflows in the next 30 days arising from principal amounts, fees and interest payments on fully performing lending exposures to natural persons.
B2b)	Wholesale unsecured and other	
Contractual inflows from fully performing loans to the following entities. All amounts should be net of planned outflows needed to refinance outstanding loans.		
130	SMEs	Cash inflows in the next 30 days arising from principal amounts, fees and interest payments on fully performing lending exposures to SMEs (as defined in section B1b).
131	non-financial corporates	Cash inflows in the next 30 days arising from principal amounts, fees and interest payments on fully performing lending exposures to non-financial corporations (including lending exposures in the form of holdings of debt securities issued by these corporations).
132	financial institutions	Cash inflows in the next 30 days arising from principal amounts, fees and interest payments on fully performing lending exposures to financial institutions, fiduciaries and beneficiaries (including lending exposures in the form of holdings of debt securities issued by financial institutions).
133	other entities	Cash inflows in the next 30 days arising from principal amounts, fees and interest payments on fully performing lending exposures to governments, central banks, public sector entities, multilateral development banks and other entities not identified in lines 130 to 132.

Row	Heading	Description
134	Contractual inflows related to ABCP, conduit, SIV or other financing facilities	Cash inflows in the next 30 days arising from principal amounts, fees and interest payments on fully performing lending exposures to ABCP facilities, conduits, SIVs and any other financing facilities.
135	Own account, performing security cash flows (maturities and forward purchase/sales)	Cash inflows arising from performing debt securities on a bank's own account or forward sales of debt securities that mature within 30 days.
136	Undrawn committed credit and liquidity facilities extended to the bank	Balances of undrawn committed credit and liquidity facilities (as defined on p 16 of the Liquidity document) extended to the bank.
137	Deposits held at other financial institutions	Balances of demand deposits and portions of term deposits with remaining maturities of 30 days or less, which are held at other financial institutions.
138	Other cash inflows, including contractual receivables from derivatives	All other cash inflows in the next 30 days, including receivables from derivatives, that are not captured anywhere else in Section B2 (above or below) on cash inflows.
B2c) Secured lending/reverse repo cash inflow Cash inflows related to secured lending/reverse repo transactions collateralised by liquid assets and maturing within the 30-day time horizon.		
Reverse repo and other secured lending transactions backed by		
142	Securities issued by sovereigns with a zero risk weight	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line item 12.
143	Securities guaranteed by sovereigns with a zero risk weight	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line item 13.
144	Securities issued or guaranteed by central banks with a zero risk weight	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line item 14.
145	Securities issued or guaranteed by non-central government PSEs with a zero risk weight	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line item 15.
146	Securities issued or guaranteed by other institutions with a zero risk weight	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line item 16.

Row	Heading	Description
147	Government or central bank debt issued in domestic currency of bank's home country or in the country where the liquidity risk is taken	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line item 17.
Non-financial corporate bonds Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line items 22 or 23.		
149	rated AA or better	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line item 22.
150	rated A- up to AA-	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line item 23.
151	Equities of non-financial entities listed on major index in recognised exchange	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less when the reference asset is an equity of non-financial entities which is listed on a major index in a recognised exchange.
Covered bonds, not self-issued Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line items 25 or 26.		
153	rated AA or better	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line item 25.
154	rated A- up to AA-	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line item 26.
155	Securities issued by sovereigns with a 20% risk weight	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line item 27.
Securities directly issued by non-central government PSE (20% risk weight)		
157	secured	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line item 29.
158	unsecured	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line item 30.
159	Securities guaranteed by non-central government PSE (20% risk weight)	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would be eligible for inclusion in line item 31.

Row	Heading	Description
160	All other assets	Cash inflows arising from reverse repurchase agreements and secured lending transactions that mature in 30 days or less where the reference asset would not be included in types of assets listed in line items 142 through 159.
B3)	**Memo item for banks submitting legal entity information**	
	For banks that are submitting information for relevant legal entities, the next four line items are intended to capture cash flows or undrawn committed facilities between each legal entity and any other legal entities of the consolidated banking group.	
163	Intra group cash inflows – maturing ≤ 1 month	All cash inflows in the next 30 days or less attributed to affiliated legal entities.
164	Intra group cash outflows – maturing ≤ 1 month	All cash outflows in the next 30 days or less attributed to affiliated legal entities.
165	Intra group – undrawn committed credit and liquidity facilities provided from other group members	Balances of undrawn commitments arising from credit and liquidity facilities provided **to** the legal entity by other affiliated entities.
166	Intra group – undrawn committed credit and liquidity facilities provided to other group members	Balances of undrawn commitments arising from credit and liquidity facilities provided **from** the legal entity to other affiliated entities.

3.4.3 Available stable funding, net stable funding ratio (NSFR) (panel C)

Row	Heading	Description
171	Tier 1 and 2 capital instruments	Calculated from the data provided in panel B of the "General Info" worksheet. However, banks providing data for legal entities should report the sum of net Tier 1 and net Tier 2 capital elements (after the application of limits and deductions) for each entity.
172	Other preferred shares and capital instruments in excess of Tier 2 allowable amount having a maturity ≥ 1 year	Balance of preferred stock **not** included in the Tier 2 capital allowable amount that has an effective maturity of one year or greater, **excluding** instruments with explicit or embedded options that would reduce the expected maturity to less than one year.
173	Unsecured and secured wholesale borrowings and liabilities (including term deposits) with a minimum effective maturity ≥ 1 year	Balance of unsecured and secured borrowings (including debt securities issued and term deposits) and other liabilities from all wholesale clients, including SMEs (as defined in line items 51 to 54), with effective maturities of one year or greater **excluding** any instruments with explicit or embedded options that would reduce the expected maturity to less than one year.

Row	Heading	Description
174	Retail: relevant retail term borrowings with a minimum effective maturity ≥ 1 year.	Balance of retail term borrowings where the penalty for early withdrawal is materially greater than the loss of interest, with effective maturities of one year or greater **excluding** any instruments with explicit or embedded options that would reduce the expected maturity to less than one year.
Non-maturing liabilities and liabilities with effective residual maturity < 1 year		
Retail		
177	Insured deposits in transactional or relationship based accounts (non-maturity or residual maturity < 1 year)	Balance of insured non-maturity retail deposits and/or term retail deposits (as defined in the LCR) with residual maturities of less than one year in transactional or relationship based accounts consistent with the methodology applied to line item 39 in the LCR.
178	Insured deposits in non-transactional and non-relationship based accounts (non-maturity or residual maturity < 1 year)	Balance of insured non-maturity retail deposits and/or term retail deposits (as defined in the LCR) with residual maturities of less than one year **not** in transactional or relationship based accounts consistent with the methodology applied to line item 40 in the LCR.
179	Uninsured deposits in transactional or relationship based accounts (non-maturity or residual maturity < 1 year)	Balance of uninsured non-maturity retail deposits and/or term retail deposits (as defined in the LCR) with residual maturities of less than one year in transactional or relationship based accounts consistent with the methodology applied to line item 43 in the LCR.
180	Uninsured deposits in non-transactional and non-relationship based accounts (non-maturity or residual maturity < 1 year)	Balance of uninsured non-maturity retail deposits and/or term retail deposits (as defined in the LCR) with residual maturities of less than one year **not** in transactional or relationship based accounts consistent with the methodology applied to line item 44 in the LCR.
SMEs		
182	Insured deposits in transactional or relationship based accounts (non-maturity or residual maturity < 1 year)	Balance of insured non-maturity deposits and/or term deposits from small business customers (as defined in line items 51 to 54) with residual maturities of less than one year in transactional or relationship based accounts consistent with the methodology applied to line item 51 in the LCR.
183	Insured deposits in non-transactional and non-relationship based accounts (non-maturity or residual maturity < 1 year)	Balance of insured non-maturity deposits and/or term deposits from small business customers (as defined in line items 51 to 54) with residual maturities of less than one year **not** in transactional or relationship based accounts consistent with the methodology applied to line item 52 in the LCR.
184	Uninsured deposits in transactional or relationship based accounts (non-maturity or residual maturity < 1 year)	Balance of uninsured non-maturity deposits and/or term deposits from small business customers (as defined in line items 51 to 54) with residual maturities of less than one year in transactional or relationship based accounts consistent with the methodology applied to line item 53 in the LCR.

Row	Heading	Description
185	Uninsured deposits in non-transactional and non-relationship based accounts (non-maturity or residual maturity < 1 year)	Balance of uninsured non-maturity deposits and/or term deposits from small business customers (as defined in line items 51 to 54) with residual maturities of less than one year **not** in transactional or relationship based accounts consistent with the methodology applied to line item 54 in the LCR.
186	Unsecured wholesale funding from non-financial corporates maturing in less than 1 year	Balance of unsecured wholesale funding with a residual maturity less than one year, provided by non-financial non-small business corporate customers.
187	Other unsecured wholesale funding maturing in less than 1 year	Balance of unsecured wholesale funding with a residual maturity less than one year, provided by other entities. This includes funding from banks, securities firms, insurance companies, multilateral development banks, other financial institutions, fiduciaries, beneficiaries, conduits and special purpose vehicles, sovereigns and central banks, public sector entities; affiliated entities of the bank and other entities not included in the prior categories.
188	All other liabilities and equity categories not included above	Balances of other liabilities and equity categories not included above.
Additional information on liabilities maturing within 1 year This includes liabilities maturing under 1 year that are equivalent to instruments included in line items 172, 173 and 174.		
191	≥ 6 months but < 12 months	Balance of liabilities described in lines 172, 173 and 174 with a residual maturity of at least six months but less than one year.
192	≥ 3 months but < 6 months	Balance of liabilities described in lines 172, 173, and 174 with a residual maturity of at least three months but less than six months.
193	< 3 months	Balance of liabilities described in lines 172, 173 and 174 that are non-maturing or with a residual maturity of less than three months.

3.4.4 *Required stable funding, net stable funding ratio (NSFR) (panel D)*

Row	Heading	Description
198	Cash	All cash immediately available to meet obligations **not** held for operational purposes, not currently encumbered as collateral. No input required.
Money market instruments and short-term unsecured instruments (maturity < 1 year) All short-term unsecured money market instruments and transactions with outstanding maturities of less than one year.		
200	Government bills, notes and obligations	Balances of government bills, notes and obligations

Row	Heading	Description
201	Corporate bills, notes and obligations	Balances of corporate bills, notes and obligations.
202	Commercial paper	Balances of commercial paper.
203	Negotiable certificates of deposit	Balances of negotiable certificates of deposit.
204	Bankers acceptances	Balances of bankers acceptances.
205	Reserves with central banks and sale transactions of such funds	Reserves with central banks and sale transactions of such funds (eg Fed funds sold).
206	Money market mutual funds	Money market mutual funds.
207	Other	All other short-term unsecured instruments and transactions with outstanding maturities of less than one year.
208	Securities with remaining maturity < 1 year	Balances of unencumbered debt securities with remaining maturities of less than one year with no embedded options that would increase the expected maturity to more than one year.
209	Securities borrowed or purchased under agreements to resell with remaining maturity < 1 year	Balance of debt securities borrowed or purchased under agreements to resell, where the remaining maturity of the security is less than a year.
210	Material “matched book” repurchase and securities lending transactions	Material “matched book” repurchase and securities lending transactions in which one side of the transaction is directly offset with an opposite transaction using identical collateral with the same unique identifier (eg ISIN number or CUSIP) and the terms of each transaction both fall within a 12-month time horizon.
Unencumbered securities and securities currently used as collateral for reverse repo transactions and secured lending transactions, with maturities of the security ≥ 1 year		
212	Issued by sovereigns with a zero risk weight	Balances consistent with the definition on LCR in line item 12 provided residual maturity ≥ one year.
213	Guaranteed by sovereigns with a zero risk weight	Balances consistent with the definition on LCR in line item 13 provided residual maturity ≥ one year.
214	Issued or guaranteed by central banks with a zero risk weight	Balances consistent with the definition on LCR in line item 14 provided residual maturity ≥ one year.
215	Issued or guaranteed by non-central government PSEs with a zero risk weight	Balances consistent with the definition on LCR in line item 15 provided residual maturity ≥ one year.
216	Issued or guaranteed by other institutions with a zero risk weight	Balances consistent with the definition on LCR in line item 16 provided residual maturity ≥ one year

Row	Heading	Description
217	Government or central bank debt issued in domestic currency of bank's home country or in the country where the liquidity risk is taken	Balances consistent with the definition on LCR in line item 17 provided residual maturity ≥ one year.
Unencumbered senior unsecured non-financial corporate bonds (maturity ≥ 1 year)		
219	rated AA or better	Balances consistent with the definition on LCR in line item 22 provided residual maturity ≥ one year.
220	rated A- up to AA-	Balances consistent with the definition on LCR in line item 23 provided residual maturity ≥ one year.
Covered bonds, not self-issued (maturity ≥ 1 year)		
222	rated AA or better	Balances consistent with the definition on LCR in line item 25 provided residual maturity ≥ one year.
223	rated A- up to AA-	Balances consistent with the definition on LCR in line item 26 provided residual maturity ≥ one year.
224	Securities issued by sovereigns with a 20% risk weight	Unencumbered balances of debt securities issued or guaranteed by sovereigns, central banks and multilateral development banks with a 20% risk weight under the standardised approach to credit risk of the Basel II framework, and have a residual maturity of greater than or equal to one year.
Securities directly issued by non-central government PSEs (20% risk weight)		
226	secured	Unencumbered balances of secured debt securities directly issued by non-central government public sector entities that receive a 20% risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 57 or 58), for which a repo-market exists for these securities, and which have a residual maturity of greater than or equal to one year.
227	unsecured	Unencumbered balances of unsecured debt securities directly issued by non-central government public sector entities that receive a 20% risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 57 or 58), for which a repo-market exists for these securities, and which have a residual maturity of greater than or equal to one year.
228	Securities guaranteed by non-central government PSEs (non-zero risk weight)	Unencumbered balances of debt securities guaranteed by non-central government public sector entities that receive a 20% risk weight under the standardised approach to credit risk of the Basel II framework (paragraph 57 or 58), for which a repo-market exists for these securities, and which have a residual maturity of greater than or equal to one year.
229	Equity securities of non-financial entities listed on a major index in a recognised exchange	Unencumbered balances of equity securities of non-financial entities which are listed on a major index in a recognised exchange.

Row	Heading	Description
230	Other equity securities	Unencumbered balances of equity securities not eligible for inclusion in line item 229.
231	Gold	Unencumbered gold balances.
232	Other precious metals	Unencumbered balances of other precious metals.
233	Non-renewable loans to financial institutions (maturity < 1 year)	Balances of loans to financial entities with effective maturities of less than one year that are not renewable and for which the lender has an irrevocable right to call. When the loan is secured, the underlying collateral must have a maturity of less than one year.
234	Loans to sovereigns, central banks and PSEs with maturity < 1 year	Balances of loans to sovereigns, central banks and non-central government public sector entities having a residual maturity of less than one year.
235	Loans to non-financial corporates with maturity < 1 year	Balances of loans to non-financial corporate clients (including small business customers) having a residual maturity of less than one year.
236	Loans to retail clients with maturity < 1 year	Balances of unencumbered loans to retail clients (ie natural persons) having a residual maturity of less than one year.
Loans with residual maturities ≥ 1 year.		
238	Corporate, financial institution, and government loans maturing ≥ 1 year	Balances of loans to non-retail (ie non-natural persons) clients having an outstanding maturity ≥ one year.
239	Retail loans maturing ≥ 1 year – non-mortgage loans	Balances of non-mortgage loans to retail clients (ie natural persons) having an outstanding maturity ≥ one year.
Residential mortgage loans maturing ≥ 1 year Balances of residential mortgage loans to retail clients (ie natural persons) having an outstanding maturity ≥ one year		
241	Conventional	Balances of residential mortgage loans that meet standard conventional funding criteria set by relevant government (or government-sponsored) agencies in order to be purchased, pooled and packaged into standardised pass-through mortgage backed securities or that meet generally accepted criteria for inclusion in liquid covered bond markets. Standard funding criteria often relate to: (1) some preset ceiling on loan-to-value ratio for the mortgage beyond which necessitates some form of government insurance or sub-prime lending, (2) mortgage has a maximum loan size (ie non-jumbo loan), and (3) term amortisation (ie no interest-only mortgages).
242	Non-conventional	Balances of non-conventional residential mortgage loans not qualifying under standard conventional funding criteria identified above.
Asset backed securities All ABS where their principal and interest payments are either backed by residential or commercial mortgages or non-residential mortgage consumer loans (such as credit cards or auto loans).		
244	Bank’s own	All asset-backed securities that are issued by the firm but retained.

Row	Heading	Description
245	Issued by other institutions	All asset-backed securities that are issued by other firms.
246	All other non-money market or non-cash market assets	All other assets not captured above which would include, for example: • All secured and unsecured loans with effective maturities greater than one year. • All unsecured performing loans with maturities less than one year that are renewable and extendable. • All secured loans with maturities less than one year where the collateral has maturities greater than one year. (This includes financing loans for loan originators.)
247	Derivatives-related receivables	Balances of net mark to market exposures related to derivatives transactions, where net refers to the netting of transactions subject to legally binding bilateral margining agreements under ISDA, for example. Balances should be gross of any collateral received or posted as part of such transactions.
248	All other trading securities or other instruments that are fair-valued based on inferences from observed market prices or models	Balances of other unencumbered trading book securities or unencumbered securities that are fair valued but the instrument's fair value cannot be determined based on inputs that are quoted prices (unadjusted) in active markets for identical assets at the measurement date not included in other categories (eg asset-backed securities). In determining whether a price is derived from not active markets consideration should be given to factors identified in FASB and IASB accounting guidance.
249	Other income-generating assets (eg minority interests)	All other assets that generate or are expected to generate income such as private equity investments, investments in pooled investment funds with lock-out provisions and other principal investments including minority interests.
250	Other illiquid assets (plant and equipment, intangibles)	All other assets including fixed plant and equipment, other real-estate owned (OREO) or loan realisation accounts (LRA), intangibles such as goodwill and all other illiquid assets not included above.
251	All encumbered assets not reported in other categories	Balances of encumbered assets (securities, loans and other assets) not reported in other categories. Encumbered assets are those currently acting as collateral for funds already extended by a lender.
252	Assets not yet encumbered but held as contingent collateral for potential future exposures of derivative transactions	Balances of assets not yet encumbered but held as contingent collateral for potential future exposures associated with derivative transactions – valuation changes on transactions or collateral already posted.
Undrawn committed credit and liquidity facilities to…		
254	retail clients	Balances of undrawn committed credit and liquidity facilities extended by the bank to natural persons. These include contractually irrevocable or conditionally revocable lines.

Row	Heading	Description
255	non-financial corporates	Balances of undrawn committed credit and liquidity facilities extended by the bank to non-financial corporate clients (including small businesses as defined in line items 51 to 54). These include contractually irrevocable or conditionally revocable lines.
256	financial institutions, fiduciaries etc	Balances of undrawn committed credit and liquidity facilities extended by the bank to financial institutions. These include contractually irrevocable or conditionally revocable lines.
257	sovereigns, central banks and PSEs	Balances of undrawn committed credit and liquidity facilities extended by the bank to sovereigns, central banks, non-central government public sector entities, fiduciaries and beneficiaries (as defined in paragraph 55 of the Liquidity document). These include contractually irrevocable or conditionally revocable lines.
258	affiliated entities	Balances of undrawn committed credit and liquidity facilities extended by the bank to affiliated entities of the bank. These include contractually irrevocable or conditionally revocable lines.
259	SPVs	Balances of undrawn committed credit and liquidity facilities extended by the bank to conduits, SIVs and special purpose vehicles. These include contractually irrevocable or conditionally revocable lines.
260	other entities	Balances of undrawn committed credit and liquidity facilities extended by the bank to other entities not included in other 'committed' categories. These include contractually irrevocable or conditionally revocable lines.

261	Other contingent funding obligations	Other contingent funding obligations including products and instruments, including:
		• Unconditionally revocable "uncommitted" credit and liquidity facilities;
		• Guarantees;
		• Letters of credit;
		• Other trade finance instruments; and
		• Non-contractual obligations such as:
		  • Potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities;
		  • Structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs);
		Managed funds that are marketed with the objective of maintaining a stable value such as money market mutual funds or other types of stable value collective investment funds etc.

3.4.5 Additional data for legal entities (panel E)

Row	Heading	Description
266	Total risk-weighted assets before application of transitional floors	Total risk-weighted assets, ie the denominator of the capital ratio, including credit, market and (for entities subject to the Basel II framework) operational risk, but before the application of the transitional floors under Basel II. This figure should only be entered for legal entities. The actual multipliers for market risk in effect as of the reporting date should be used.

3.5 Trading book (worksheet “TB”)

Panel A of the trading book worksheet relates to equity exposures which are currently subject to a specific risk capital charge lower than 8%. Panel B collects data on the stressed value-at-risk and panel C on the incremental risk capital charge. Both panels B and C should be filled in only by banks using the internal models method to market risk.

3.5.1 Equity exposures currently subject to a standardised specific risk capital charge lower than 8% (panel A)

Row	Column	Heading	Description
4	E	Exposure amount	The amount of equity exposures subject to a specific risk capital charge currently lower than 8%. The exposure amount should be inclusive of all equity instruments, eg futures and options, that are subject to a specific risk capital charge currently below 8%.
5	E	Current capital charge	The specific risk capital charge on the exposures reported in row 4, column E.

3.5.2 Stressed value-at-risk contribution (panel B)

Panel B deals with the new stressed value-at-risk capital charge. A detailed description of the stressed value-at-risk can be found in paragraph 718 (lxxvi) lit (i). This worksheet requests data on the bank’s assessment of stressed value-at-risk for the current trading book portfolio as of the reporting date. In order to compare this new value-at-risk measure to the standard 10-day, 99% value-at-risk, firms are also asked for a measure of “non-stressed VaR” for the same trading book portfolio as of the reporting date. The “non-stressed VaR” is meant to capture what the firm’s portfolio value-at-risk would look like during more normal market conditions. If possible, the “non-stressed VaR” should be calculated as the firm’s value-at-risk for the trading book portfolio as of the reporting date that would have been obtained on 31 December 2006. In cases where this specification of the value-at-risk calculation is not feasible or unduly burdensome, banks should conduct a value-at-risk calculation on the basis of time series data of their choice provided the data are reflective of expected long-run risk and return assumptions.

Row	Column	Heading	Description
10	E	Date	Date used for the calculation of the non-stressed VaR (yyyy-mm-dd format, eg 2006-12-31).
11	D	Total VaR – 10-day, 99% / Stressed VaR	Report, for the bank's portfolio as of the reporting date, the stressed VaR as outlined in paragraph 718 (lxxvi) lit (i). The VaR should be reported before any multiplier and not be converted to risk-weighted asset equivalents.
11	E	Total VaR – 10-day, 99% / non-stressed VaR	For the bank's portfolio as of the reporting date, the VaR that would have been obtained on 31 December 2006 should be reported. In the event that this calculation is not feasible or too burdensome the bank should compute a VaR estimate that is consistent with the firm's long run risk and return expectations. Also, the bank should be sure to provide a description of how this calculation was made in an accompanying document. The VaR should be reported before any multiplier and not be converted to risk-weighted asset equivalents.
13	D	Interest rate products / stressed VaR	Report the same information as reported in row 11 column D for the bank's subportfolio that is limited to interest rate products. Banks should include hybrid products (eg currency/interest rate) on a best effort basis, eg based on internal portfolio management. (If the currency/interest rate product is managed on an interest rate desk, it should be included under interest rate.) The VaR should be reported before any multiplier and not be converted to risk-weighted asset equivalents.
13	E	Interest rate products / non-stressed VaR	Report the same information as reported in row 11 column E for the bank's subportfolio that is limited to interest rate products. Banks should include hybrid products (eg currency/interest rate) on a best effort basis, eg based on internal portfolio management. (If the currency/interest rate product is managed on an interest rate desk, it should be included under interest rate.) The VaR should be reported before any multiplier and not be converted to risk-weighted asset equivalents.
14	D	Equities / Stressed VaR	Report the same information as reported in row 11 column D for the bank's subportfolio that is limited to equities and equity related (eg options) products. The VaR should be reported before any multiplier and not be converted to risk-weighted asset equivalents.
14	E	Equities / non-stressed VaR	Report the same information as reported in row 11 column E for the bank's subportfolio that is limited to equities and equity related (eg options) products. The VaR should be reported before any multiplier and not be converted to risk-weighted asset equivalents.

Row	Column	Heading	Description
15	D	Foreign exchange / Stressed VaR	Report the same information as reported in row 11 column D for the bank's subportfolio that is limited to foreign exchange and foreign exchange related (eg options) products. The VaR should be reported before any multiplier and not be converted to risk-weighted asset equivalents.
15	E	Foreign exchange / non-stressed VaR	Report the same information as reported in row 11 column E for the bank's subportfolio that is limited to foreign exchange and foreign exchange related (eg options) products. The VaR should be reported before any multiplier and not be converted to risk-weighted asset equivalents.
16	D	Commodities / Stressed VaR	Report the same information as reported in row 11 column D for the bank's subportfolio that is limited to commodity and commodity related (eg options) products. The VaR should be reported before any multiplier and not be converted to risk-weighted asset equivalents.
16	E	Commodities / non-stressed VaR	Report the same information as reported in row 11 column E for the bank's subportfolio that is limited to commodity and commodity related (eg options) products. The VaR should be reported before any multiplier and not be converted to risk-weighted asset equivalents.

3.5.3 Incremental risk capital (IRC) charge (panel C)

Panel C deals with the incremental risk capital (IRC) charge. A detailed description of the IRC can be found in the Guidelines. Section 1 deals directly with internal estimates of the IRC charge as applied to the bank's IRC-relevant portfolio as of the reporting date. Section 2 provides some additional data on the composition of the banks' IRC-relevant portfolio that will be used in interpreting the results of Section 1.

Row	Column	Heading	Description
C1)	**Data on firm's internal IRC model**		
26	D–F	IRC charge including default, migration and equities (if applicable)	Total IRC charge for a capital horizon of one year and the liquidity horizons listed in row 25, columns D–F. The reported IRC charges should be the result of an internal model calculation. If some responses are the result of scaling up the model output reported from other liquidity horizons this should be reported in an accompanying document.
27	D–F	IRC charge including both default and migration only (excluding equities)	IRC charge excluding any included equity positions for the liquidity horizons listed in row 25, columns D–F. For firms that do not plan on including equity exposures in the IRC the responses in these cells should be identical to the responses in row 26, columns D–F.

Row	Column	Heading	Description
28	D–F	IRC charge including only defaults	IRC charge including only defaults and excluding equity exposures for the liquidity horizons listed in row 25, columns D–F.
29	D–F	IRC charge including only migrations	IRC charge including only migrations and excluding equity exposures for the liquidity horizons listed in row 25, columns D–F.
C2)	**Data on relevant instrument types**		
34–43	C	Ten most relevant instrument types	Report the description of the ten most relevant instrument types (in descending order by exposure amount) among positions included in the IRC charge.
34–43	D	Exposure amount	Report the gross exposure amount of the ten most relevant instrument types (in descending order by exposure amount) among positions included in the IRC charge. In the case of non-linear positions exposures should be measured on a delta equivalent basis.

4. Worksheets relevant for banks subject to Basel II

4.1 Counterparty credit risk (worksheets “CCR” and “CCR memo”)

The “CCR” and “CCR memo” worksheets collect data on the proposed revisions to counterparty credit risk. The “CCR” worksheet is to be completed using the approach for CCR exposure measurement that banks currently use. Some banks with an internal simulation exposure modelling approach, which is not used for regulatory capital calculations, will also be requested to provide information calculated using that modelling approach. For this calculation the “CCR memo” worksheet should be used. In the remainder of this Section, only the “CCR” worksheet is explained. The “CCR memo” worksheet is identical with the exception that panels A2 and F are not included. However, this has no impact on any of the cell references.

For the asset value correlation (AVC) calculation only, financial counterparties are

- regulated financial firms (including banks, broker/dealers and insurance companies) with assets of at least $25 billion (where indicated: $100 billion); and
- unregulated financial firms (regardless of size); including highly leveraged entities that generate the majority of their revenues from financial activities, such as hedge funds and financial guarantors.

For all other calculations all financial counterparties should be included. When converting the capital calculated for the CVA charge into risk-weighted assets, risk-weighted assets should be set equal to 12.5 times the CVA charge.

4.1.1 Overall IMM data (for IMM banks only, panel A1)

When calculating the exposure-at-default and the risk-weighted assets according to the proposed new rules, banks should take into account the new supervisory floors[13] for the margin period of risk and the new treatment of specific wrong-way risk.[14] Where indicated, banks using the internal-ratings based approaches should used the higher asset value correlation proposed for certain financial counterparties.

IMM firms with partial use of other approaches to counterparty credit risk should complete rows 17, 18, 20 and 21 including their CCR current exposure method and/or CCR standardised exposures.

[13] 20 business days for margined netting sets (OTC derivatives and SFTs) containing more than 5,000 trades at any time in the last quarter, 20 business days for margined netting sets (OTC derivatives and SFTs) containing at least one illiquid trade, and double the applicable length (as per the two previous criteria) for any netting set where there have been more than two disputes longer than five business days over the past two quarters.

[14] As per the criteria in Section 4.1.5 of this instruction guide. Specifically, the treatment of single name CDSs in OTC derivative netting sets where there is a legal connection between the counterparty and the underlying issues, the treatment of equity derivatives referencing a single company in OTC derivative netting sets where there exists a legal connection between the counterparty and the underlying referenced company and the treatment of securities in SFT netting sets where there exists a legal connection between the counterparty and the underlying entity referenced in the security.

Row	Column	Heading	Description
7	F	IMM OTC derivatives/ current Basel II rules EAD	Current portfolio EAD for IMM OTC derivatives based on current rules for OTC business only.
7	G	IMM OTC derivatives/ current Basel II rules RWA	Associated RWA for IMM OTC derivatives based on current rules. No input necessary, refers to panel D2 of the General Info worksheet.
7	H	IMM OTC derivatives/ proposed rules EAD	Portfolio EAD for IMM OTC derivatives under the proposed rules using the new supervisory floors for the margin period of risk and the new treatment of specific wrong-way risk.
7	I	IMM OTC derivatives/ proposed rules RWA	Associated RWA for IMM OTC derivatives under the proposed rules.
8	F	IMM SFTs/ current Basel II rules EAD	Current portfolio EAD for IMM SFTs[15] based on current rules for SFT business only.
8	G	IMM SFTs/ current Basel II rules RWA	Associated RWA based on current rules for IMM SFTs. No input necessary, refers to panel D2 of the General Info worksheet.
8	H	IMM SFTs/ proposed rules EAD	Portfolio EAD for IMM SFTs under the proposed rules using the new supervisory floors for the margin period of risk and the new treatment of specific wrong-way risk.
8	I	IMM SFTs/ proposed rules RWA	Associated RWA for IMM SFTs under the proposed rules.
9	F	Totals across IMM OTC derivatives and SFTs/ current Basel II rules EAD	Total current portfolio EAD for both IMM OTC derivatives and SFTs based on existing rules. OTC plus SFT will only sum to the total where firms do not cross net between OTC derivatives and SFTs. The diversification benefits of any cross-product netting will be reflected in a total EAD that is less than the sum of the above.
9	G	Totals across IMM OTC derivatives and SFTs/ current Basel II rules RWA	Associated RWA based on current rules for both IMM OTC derivatives and SFTs. No input necessary, refers to panel D2 of the General Info worksheet.
9	H	Totals across IMM OTC derivatives and SFTs/ proposed rules EAD	Portfolio EAD for both IMM OTC derivatives and SFTs under the proposed rules using the new supervisory floors for the margin period of risk and the new treatment of specific wrong-way risk.
9	I	Totals across IMM OTC derivatives and SFTs/ proposed rules RWA	Associated RWA for both IMM OTC derivatives and SFTs under the proposed rules.
10	F–I	–	Checks ensuring that the totals in row 9 are less than or equal to the sum of rows 7 and 8.

[15] Securities Financing Transactions (SFTs) are transactions such as repurchase agreements, reverse repurchase agreements, security lending and borrowing, and margin lending transactions, where the value of the transactions depends on market valuations and the transactions are often subject to margin agreements.

Row	Column	Heading	Description
11	F	Totals across IMM OTC derivatives and SFTs, with parameters calculated as at 31 December 2007/ current Basel II rules EAD	Total current portfolio EAD for both IMM OTC derivatives and SFTs based on existing rules, with parameters (eg volatilities, correlations) as of 31 December 2007. Where these parameters are estimated historically, they should be based on at least the three-year period from 2005 to 2007. This is to ascertain what the EAD would have been on today's portfolio if it were calculated at year-end 2007.
11	G	Totals across IMM OTC derivatives and SFTs, with parameters calculated as at 31 December 2007/ current Basel II rules RWA	Total current portfolio RWA for both IMM OTC derivatives and SFTs based on existing rules, with parameters (eg volatilities, correlations) as of 31 December 2007. Where these parameters are estimated historically, they should be based on at least the three-year period from 2005 to 2007. This is to ascertain what the RWA would have been on today's portfolio if it were calculated at year-end 2007.
11	H	Totals across IMM OTC derivatives and SFTs, with parameters calculated as at 31 December 2007/ proposed rules EAD	Total new portfolio EAD for both SFTs and OTC derivatives reflecting the new margin period of risk and wrong way risk requirements – with parameters (eg volatilities, correlations) as of 31 December 2007. Where these parameters are estimated historically, they should be based on at least the three-year period from 2005 to 2007.
11	I	Totals across IMM OTC derivatives and SFTs, with parameters calculated as at 31 December 2007/ proposed rules RWA	Associated RWA for both IMM OTC derivatives and SFTs under the proposed rules with parameters as of 31 December 2007.
15	I	Total RWA across IMM OTC derivatives and SFTs…/ RWA bond-equivalent CVA charge	Total CCR capital requirement using the new supervisory floors for the margin period of risk and the new treatment of specific wrong-way risk plus the CVA charge as calculated under the bond-equivalent method.
15	J	Total RWA across IMM OTC derivatives and SFTs…/ RWA stylised VaR CVA charge	**Only for banks using the IRB approach:** Total CCR capital requirement using the new supervisory floors for the margin period of risk and the new treatment of specific wrong-way risk plus the CVA charge as calculated under the stylised VaR method.
Using a **$25 billion** threshold for regulated financial counterparties			
17	I	Total RWA across IMM OTC derivatives and SFTs…, also using the increased estimates of R for financial counterparties/ RWA bond-equivalent CVA charge	**Only for banks using the IRB approach:** Total CCR capital requirement using the new supervisory floors for the margin period of risk, the new treatment of specific wrong-way risk **and the 1.25 scalar to the IRB correlations for financial counterparties** plus the CVA charge as calculated under the bond-equivalent method and the shortcut method approach 1 (only for those firms currently using the shortcut method).

Row	Column	Heading	Description
17	J	Total RWA across IMM OTC derivatives and SFTs…, also using the increased estimates of R for financial counterparties/ RWA stylised VaR CVA charge	**Only for banks using the IRB approach:** Total CCR capital requirement using the new supervisory floors for the margin period of risk, the new treatment of specific wrong-way risk **and the 1.25 scalar to the IRB correlations for financial counterparties** plus the CVA charge as calculated under the stylised VaR method and the shortcut method approach 1 (only for those firms currently using the shortcut method).
18	H	Total RWA for trading and non-trading credit risk…, also using the increased estimates of R for financial counterparties/ RWA current Basel II rules	Current credit risk RWA across banking and trading book, based on the existing rules – ie the current credit risk capital requirement should be 8% of the RWA figure provided. No input necessary, refers to panel D1 of the General Info worksheet.
18	I	Total RWA for trading and non-trading credit risk…, also using the increased estimates of R for financial counterparties/ RWA proposed rules + bond equivalent CVA charge	**Only for banks using the IRB approach:** Total credit risk RWA across banking and trading book, using the new supervisory floors for the margin period of risk, the new treatment of specific wrong-way risk **and the 1.25 scalar to the IRB correlations for financial counterparties** plus the CVA charge as calculated under the bond-equivalent method and the shortcut method approach 1 (only for those firms currently using the shortcut method).
18	J	Total RWA for trading and non-trading credit risk…, also using the increased estimates of R for financial counterparties/ RWA proposed rules + stylised VaR CVA charge	**Only for banks using the IRB approach:** Total credit risk RWA across banking and trading book, using the new supervisory floors for the margin period of risk, the new treatment of specific wrong-way risk **and the 1.25 scalar to the IRB correlations for financial counterparties** plus the CVA charge as calculated under the stylised VaR method and the shortcut method approach 1 (only for those firms currently using the shortcut method).
Using a **$100 billion** threshold for regulated financial counterparties			
20	I	Total RWA across IMM OTC derivatives and SFTs…, also using the increased estimates of R for financial counterparties/ RWA bond-equivalent CVA charge	**Only for banks using the IRB approach:** Total CCR capital requirement using the new supervisory floors for the margin period of risk, the new treatment of specific wrong-way risk **and the 1.25 scalar to the IRB correlations for financial counterparties** plus the CVA charge as calculated under the bond-equivalent method and the shortcut method approach 1 (only for those firms currently using the shortcut method).

Row	Column	Heading	Description
20	J	Total RWA across IMM OTC derivatives and SFTs…, also using the increased estimates of R for financial counterparties/ RWA stylised VaR CVA charge	**Only for banks using the IRB approach:** Total CCR capital requirement using the new supervisory floors for the margin period of risk, the new treatment of specific wrong-way risk **and the 1.25 scalar to the IRB correlations for financial counterparties** plus the CVA charge as calculated under the stylised VaR method and the shortcut method approach 1 (only for those firms currently using the shortcut method).
21	H	Total RWA for trading and non-trading credit risk…, also using the increased estimates of R for financial counterparties/ RWA current Basel II rules	Current credit risk RWA across banking and trading book, based on the existing rules – ie the current credit risk capital requirement should be 8% of the RWA figure provided. No input necessary, refers to panel D1 of the General Info worksheet.
21	I	Total RWA for trading and non-trading credit risk…, also using the increased estimates of R for financial counterparties/ RWA proposed rules + bond equivalent CVA charge	**Only for banks using the IRB approach:** Total credit risk RWA across banking and trading book, using the new supervisory floors for the margin period of risk, the new treatment of specific wrong-way risk **and the 1.25 scalar to the IRB correlations for financial counterparties** plus the CVA charge as calculated under the bond-equivalent method and the shortcut method approach 1 (only for those firms currently using the shortcut method).
21	J	Total RWA for trading and non-trading credit risk…, also using the increased estimates of R for financial counterparties/ RWA proposed rules + stylised VaR CVA charge	**Only for banks using the IRB approach:** Total credit risk RWA across banking and trading book, using the new supervisory floors for the margin period of risk, the new treatment of specific wrong-way risk **and the 1.25 scalar to the IRB correlations for financial counterparties** plus the CVA charge as calculated under the stylised VaR method.
25	F	For OTC derivative IMM and CCR standardised firms only: For all OTC derivatives calculated using CEM/ EAD	EAD for OTC derivatives calculated using the current exposure method, rather than the IMM or CCR standardised method currently used to calculate regulatory capital requirements for OTC derivatives **(only for banks using IMM and the CCR standardised approach)** and the shortcut method approach 1 (only for those firms currently using the shortcut method).
25	G	For OTC derivative IMM and CCR standardised firms only: For all OTC derivatives calculated using CEM/ RWA	RWA for OTC derivatives calculated using the current exposure method, rather than the IMM or CCR standardised method currently used to calculate regulatory capital requirements for OTC derivatives **(only for banks using IMM and the CCR standardised approach)**.
26	F	For SFT IMM and CCR standardised firms only: For all SFTs calculated using supervisory haircuts/ EAD	EAD for SFT calculated using supervisory haircuts, rather than the method currently used to calculate regulatory capital requirements for SFTs **(only for banks using IMM and the CCR standardised approach)**.

Row	Column	Heading	Description
26	G	For SFT IMM and CCR standardised firms only: For all SFTs calculated using supervisory haircuts/ RWA	RWA for SFT calculated using supervisory haircuts, rather than the method currently used to calculate regulatory capital requirements for SFTs **(only for banks using IMM and the CCR standardised approach)**.

4.1.2 Overall data (for non-IMM banks only, panel A2)

This section should be completed by all banks which do not model exposures using IMM.

Row	Column	Heading	Description
Using a **$25 billion** threshold for regulated financial counterparties			
32	H	Total RWA for trading and non-trading credit risk…, also using the increased estimates of R for financial counterparties/ RWA current Basel II rules	Current credit risk RWA across banking and trading book, based on the existing rules – ie the current credit risk capital requirement should be 8% of the RWA figure provided. No input necessary, refers to panel D1 of the General Info worksheet.
32	I	Total RWA for trading and non-trading credit risk…, also using the increased estimates of R for financial counterparties/ RWA proposed rules + bond equivalent CVA charge	Total credit risk RWA across banking and trading book, using **the 1.25 scalar to the IRB correlations for financial counterparties** plus the CVA charge as calculated under the bond-equivalent method. The CVA charge applies to all counterparty exposures.
32	J	Total RWA for trading and non-trading credit risk…, also using the increased estimates of R for financial counterparties/ RWA proposed rules + stylised VaR CVA charge	**Only for banks using the IRB approach:** Total credit risk RWA across banking and trading book, using **the 1.25 scalar to the IRB correlations for financial counterparties** plus the CVA charge as calculated under the stylised VaR method. The CVA charge applies to all counterparty exposures.
Using a **$100 billion** threshold for regulated financial counterparties			
34	H	Total RWA for trading and non-trading credit risk…, also using the increased estimates of R for financial counterparties/ RWA current Basel II rules	Current credit risk RWA across banking and trading book, based on the existing rules – ie the current credit risk capital requirement should be 8% of the RWA figure provided. No input necessary, refers to panel D1 of the General Info worksheet.
34	I	Total RWA for trading and non-trading credit risk…, also using the increased estimates of R for financial counterparties/ RWA proposed rules + bond equivalent CVA charge	Total credit risk RWA across banking and trading book, using **the 1.25 scalar to the IRB correlations for financial counterparties (only for banks using the IRB approach)**. plus the CVA charge as calculated under the bond-equivalent method. The CVA charge applies to all counterparty exposures.

Row	Column	Heading	Description
34	J	Total RWA for trading and non-trading credit risk…, also using the increased estimates of R for financial counterparties/ RWA proposed rules + stylised VaR CVA charge	**Only for banks using the IRB approach:** Total credit risk RWA across banking and trading book, using **the 1.25 scalar to the IRB correlations for financial counterparties** plus the CVA charge as calculated under the stylised VaR method. The CVA charge applies to all counterparty exposures.

4.1.3 Capital impact of capital charge for CVA losses (panel B1)

For the purposes of this exercise, the reported adjustment should reflect the market value of the credit risk of the counterparty to the firm only (one-sided CVA) and should not reflect the market value of the credit risk of the bank to the counterparty.

Row	Column	Heading	Description
a)	**Margined exposures only**		
41	F	Sum of current…/ EAD	Sum of current EADs of all counterparties where the CDS or bond spread of the counterparty is used to determine its CVA, across OTC derivatives.
41	G	Sum of current…/ Capital	Sum of current CCR capital requirements for all counterparties where the CDS or bond spread of the counterparty is used to determine its CVA, across OTC derivatives.
41	H	Sum of current…/ Total CVA	Sum of current CVAs for all counterparties where the CDS or bond spread of the counterparty is used to determine its CVA, across OTC derivatives.
42	F	Sum of current…/ EAD	Sum of current EADs of all counterparties where neither the CDS spread nor the bond spread of the counterparty is used to determine its CVA, across OTC derivatives.
42	G	Sum of current…/ Capital	Sum of current CCR capital requirements for all counterparties where neither the CDS spread nor the bond spread of the counterparty is used to determine its CVA, across OTC derivatives.
42	H	Sum of current…/ Total CVA	Sum of CVAs for all counterparties where neither the CDS spread nor the bond spread of the counterparty is used to determine its CVA, across OTC derivatives.
b)	**Unmargined exposures only**		
47	F	Sum of current…/ EAD	Sum of current EADs of all counterparties where the CDS or bond spread of the counterparty is used to determine its CVA, across OTC derivatives.
47	G	Sum of current…/ Capital	Sum of current CCR capital requirements for all counterparties where the CDS or bond spread of the counterparty is used to determine its CVA, across OTC derivatives.

Row	Column	Heading	Description
47	H	Sum of current…/ Total CVA	Sum of current CVAs for all counterparties where the CDS or bond spread of the counterparty is used to determine its CVA, across OTC derivatives.
48	F	Sum of current…/ EAD	Sum of current EADs of all counterparties where neither the CDS spread nor the bond spread of the counterparty is used to determine its CVA, across OTC derivatives.
48	G	Sum of current…/ Capital	Sum of current CCR capital requirements for all counterparties where neither the CDS spread nor the bond spread of the counterparty is used to determine its CVA, across OTC derivatives.
48	H	Sum of current…/ Total CVA	Sum of CVAs for all counterparties where neither the CDS spread nor the bond spread of the counterparty is used to determine its CVA, across OTC derivatives.
c)	**All exposures**		
52	H	EAD-weighted average effective maturity for OTC derivatives [in years]	EAD-weighted average effective maturity *(WAEM)* for OTC derivatives should be calculated as follows: $$w_i = \left(\frac{EAD_i}{\sum_{i=1}^{n} EAD_i} \right); \; WAEM = \sum_{i=1}^{n} M_i w_i$$ where *i* denotes netting set and *M* denotes effective maturity $$M = \left(\frac{\sum_{k=1}^{t_k \le 1year} EffectiveEE_k . \Delta t_k . df_k + \sum_{t_k > 1year}^{maturity} EE_k . \Delta t_k . df_k}{\sum_{k=1}^{t_k \le 1year} EffectiveEE_k . \Delta t_k . df} \right).$$ Note: For firms unable to use the above formula, *M* may be computed using the cash flow method in paragraph 320. Note: Effective maturity is uncapped for the purposes of the QIS exercise, ie the five-year cap of the Basel II framework should **not** be applied. Note: Where EAD is not calculated at the level of the netting set, firms can calculate the weights at the counterparty level.
53	H	Total CVA for SFT (asset-side only, gross of hedges)	Provide total unilateral CVA taken against SFT to-date (ie gross of DVA).
54	H	Total CVA for OTC derivatives (asset-side only, gross of hedges)	Provide total unilateral CVA taken against OTC derivatives to-date (ie gross of DVA).

Row	Column	Heading	Description
55	H	EAD-weighted average maturity of eligible CVA hedges for OTC derivatives [in years]	Take all the eligible CVA hedge instruments (as defined below) across the OTC counterparty portfolio, and provide the EAD-weighted average of the maturity of these instruments, where EAD is the EAD of the counterparty whose CVA the instrument is intended to hedge.
56	H	Amount (if any) of the above amount is used to offset regulatory EL for the purposes of the regulatory capital calculation	How much of the CVA reported above (rows 44 and 45) is used to offset expected loss in the regulatory capital calculation?
57	H	Amount (if any) of the above amount is used to offset EAD for the purposes of the regulatory capital calculation	How much of the CVA reported above (rows 44 and 45) is used to reduce EAD for the purposes of calculating regulatory capital requirements?

Furthermore, banks should calculate the capital charge for CVA losses without reflecting hedges, using existing supervisory floors for the margin period of risk (row 62) and also including eligible hedges, whilst still using existing supervisory floors for the margin period of risk (row 63). CEM banks should also provide the impact without hedges, with existing supervisory floors for the margin period of risk, calculated for uncollateralised counterparties only (row 64) and for margined counterparties only (row 65). Further detail and a walk-through of the methods are provided below.

Calculation of the additional capital charge using the stylised VaR rule (column F, IRB banks only)

- **IMM banks**

  The capital charge for CVA should be calculated using the following equation for IMM firms:

$$VaR_{99}\left(CVA\right) = 0.7 \cdot \sum_{i=1}^{n} LGD_i \cdot \left(PD_i + 0.015\right) \cdot \left(EPFE_{99,i} + 7.07 \cdot EEPE_i\right)$$

where the sum is taken across all netting sets.

- LGD_i is loss-given-default of the counterparty corresponding to netting set *i*.
- PD_i is the probability of default of the counterparty corresponding to netting set *i*.
- $EEPE_i$ is the equivalent to the Effective EPE corresponding to the *i-th* netting set but includes hedging.
- $EPFE_{99,i}$ is the Effective PFE at the 99% confidence level for netting set *i*.
- Effective PFE is calculated based on the one-year profile of 99% potential exposure (PE).

$$Effective\ PFE = \sum_{t_k \le 1\text{ year}} \Delta_{t_k} Effective\ PE_{t_k}$$

Where

$Effective\ PE_{t_k} = Max\left(PE_{t_k}, Effective\ PE_{t_{k-1}}\right)$ and $\Delta_{t_k} = t_k - t_{k-1}$, with t_k the *k*-th future time point in year units.

Hedging

The only eligible hedges that can be reflected are single-name CDSs, single-name contingent CDSs or other equivalent hedging instruments referencing the counterparty directly. Under this stylised VaR of CVA approach, these eligible hedges can be reflected by using the substitution approach as follows:

- When calculating EEPE equivalent, notional of these hedges can be subtracted from the EE;
- When calculating EPFE, notional of these hedges can be subtracted from 99% PE profiles;

and be added to the profile of the hedge provider.

Note: Such a substitution can only be performed for future time buckets that precede the maturity of the hedge instrument.

- **CEM banks**

For firms using the current exposure method, the CVA capital charge should be calculated as follows:

$$CEM\ CVA\ addon = 0.7 \cdot \sum_i \left(LGD_i \cdot PD_i \cdot \left(\left(\sum_c^C notional \cdot CCF \right) + 8 \cdot MTM \right) \right)$$

Where:

- *c* denotes the different product types and CCF is the notional conversion factor applicable to the product type.
- LGD_i is loss-given-default of the counterparty corresponding to netting set *i*.
- PD_i is the probability of default of the counterparty corresponding to netting set *i*.

- *MtM* is the current mark to market value of the netting set.

For firms that are using the IRB approach to Basel II the PD and LGD estimates used for the counterparty for regulatory purposes should be used in the above formula. Firms that are not using the IRB approach are not required to calculate the stylised CVA capital charge, but should provide total Effective PFEs and EPEs per risk weight bucket (see below).

CEM banks should not reflect any CVA hedge in the stylised VaR capital charge.

Calculation of the additional capital charge using the bond-equivalent rule (columns G to I, all banks)

The additional capital charge should be calculated as the stand-alone general and specific market risk charge, including stressed VaR but excluding IRC, for a set of bonds and associated hedges. In this set there is one risky bond and its associated risk-free bond per OTC derivative counterparty, and this risky bond has the following characteristics:

- Notional of the bond: the current total EAD of the counterparty across all its OTC derivative netting sets. This EAD should be calculated according to the applicable Basel II CCR approach for OTC derivatives used by the firm (CEM, standardised or IMM).
- Maturity of the bond: the longest Effective Maturity across OTC derivative netting sets with this counterparty. The Effective Maturity should be calculated according to the applicable Basel II CCR approach (CEM, standardised or IMM).
- Type of bond: zero-coupon.
- Spread used to discount the bond-equivalent: The spread used to calculate the CVA of the counterparty. Whenever the CDS spread of the counterparty is available this should be used. Whenever the CDS spread is not available, the proxy spread used to determine the CVA for fair-value accounting purposes should be used as the spread of the bond.

The bond-equivalent of CVA is a long position in the risky bond associated with a short position in the risk-free bond. The market risk capital charge to be used on the set of bond-equivalents of CVA described above and their associated eligible hedges is the market risk charge, consisting of both general and specific risks, including stressed VaR but excluding IRC. In applying this charge to the bond-equivalents both general interest rate and credit spread risks must be taken into account.

If the firm has value-at-risk model approval for bonds then the charge should be calculated using the firm's authorised value-at-risk model for bonds, as well as under the standardised measurement method for market risk. However, a multiplier of 3 should be used for the purpose of the QIS exercise rather than the firm's individual multipliers.

Firms with value-at-risk model approval for bonds (for both specific and general market risks) are asked to compute the bond-equivalent CVA using their value-at-risk model (column I) and also using two standardised market risk rules (SMM) approaches, one where the PV of the bond-equivalent is multiplied by the SMM risk weights (column G), and one where the EAD of the counterparty – ie the notional of the risky bond – is multiplied by the SMM risk weights (column H). Other firms (including those who have VaR approval for general, but not specific risk) should use the standard market risk rules (columns G and H) only.

The liquidity horizon to be used for this market risk charge is one year, instead of the 10-day horizon used for market risk capital purposes. If the firm's VaR model does not calculate the one-year VaR directly, and in the case of the standardised measurement method, this one-year liquidity horizon should be factored in by multiplying the 10-day market risk capital charge by 5 (the square root of 25).

Note: This CVA capital charge should be calculated in a standalone manner on the portfolio composed of the set of bond-equivalents described above and their eligible hedges. No offset against other instruments on the firm's balance sheet should be reflected.

For this CVA capital charge the only eligible hedges that can be included in the general market risk charge calculation are single-name CDSs, single-name contingent CDSs or other equivalent hedging instruments referencing the counterparty directly.

The notional of contingent CDSs should be treated as fixed and equal to its current value. Other types of hedges should not be offset against the bond-equivalents within this charge, and should not be reflected in the CVA capital add-on. These other hedges should be treated as any other instrument in the firm's inventory for regulatory capital purposes.

Firms are asked to calculate the bond-equivalent CVA capital charge with and without eligible hedges irrespective of the approach used for EAD (IMM, standardised or CEM) or for market risk (VaR or SMM). A walk-through is provided below.

Example calculations for bond equivalent CVA charge

- **First step: determine exposure at default (EAD)**

  For banks under the internal models method (IMM), EAD is given by paragraph 29 of Annex 4 of the Basel II framework as

  $$EAD = \alpha \cdot Effective\ EPE$$

  For banks under the standardised method, EAD is given by paragraph 69 of Annex 4 of the Basel II framework as

  $$EAD = \beta \cdot \max\left(CMV - CMC; \sum_j \left| \sum_i RPT_{ij} - \sum_l RPC_{lj} \right| \times CCF_j \right)$$

  For banks under the Current Exposure Method (CEM), EAD is given by paragraph 92 of Annex 4 of the Basel II framework as

  $$EAD = \sum_{Netting\ set} Max\left(Current\ exposure; 0\right) + \left(0.4 + 0.6 \cdot Net\text{-}to\text{-}gross\text{-}ratio\right) \sum_{Netting\ set} Factor \cdot Effective\ notional$$

- **Second step: determine effective maturity**

  For IMM banks, the effective maturity of a netting set is determined by paragraph 38 of Annex 4 of the Basel II framework as

$$M = \frac{\sum_{k=1}^{t_k \le 1year} Effective\,EE_k \times \Delta t_k \times df_k + \sum_{t_k > 1year}^{maturity} EE_k \times \Delta t_k \times df_k}{\sum_{k=1}^{t_k \le 1year} Effective\,EE_k \times \Delta t_k \times df_k}$$

For CEM and standardised method banks, for each instrument in a netting set, effective maturity is determined by paragraph 320 of the Basel II framework as the notional-weighted average of

$$M = \sum_t t \cdot CF_t \Big/ \sum_t CF_t$$

Alternatively if the bank does not want to use this method, under paragraph 320 it can rather choose to take M for each instrument as the nominal maturity of the instrument.

For the purpose of calculating the CVA capital charge the maturity M to use in the subsequent calculations is the longest effective maturity (as calculated above) across all netting sets with the counterparty. It should not be capped at five years, since CVA is the lifetime discounted expected loss of the counterparty.

- **Third step: obtain a CDS spread for the counterparty**

  The spread used to calculate the CVA of the counterparty should be used. If a CDS spread is available for the counterparty then this should be used. If no CDS or bond spread is available for the counterparty, industry practice is to map the counterparty to a generic spread curve, for example by rating, industry and country. This curve provides the spread that should be used in the calculation of the bond-equivalent CVA capital charge. If the bank has to make approximations or extrapolations for some tenors of the CDS spread curve when determining the CVA, these same extrapolated CDS spread tenors should be used in the calculation of the bond-equivalent capital charge. For the capital charge, only one tenor is needed: the tenor corresponding to the effective maturity determined in step 2.

- **Fourth step: determine the market risk charge for CVA**

  The principle of the bond-equivalent analogy is to find a portfolio that approximately replicates CVA. For a given counterparty the CVA can be approximated in the first order as the present value of a portfolio consisting of two positions: a long risky bond and a short risk-free bond, both bonds being zero-coupon, with maturities equal to M (determined in step 2), and with notionals equal to EAD (determined in step 1). The issuer spread of the risky bond is taken as the CDS spread of the counterparty (determined in step 3).

  Denoting by r and s respectively the annualised risk-free interest rate and the CDS spread at the tenor M, the present value of the bond-equivalent is therefore:

  $$PV = EAD \cdot e^{-(r+s)M} - EAD \cdot e^{-rM} = \left(e^{-sM} - 1\right) \cdot EAD \cdot e^{-rM}.$$

  This is approximately equal to

  $$PV = -sM \cdot EAD \cdot e^{-rM}.$$

This quantity is an approximation for the CVA of a counterparty with expected exposure on average equal to EAD, effective maturity equal to M, and annualised CDS spread at the tenor M equal to s. Note that the PV is negative, which reflects the fact that CVAs are subtracted from the counterparty-risk-free value of derivatives to obtain fair value.

(a) For banks using the standardised measurement method to market risk (SMM)

Each bond-equivalent amount is subjected to the SMM treatment. Taking for example the following characteristics for a given counterparty:

- Notional: EAD = $200
- Maturity: effective maturity M = 10 years
- Annualised CDS spread at the 10-year tenor: s = 150bp
- Annualised interest rate at the 10-year tenor: r = 200bp

The PV of the bond equivalent would be

$$PV = \left(e^{-0.015 \cdot 10} - 1\right) \cdot 200 \cdot e^{-0.02 \cdot 10} \approx -\$23 .$$

The following calculation uses the PV of the bond equivalent of CVA for multiplication with the standardised risk weights, whilst in the QIS firms are also separately requested to calculate the capital charge using the EAD instead of this PV (ie multiplying the risk weights by the notional of the bond).

The specific risk charge is then determined by paragraph 710 of the Basel II framework. So for example assuming that the counterparty is investment grade and corresponds to a “qualifying category”, given that M is equal to 10 years and hence larger than one year, this means that the appropriate risk weight is 1.6%. Therefore the specific risk capital charge is

$$1.6\% \cdot \$23 = \$0.368 .$$

The general market risk charge is determined by paragraph 718 of the Basel II framework. So given that the maturity M is equal to 10 years, this means that under the maturity method the appropriate risk weight is 5.25%. Therefore, the general market risk capital charge is

$$5.25\% \cdot \$23 = \$1.2075 .$$

Therefore, the total market risk capital charge is $0.368 + $1.2075 = $1.5755. As a final step this result needs to be multiplied by 5 so that it is consistent with a one-year liquidity horizon ($5 = \sqrt{250/10}$) and the existing charge is designed to be appropriate for a 10-day liquidity horizon). Hence the CVA capital charge for this counterparty is

$$\$1.5755 \cdot 5 = \$7.8775 ,$$

and hence risk-weighted assets of

$$12.5 \cdot \$7.8775 \approx \$98.5$$

assuming a capital ratio of 8%. This calculation is done for each counterparty and the results are summed across them to obtain the total CVA charge.

(b) For banks using the internal models approach (IMA)

For banks with value-at-risk model approval using the IMA for both specific and general market risks, the CVA capital charge is calculated, for the purpose of the QIS, as three times the sum of the specific risk capital charge and the general market risk charge (even if in practice firms can have different VaR multipliers).

Both charges are calculated by inserting the PV of the bond equivalents

$$\left(e^{-sM}-1\right)\cdot EAD\cdot e^{-rM}$$

into the bank's approved VaR model. The formula above constitutes the pricing tool of the bond equivalent position of each counterparty.

The risk factors for the specific risk charge are the spreads s of all counterparties and the VaR of the counterparty portfolio is the 99% worst-case one-year move of the total portfolio PV under a change of the underlying spreads, with the interest rates r (at the tenors appropriate for each counterparty) kept constant and equal to their current value. If the bank's model produces 10-day VaRs then this output must be multiplied by 5 to be consistent with the one-year horizon.

The risk factors for the general market risk capital charge are the interest rates r and the VaR of the counterparty portfolio is the 99% worst-case one-year move of the total portfolio PV under a change of the interest rates, with the counterparty spreads kept constant and equal to their current value. If the bank's model produces 10-day VaRs then this output must be multiplied by 5 to be consistent with the one-year horizon.

If banks integrate specific and general market risk into a single VaR outcome for regulatory capital purposes, then the two previous steps are combined and it is the output of this single model that should be multiplied by five.

This calculation should be done both under regular conditions and under stressed conditions (stressed VaR). The one-year stress period to use for the purpose of the bond-equivalent calculation is the stress period chosen for credit assets for market risk purposes (for both the specific and general market risk stressed VaR).

The final CVA capital charge is the sum of three times the regular VaR and three times the stressed VaR calculated as specified above. The multiplier of three should be used in the QIS for the sake of consistency. This charge is a standalone capital charge for the portfolio consisting of the bond-equivalents and their eligible hedges (please see below). No offset with other instruments on the bank's balance sheet is allowed.

- **Reflection of hedges**

  The only hedges that banks are allowed to reflect in the calculation of the CVA capital charge are single-name CDSs referencing individual counterparties directly, or bonds issued by the counterparty, that were purchased with the intention of hedging the CVA for this counterparty, and are managed by the bank's CVA trading desk. The notional of contingent CDSs should be treated as fixed and equal to their current value for the purpose of calculating the CVA capital charge.

In the QIS template firms are asked to calculate the bond-equivalent CVA capital charge with and without eligible hedges irrespective of the approach used for EAD (IMM, standardised or CEM) or for market risk (VaR or SMM). For SMM banks, this means that in the calculation of the CVA charge with inclusion of hedges, the PV of the eligible hedge should be offset against either the PV of the bond-equivalent or the EAD of the counterparty (depending on the SMM approach for which the calculation is requested) before multiplication by the relevant SMM risk weight.

4.1.4 Additional information (for IMM banks only, panel B2)

Additional information for exposures subject to the standardised approach to credit risk

For corporate, bank and sovereign exposures subject to the standardised approach to credit risk, banks should provide Effective Potential Future Exposure (to the 99th percentile) in column F and Effective Expected Positive Exposure (the EEPE as calculated by the firms approved IMM model) in column G for each of the rating classes.

Additional information for exposures subject to the IRB approach to credit risk (panel b)

For exposures subject to the IRB approach to credit risk, banks should provide, by PD band, the exposure-weighted average PD (column C), exposure-weighted average LGD (column D), Effective Potential Future Exposure (to the 99th percentile, column F) and Effective Expected Positive Exposure (column G). Banks should use the PD and LGD estimates used for regulatory capital purposes.

Note: Firms should calculate EEPE, EPFE using their approved regulatory capital model. Where firms have IMM approval for non-simulation models that cannot calculate PFE directly, these exposures should be excluded from the above analysis.

4.1.5 Impact of increased margin period of risk for OTC derivatives and for securities-financing transactions (SFTs) (IMM banks only, panel C)

Definitions

- **Illiquid**: Illiquid collateral and OTC derivatives that cannot be easily replaced will be characterised by the absence of active markets with sufficient depth and liquidity so that a counterparty can, within two or fewer days, obtain multiple price quotations that do not move the market or represent a price reflecting a market discount (in the case of collateral) or premium (in the case of an OTC derivative).

  Examples of situations where trades are deemed illiquid for this purpose include but are not limited to trades that are not marked daily, trades or securities held as collateral that are concentrated in the counterparty within the market, and trades that are subject to specific accounting treatment for valuation purposes, for example OTC derivatives or repo-style transactions referencing Level 3 securities. Liquidity for vanilla transactions can also be impacted during volatile market conditions, for example when multiple firms have to liquidate or replace large volumes of transactions at the same time, thereby depressing the market. For this purpose the liquidity of trades must be determined in the context of stressed market conditions.

- **Dispute:** A dispute is a margin call dispute within a legally enforceable netting set.
- **Large dispute**
  - **OTC:** A large dispute is where there is a margin call dispute with a MtM difference equal to or greater than US$ 100 million for the counterparty's

OTC derivatives portfolio or where the MtM difference is equal to or greater than 10% of the net notional value of the counterparty's OTC derivatives portfolio.

- **SFT:** A large dispute is where there is a variation margin call dispute with a MtM difference equal to or greater than US$ 10 million for the counterparty's Securities Lending portfolio.

- **Please note for both disputes and large disputes:** For the avoidance of doubt both disputes and large disputes should include those exposures that have been excluded from collateralisation as a result of any informal dispute resolution methods, for example those detailed in the ISDA dispute resolution procedure.

Data requirements

The first table in panel C contains three sections containing identical data requests for three types of netting classifications:

- OTC derivatives – all netting sets containing only OTC derivatives.
- SFTs – all netting sets containing only SFTs.
- SFTs and OTC derivatives – all netting sets that contain both SFTs and OTC derivatives within each netting set.

Banks should provide data for

- All netting sets including those with and without a legally enforceable margin agreement at 31 December 2009 (“total”, row 136);
- All netting sets with a legally enforceable margin agreement at 31 December 2009 (row 137);
- All netting sets with a legally enforceable margin agreement that contained more than 5000 trades at any time in Q4 2009 (row 138);
- All netting sets with a legally enforceable margin agreement that contained at least one illiquid trade at any time in Q4 2009 (row 139);
- All netting sets with a legally enforceable margin agreement that contained more than two margin call disputes that remained unresolved for more than five business days over H2 2009 (row 140); and
- Margined netting sets containing at least one illiquid trade or more than 5,000 trades at any time in Q4 2009 and it contained more that two disputes over H2 2009 that remained unresolved over five days (row 141).

For each of these types of netting classifications and netting sets, banks should provide the following data:

- The total number of netting sets.
- The number of trades in the 10th largest netting set when ranked by trade count.
- The number of trades in the 20th largest netting set when ranked by trade count.
- The net current mark to market exposure.
- The aggregate exposure at default under the Basel II IMM requirements using the current margin period of risk for each condition. The margin periods of risk are detailed in the table below.

- The aggregate counterparty credit risk capital under Basel II IMM requirements using the current margin period of risk for each condition. The margin periods of risk are detailed in the table below.
- The aggregate exposure at default under the Basel II IMM requirements using the proposed margin period of risk for each condition. The margin periods of risk are detailed in the table below.
- The aggregate counterparty credit risk capital under the Basel II IMM requirements using the proposed margin period of risk for each condition. The margin periods of risk are detailed in the table below.

Margin periods of risk

Conditions	Current		Proposed	
	OTC	SFT	OTC	SFT
Netting sets with legally enforceable margin agreements	10	5	10	5
Netting sets with legally enforceable margin agreements containing more than 5,000 trades	10	5	20	20
Netting sets with legally enforceable margin agreements containing an illiquid trade	10	5	20	20
Netting sets with legally enforceable margin agreements containing more than two disputes	10	5	20	10
Netting sets with legally enforceable margin agreements containing more than 5,000 trades or an illiquid trade and more than two disputes	10	5	40	40

In the second table of panel C, banks should provide the following information on a netting set basis, on a best efforts basis:

Row	Column	Heading	Description
146–155; 157–166	E	Number of disputes (by count) over the last two quarters	The total number of large disputes (by count) relating to the identified netting set over H2 2009.
146–155; 157–166	F	Mark to market value of largest dispute	The maximum mark to market value of the largest dispute relating to the identified netting set over H2 2009 over the life of the dispute.
146–155; 157–166	G	Size of largest dispute as a proportion of portfolio	The size of the largest dispute by mark to market value as a percentage of the value of the identified netting set, when the dispute was at its maximum.

Row	Column	Heading	Description
146–155; 157–166	H	Total mark to market of all disputes within the netting set at the time of the largest dispute	The total mark to market value of all disputes within the identified netting set at the time of the largest dispute over H2 2009.
146–155; 157–166	I	Number of days over which largest dispute remained unresolved	The total number of business days over which the largest dispute within the identified netting set remained unresolved over H2 2009.
146–155; 157–166	J	Average length of dispute within the netting set [days]	The mark to market weighted average duration of all disputes in business days over which the disputes within the identified netting set remained unresolved over H2 2009.
168–177; 179–188	E	Number of disputes (by count) over the last two quarters	The total number of large disputes (by count) relating to the identified netting set over H2 2009.
168–177; 179–188	F	Mark to market value of largest dispute	The maximum mark to market value of the largest dispute relating to the identified netting set over H2 2009 over the life of the dispute.
168–177; 179–188	G	Size of largest dispute as a proportion of portfolio	The size of the largest dispute by mark to market value as a percentage of the value of the identified netting set when the dispute was at its maximum.
168–177; 179–188	H	Total mark to market of all disputes within the netting set at the time of the largest dispute	The total mark to market value of all disputes within the identified netting set at the time of the largest dispute over H2 2009.
168–177; 179–188	I	Number of days over which largest dispute remained unresolved	The total number of business days over which the largest dispute with the identified netting set remained unresolved over H2 2009.
168–177; 179–188	J	Average length of dispute within the netting set [days]	The mark to market weighted average duration of all disputes in business days over which the disputes within the identified netting set remained unresolved over H2 2009.

In the third table of panel C, banks should provide the following information on a counterparty basis:

Row	Column	Heading	Description
193–202; 204–213	E	Number of disputes (by count) over the last two quarters	The total number of large disputes (by count) with the identified counterparty over H2 2009.
193–202; 204–213	F	Mark-to-market value of largest dispute	The maximum mark to market value of the largest dispute, with the identified counterparty over H2 2009, over the life of the dispute.
193–202; 204–213	G	Size of largest dispute as a proportion of portfolio	The size of the largest dispute by mark to market value as a percentage of all netting sets with the identified counterparty, over H2 2009, when the dispute was at its maximum.
193–202; 204–213	H	Total mark-to-market of all disputes with counterparty at the time of the largest dispute	The total mark to market value of all disputes with the identified counterparty at the time of the largest dispute over H2 2009.
193–202; 204–213	I	Number of days over which largest dispute remained unresolved	The total number of business days over which the largest dispute with the identified counterparty remained unresolved over H2 2009.
193–202; 204–213	J	Average length of dispute with the counterparty [days]	The mark to market weighted average duration of all disputes in business days over which the disputes with the identified counterparty remained unresolved over H2 2009.
215–224; 226–235	E	Number of disputes (by count) over the last two quarters	The total number of all disputes (by count) with the identified counterparty over H2 2009.
215–224; 226–235	F	Mark-to-market value of largest dispute	The maximum mark to market value of the largest dispute with the identified counterparty over H2 2009 over the life of the dispute.
215–224; 226–235	G	Size of largest dispute as a proportion of portfolio	The size of the largest dispute by mark to market value as a percentage of all netting sets with the identified counterparty over H2 2009 when the dispute was at its maximum.
215–224; 226–235	H	Total mark-to-market of all disputes with counterparty at the time of the largest dispute	The total mark to market value of all disputes with the identified counterparty at the time of the largest dispute over H2 2009.
215–224; 226–235	I	Number of days over which largest dispute remained unresolved	The total number of business days over which the largest dispute with the identified counterparty remained unresolved over H2 2009.

Row	Column	Heading	Description
215–224; 226–235	J	Average length of dispute with the counterparty [days]	The mark to market weighted average duration of all disputes in business days over which the disputes with the identified counterparty remained unresolved over H2 2009.

4.1.6 Impact of wrong-way risk treatment (IMM banks, panel D)

Key definitions:

- **Legal connection:** The definition of legal connection follows that of Article 4 of 2006/48/EC. A legal connection should be considered to exist where the counterparty and underlying reference entity would:

  "… constitute a single risk because one of them, directly or indirectly, has control over the other…"; or

  be "… regarded as constituting a single risk because they are so interconnected that, if one of them were to experience financial problems, in particular funding or repayment difficulties, the other or all of the others would be likely to encounter funding or repayment difficulties"

- **Value of the derivative under the assumption of default:** Jump-to-default value of the derivative, for example as calculated under the market risk incremental risk capital charge.

Data requirements

In panel D, Banks should provide

- The number of OTC netting sets containing single-name credit default swaps where there exists a legal connection between the counterparty and the underlying issuer (row 240, column J);
- The Basel II IMM CCR Capital for all OTC derivatives after treating such CDSs as if they were each in a single, separate, one-trade netting set, and using the notional of the CDS as the EAD for that netting set (row 241, column J);
- The number of OTC netting sets containing equity derivatives referencing a single company where there exists a legal connection between the counterparty and the underlying referenced company (row 243, column J);
- The Basel II IMM CCR capital requirements for OTC derivatives after treating such equity derivatives as if they were each in a single, separate, one-trade netting set, and using value of the derivative under the assumption of default of the underlying entity as the EAD for that netting set (row 244, column J);
- The number of SFT netting set containing securities where there exists a legal connection between the counterparty and the underlying entity referenced in the security (for example in the case of bonds or shares) (row 246, column J); and
- The Basel II IMM CCR Capital for SFTs after treating such financing transactions as if they were each in a single, separate, one-trade netting set, and using the value of the securities under the assumption of default of the reference entity (row 247, column J).

4.1.7 *Capital impact of increased asset value correlation parameter (exposures subject to the IRB approach, panel E)*

Row	Column	Heading	Description
255	F	Total/ Current Basel II RWA	Current total credit risk RWA for exposures to all financial counterparties which are subject to the IRB approach (banking book plus trading book CCR).
255	G	Total/ RWA when multiplying the current estimates of R by 1.25/ Regulated firms/ using a $25 billion threshold	Total credit risk RWA for exposures to all regulated financial counterparties when applying a multiplier of 1.25 to the asset value correlation for exposures to regulated financial counterparties using a $25 billion threshold.
255	H	Total/ RWA when multiplying the current estimates of R by 1.25/ Regulated firms/ using a $100 billion threshold	Total credit risk RWA for exposures to all regulated financial counterparties when applying a multiplier of 1.25 to the asset value correlation for exposures to regulated financial counterparties using a $100 billion threshold.
255	I	Total/ RWA when multiplying the current estimates of R by 1.25/ Unregulated firms	Total credit risk RWA for exposures to all unregulated financial counterparties when applying a multiplier of 1.25 to the asset value correlation for exposures to unregulated financial counterparties.
256–305	D	PD lower bound	Lower bound for each of up to 50 PD bands. For defaulted exposures, both the upper and the lower bound should be 100%.
256–305	E	PD upper bound	Upper bound for each of up to 50 PD bands. For defaulted exposures, both the upper and the lower bound should be 100%.
256–305	F	Current Basel II RWA	Current RWA for exposures to all financial counterparties in that PD band (banking book plus trading book CCR).
256–305	G	RWA when multiplying the current estimates of R by 1.25/ Regulated firms/ using a $25 billion threshold	RWA for exposures to all regulated financial counterparties in that PD band when applying a multiplier of 1.25 to the asset value correlation for exposures to regulated financial counterparties using a $25 billion threshold.
256–305	H	RWA when multiplying the current estimates of R by 1.25/ Regulated firms/ using a $100 billion threshold	RWA for exposures to all regulated financial counterparties in that PD band when applying a multiplier of 1.25 to the asset value correlation for exposures to regulated financial counterparties using a $100 billion threshold.

Row	Column	Heading	Description
256–305	I	RWA when multiplying the current estimates of R by 1.25/ Unregulated firms	RWA for exposures to all unregulated financial counterparties in that PD band when applying a multiplier of 1.25 to the asset value correlation for exposures to unregulated financial counterparties.

4.1.8 Exposures to central counterparties (panel F)

The capital held against central counterparties, is capital that is currently held.

Row	Column	Heading	Description
310	F	Guaranty fund contributions (limited)/ exposure amount	Total amount of collateral currently pledged to CCP default funds, which is also called guaranty fund or clearing deposit.
310	G	Guaranty fund contributions (limited)/ RWA	Associated RWA if a bank is already holding capital against these CCP exposures.
311	F	Collateral posted/ exposure amount	Total amount of initial margin posted to CCPs.
311	G	Collateral posted/ RWA	Associated RWA if a bank is already holding capital against these CCP exposures.
312	F	MtM of derivatives exposures/ exposure amount	Total MtM of positions to CCPs (sum of net positions with each CCP).
312	G	MtM of derivatives exposures/ RWA	Associated RWA if a bank is already holding capital against these CCP exposures.
313	F	Contingent obligations to the default fund where known and limited/ exposure amount	Total value of contingent obligations to all CCP default funds where known and limited.
313	G	Contingent obligations to the default fund where known and limited/ RWA	Associated RWA if a bank is already holding capital against these CCP exposures.
314	F	Contingent obligations to the default fund where known and unlimited/ exposure amount	Total value of contingent obligations to all CCP default funds where known and unlimited.
314	G	Contingent obligations to the default fund where known and unlimited/ RWA	Associated RWA if a bank is already holding capital against these CCP exposures.

Row	Column	Heading	Description
315	F	Equity investments/ exposure amount	Total amount of equity investments in all CCPs.
315	G	Equity investments/ RWA	Associated RWA if a bank is holding capital against these CCP exposures.

4.1.9 Impact of shortcut method treatment (IMM banks, panel G)

This section should only be completed by banks which currently use the shortcut method.

Row	Column	Heading	Description
320	F	Current calculations/ exposure amount	Exposure amount calculated using current method
320	G	Current calculations/ Capital	Associated capital requirement calculated using current method.
321	F	Approach 1/ exposure amount	Exposure amount calculated using approach 1 (described below)
321	G	Approach 1/ Capital	Associated capital requirement calculated using approach 1 (described below)
322	F	Approach 2/ exposure amount	Exposure amount calculated using approach 2 (described below)
322	G	Approach 2/ Capital	Associated capital requirement calculated using approach 2 (described below).

Shortcut method approach 1

Effective EPE for a margined counterparty is equal to the lesser of:

(a) Effective EPE without a margin agreement; or

(b) The threshold (T) plus the minimum transfer amount (MTA) under the margin agreement or, if it is larger, the current mark-to-market (MTM) minus the variation margin (VM). An add-on is applied to either amount that reflects the potential increase in exposure over the margin period of risk and incorporates the effect of initial margin (IM). The add-on is computed as the expected increase over the margin period of risk in the netting set's exposure, where initial margin and current MtM has been subtracted from the distribution of exposures. The following formula describes the calculation:

$$EffectiveEPE = max\left(T + MTA, MTM - VM\right) + add\text{-}on\left(IM\right)$$

Where

- $add\text{-}on\left(IM\right) = E\left[max\left\{MtM\left(t = s\right) - MtM\left(t = 0\right) - IM,\ 0\right\}\right]$
- *MtM:* mark to market of all trades, excluding collateral
- *s:* Margin period of risk

- E[…]: expectation (= average over scenarios)
- IM: Initial Margin

Shortcut method approach 2

Effective EPE for a margined counterparty is equal to the lesser of:

(a) Effective EPE without a margin agreement; or

(b) The maximum of

- the threshold (T) plus the minimum transfer amount (MTA) under the margin agreement; and
- The maximum of current mark-to-market (MTM) minus the variation margin (VM), and zero

plus the expected increase in the exposure over the margin period of risk:

$$EPE = max\left[T + MTA; max\left\{MtM - VM; 0\right\} - IM\right] + E\left[max\left\{MtM_{t=s} - MtM_{t=0}; 0\right\}\right].$$

4.2 Securitisation in the banking book (worksheet "Securitisation")

On the "Securitisation" worksheet, the "current" columns refer to the current national implementation of the Basel II framework, **excluding** the changes introduced by the Enhancements document. The "new" columns refer to the national implementation of the Basel II framework **including** the changes introduced by the Enhancements document.

All exposure amounts to be reported on the "Securitisation" worksheet are exposures after application of credit conversion factors. Exposure values should be entered without recognition of any cap or provisions/value adjustments; however, these should be recognised for the calculation of overall capital requirements to be provided on the "General Info" worksheet. All deductions to be reported on this worksheet **exclude** deductions for gain-on-sale (paragraph 562).

4.2.1 Standardised approach treatment (panel A)

In all rows of panel A, only positions subject to the standardised approach treatment should be included.

Row	Column	Heading	Description
6	C	AAA to AA- and A-1/P1 / Exposure securitisations current	The current exposure amount of securitisation positions with AAA to AA- and A-1/P-1 ratings.
6	D	AAA to AA- and A-1/P1 / Exposure securitisations new	The new exposure amount of securitisation positions with AAA to AA- and A-1/P-1.
6	J	AAA to AA- and A-1/P1 / Exposure re-securitisations current	The current exposure amount of re-securitisation positions with AAA to AA- and A-1/P-1 ratings.
6	K	AAA to AA- and A-1/P1 / Exposure re-securitisations new	The new exposure amount of re-securitisation positions with AAA to AA- and A-1/P-1.
7	C, D, J, K	A+ to A- and A-2/P-2	The same information as in row 6, except applied to positions with an A+ to A- and A-2/P-2.
8	C, D, J, K	BBB+ to BBB- and A-3/P-3	The same information as in row 6, except applied to positions with a BBB+ to BBB- and A-3/P-3 rating.
9	C, D, J, K	BB+ to BB-	The same information as in row 6, except applied to positions with a BB+ to BB- rating.
10	C, D, J, K	Below BB- and A-3/P-3 (currently deducted from capital)	The same information as in row 6, except applied to positions with a below BB- and A-3/P-3 rating that are currently deducted from capital.
11	C, D, J, K	Below BB- and A-3/P-3 (currently subject to 1250% risk weight)	The same information as in row 6, except applied to positions with a below BB- and A-3/P-3 rating that are currently subject to a 1250% risk weight.
15	C, D, J, K	Look-through approach (paragraphs 572 and 573)/ Exposure	The same information as in row 6, except applied to unrated positions subject to the look-through approach.

Row	Column	Heading	Description
15	E	Look-through approach (paragraphs 572 and 573)/ RWA securitisations current	Current risk-weighted assets for unrated securitisation positions subject to the look-through approach.
15	F	Look-through approach (paragraphs 572 and 573)/ RWA securitisations new	New risk-weighted assets for unrated securitisation positions subject to the look-through approach.
15	L	Look-through approach (paragraphs 572 and 573)/ RWA re-securitisations current	Current risk-weighted assets for unrated re-securitisation positions subject to the look-through approach.
15	M	Look-through approach (paragraphs 572 and 573)/ RWA re-securitisations new	New risk-weighted assets for unrated re-securitisation positions subject to the look-through approach.
16	C–F, J–M	Treatment according to paragraphs 574 and 575	The same information as in row 15, except applied to unrated positions subject to the treatment according to paragraphs 574 and 575.
17	C–F, J–M	Treatment according to paragraph 576	The same information as in row 15, except applied to unrated positions subject to the treatment according to paragraph 576.
18	C, D, J, K	Currently deducted from capital	The same information as in row 6, except applied to unrated positions that are **currently** deducted from capital.
19	C, D, J, K	Currently subject to a 1250% risk weight	The same information as in row 6, except applied to unrated positions that are **currently** subject to a 1250% risk weight.
23	C, D, J, K	Reduction in RWA through cap (EU only)	Banks in EU countries should enter the reduction in risk-weighted assets through the cap (as a negative number), separately for securitisations and re-securitisations and the old and the new frameworks.
24	C, D, J, K	Reduction in deductions through cap (EU only)	Banks in EU countries should enter the reduction in deductions through the cap (as a negative number) separately for securitisations and re-securitisations and the old and the new frameworks.

4.2.2 Internal ratings-based treatment (panel B)

In all rows of panel B, only positions subject to the internal ratings-based treatment should be included.

Row	Column	Heading	Description
External credit assessment or inferred rating according to paragraph 618 Rows 32 to 45 should only include positions subject to an external credit assessment or an inferred rating according to paragraph 618.			
32	C	AAA and A-1/P1 / Exposure securitisations, senior granular, current	The current exposure amount of senior granular securitisation positions with AAA and A-1/P-1 ratings.
32	D	AAA and A-1/P1 / Exposure securitisations, senior granular, new	The new exposure amount of senior granular securitisation positions with AAA and A-1/P-1 ratings.
32	E	AAA and A-1/P1 / Exposure securitisations, non-senior granular, current	The current exposure amount of non-senior granular securitisation positions with AAA and A-1/P-1 ratings.
32	F	AAA and A-1/P1 / Exposure securitisations, non-senior granular, new	The new exposure amount of non-senior granular securitisation positions with AAA and A-1/P-1 ratings.
32	G	AAA and A-1/P1 / Exposure securitisations, non-granular, current	The current exposure amount of non-granular securitisation positions with AAA and A-1/P-1 ratings.
32	H	AAA and A-1/P1 / Exposure securitisations, non-granular, new	The new exposure amount of non-granular securitisation positions with AAA and A-1/P-1 ratings.
32	J	AAA and A-1/P1 / Exposure re-securitisations, senior, current	The current exposure amount of senior re-securitisation positions with AAA and A-1/P-1 ratings.
32	K	AAA and A-1/P1 / Exposure re-securitisations, senior, new	The new exposure amount of senior re-securitisation positions with AAA and A-1/P-1 ratings.
32	L	AAA and A-1/P1 / Exposure re-securitisations, non-senior, current	The current exposure amount of non-senior re-securitisation positions with AAA and A-1/P-1 ratings.
32	M	AAA and A-1/P1 / Exposure re-securitisations, non-senior, new	The new exposure amount of non-senior re-securitisation positions with AAA and A-1/P-1 ratings.
33	C, D, J, K	AAA/A-1/P-1 subject to a 6% risk weight according to Annex IX, part 4, paragraph 48 of Directive 2006/48/EC	Banks in EU countries should enter the same information as in row 32, columns C, D, J, K, except applied to positions with a AAA rating subject to a 6% risk weight according to Annex IX, part 4, paragraph 48 of Directive 2006/48/EC. These positions should **not** be included in row 32.
34	C–H, J–M	AA	The same information as in row 32, except applied to positions with a AA rating (including AA+ and AA-).

Row	Column	Heading	Description
35	C–H, J–M	A+	The same information as in row 32, except applied to positions with an A+ rating.
36	C–H, J–M	A/A-2/P-2	The same information as in row 32, except applied to positions with an A/A-2/P-2 rating.
37	C–H, J–M	A-	The same information as in row 32, except applied to positions with an A- rating.
38	C–H, J–M	BBB+	The same information as in row 32, except applied to positions with a BBB+.
39	C–H, J–M	BBB/A-3/P-3	The same information as in row 32, except applied to positions with a BBB/A-3/P-3 rating.
40	C–H, J–M	BBB-	The same information as in row 32, except applied to positions with a BBB- rating.
41	C–H, J–M	BB+	The same information as in row 32, except applied to positions with a BB+ rating.
42	C–H, J–M	BB	The same information as in row 32, except applied to positions with a BB rating.
43	C–H, J–M	BB-	The same information as in row 32, except applied to positions with a BB- rating.
44	C–H, J–M	Below BB-/A-3/P-3 (currently deducted from capital)	The same information as in row 32, except applied to positions with a rating below BB-/A-3/P-3 that are **currently** deducted from capital.
45	C–H, J–M	Below BB- and A-3/P-3 (currently subject to 1250% risk weight)	The same information as in row 32, except applied to positions with a below BB- and A-3/P-3 rating that are **currently** subject to a 1250% risk weight.
Internal assessment approach (paragraphs 619–622) Rows 51 to 64 should only include positions subject to the internal assessment approach (paragraphs 619–622).			
51	C	AAA and A-1/P1 / Exposure securitisations, senior granular, current	The current exposure amount of senior granular securitisation positions with AAA and A-1/P-1 ratings.
51	D	AAA and A-1/P1 / Exposure securitisations, senior granular, new	The new exposure amount of senior granular securitisation positions with AAA and A-1/P-1 ratings.
51	E	AAA and A-1/P1 / Exposure securitisations, non-senior granular, current	The current exposure amount of non-senior granular securitisation positions with AAA and A-1/P-1 ratings.
51	F	AAA and A-1/P1 / Exposure securitisations, non-senior granular, new	The new exposure amount of non-senior granular securitisation positions with AAA and A-1/P-1 ratings.
51	G	AAA and A-1/P1 / Exposure securitisations, non-granular, current	The current exposure amount of non-granular securitisation positions with AAA and A-1/P-1 ratings.
51	H	AAA and A-1/P1 / Exposure securitisations, non-granular, new	The new exposure amount of non-granular securitisation positions with AAA and A-1/P-1 ratings.

Row	Column	Heading	Description
51	J	AAA and A-1/P1 / Exposure re-securitisations, senior, current	The current exposure amount of senior re-securitisation positions with AAA and A-1/P-1 ratings.
51	K	AAA and A-1/P1 / Exposure re-securitisations, senior, new	The new exposure amount of senior re-securitisation positions with AAA and A-1/P-1 ratings.
51	L	AAA and A-1/P1 / Exposure re-securitisations, non-senior, current	The current exposure amount of non-senior re-securitisation positions with AAA and A-1/P-1 ratings.
51	M	AAA and A-1/P1 / Exposure re-securitisations, non-senior, new	The new exposure amount of non-senior re-securitisation positions with AAA and A-1/P-1 ratings.
52	C, D, J, K	AAA/A-1/P-1 subject to a 6% risk weight according to Annex IX, part 4, paragraph 48 of Directive 2006/48/EC	Banks in EU countries should enter the same information as in row 51, columns C, D, J, K, except applied to positions with a AAA rating subject to a 6% risk weight according to Annex IX, part 4, paragraph 48 of Directive 2006/48/EC. These positions should **not** be included in row 51.
53	C–H, J–M	AA	The same information as in row 51, except applied to positions with a AA rating (including AA+ and AA-).
54	C–H, J–M	A+	The same information as in row 51, except applied to positions with an A+ rating.
55	C–H, J–M	A/A-2/P-2	The same information as in row 51, except applied to positions with an A/A-2/P-2 rating.
56	C–H, J–M	A-	The same information as in row 51, except applied to positions with an A- rating.
57	C–H, J–M	BBB+	The same information as in row 51, except applied to positions with a BBB+ rating.
58	C–H, J–M	BBB/A-3/P-3	The same information as in row 51, except applied to positions with a BBB/A-3/P-3 rating.
59	C–H, J–M	BBB-	The same information as in row 51, except applied to positions with a BBB- rating.
60	C–H, J–M	BB+	The same information as in row 51, except applied to positions with a BB+ rating.
61	C–H, J–M	BB	The same information as in row 51, except applied to positions with a BB rating.
62	C–H, J–M	BB-	The same information as in row 51, except applied to positions with a BB- rating.
63	C–H, J–M	Below BB-/A-3/P-3 (currently deducted from capital)	The same information as in row 51, except applied to positions with a rating below BB-/A-3/P-3 that are **currently** deducted from capital.

Row	Column	Heading	Description
64	C–H, J–M	Below BB- and A-3/P-3 (currently subject to 1250% risk weight)	The same information as in row 51, except applied to positions with a below BB- and A-3/P-3 rating that are **currently** subject to a 1250% risk weight.
Supervisory formula (paragraphs 623–639)			
68	C, D, J, K	Risk-weighted less than 1250%/ Exposure	The same information as in row 32, except applied to positions to which the supervisory formula is applied and which are risk-weighted at less than 1250%.
68	E	Risk-weighted less than 1250%/ RWA securitisations current	The current risk-weighted assets of securitisation positions to which the supervisory formula is applied and which are risk-weighted at less than 1250%.
68	F	Risk-weighted less than 1250%/ RWA securitisations new	The new risk-weighted assets of securitisation positions to which the supervisory formula is applied and which are risk-weighted at less than 1250%.
68	L	Risk-weighted less than 1250%/ RWA re-securitisations current	The current risk-weighted assets of re-securitisation positions to which the supervisory formula is applied and which are risk-weighted at less than 1250%.
68	M	Risk-weighted less than 1250%/ RWA re-securitisations new	The new risk-weighted assets of re-securitisation positions to which the supervisory formula is applied and which are risk-weighted at less than 1250%.
69	C, D, J, K	Currently deducted from capital/ Exposure	The same information as in row 68, except applied to positions to which the supervisory formula is applied and which are currently deducted from capital.
70	C, D, J, K	Currently subject to 1250% risk weight/ Exposure	The same information as in row 68, except applied to positions to which the supervisory formula is applied and which are currently subject to a risk weight of 1250%.
Other positions			
74	C–F, J–M	Treatment according to paragraph 639	The same information as in row 68, except applied to positions subject to the treatment according to paragraph 639.
75	C, D, J, K	Currently deducted from capital	The same information as in row 69, except applied to other positions which are currently deducted from capital.
76	C, D, J, K	Currently subject to 1250% risk weight	The same information as in row 70, except applied to other positions which are currently subject to a risk weight of 1250%.
80	C, D, J, K	Reduction in RWA through KIRB cap (paragraph 610)	The reduction in risk-weighted assets (as a negative number) through the KIRB cap (paragraph 610), separately for securitisations and re-securitisations and the current and the new frameworks.

Row	Column	Heading	Description
81	C, D, J, K	Reduction in deductions through KIRB cap (paragraph 610)	The reduction in deductions (as a negative number) through the KIRB cap (paragraph 610), separately for securitisations and re-securitisations and the current and the new frameworks.
82	C, D, J, K	Reduction in RWA according to Annex IX, part 4, paragraph 73 of Directive 2006/48/EC	Banks in EU countries should enter the reduction in risk-weighted assets according to Annex IX, part 4, paragraph 73 of Directive 2006/48/EC (as a negative number), separately for securitisations and re-securitisations and the current and the new frameworks.

4.3 Operational risk (worksheet "OpRisk")

The "OpRisk" worksheet collects data to support future work of the Committee on operational risk. This work will also take into account data submitted in the "General information" and "Leverage ratio" worksheets.

Data should be as of end-December of the reference years. Please adopt the following conventional criteria:

- For each reference year, year T refers to the fiscal years closed in the period from end-September T to end-June T+1. For example the reference year 2008 encompasses all the fiscal years closed between end-September 2008 and end-June 2009;
- For any given year T, where official end-years figures are not available, annualised data or, alternatively, the data from January to December T, should be provided.

Information should be reported on a "best effort" basis, per the whole bank and, where requested, per business lines break down. If the information is not available or not applicable, please leave the corresponding cell empty.

4.3.1 General information (panel A)

Panel A covers specific information on the operational risk capital requirement, which complements that filled in the "General Information" worksheet .

Row	Column	Heading	Description
5–8	C	Approach	Approach to operational risk used at the consolidated level at the reference end-year.
5–8	D	Mergers and acquisitions with relevant effects on the op risk capital	Report "Yes" if mergers and acquisitions occurred in the reference year that significantly affected the operational risk capital, "No" otherwise.
5–8	F	Disposals with relevant effect on the op risk capital	Report "Yes" if disposals of assets/entities occurred in the reference year that significantly affected the operational risk regulatory capital, "No" otherwise.

4.3.2 Information on exposure indicators and operational risk losses (panel B)

Panel B collects data on exposure indicators, including gross income and its components. Most of the items in this panel are defined on the basis of the IAS/IFRS. Where a bank adopts alternative accounting standards that could produce significant differences in the value/definition of some items, this should be specified in an accompanying document.

Panel B also collects aggregated data on the number and amount of relevant operational risk losses suffered in the reference years regardless of their use (ie for management purposes or for calculating the regulatory capital requirement). For QIS purposes, loss events should be reported on the basis of the date of discovery, if possible, or the date of the financial impact (ie the date the loss was first recorded in the general ledger). In case of a group of associated losses generated by a single root event that are discovered (or accounted) over time, the aggregated loss with the date of discovery of the root event (or the date of the first financial impact) should be reported. Data should be gross of any recoveries due to insurance and other risk transfer mechanisms. Operational risk-related credit risk losses should be excluded. Where internal loss data collection differs from requested parameters (eg incompleteness of the loss data collection in a reference year, usage of collection thresholds higher than those indicated in the QIS) this should be specified in an accompanying document.

Row	Column	Heading	Description
Columns D to H: Size/complexity			
16–20	D–E	Number of subsidiaries	Number of subsidiaries included in the consolidation of the operational risk capital requirement, split between those that have a banking license and the others (the subsidiaries of insurance entities are excluded from this figure).
16–20	F–G	Number of branches	Number of branches, split between the domestic and foreign ones, of the parent bank and its subsidiaries as above determined. For QIS purposes, branch means a place of business which forms a legally dependent part of the parent bank or its subsidiaries.
16–20	H	Number of employees	Headcount of employees. The number should include temps and outsourced resources but not consultants.
Columns I to K: On-/off-balance sheets			
16–20	I	Assets and volume items/ Whole bank	Total on-balance sheet assets (IAS 1.9 (a), IG 6).
22–26	I	Assets and volume items/ Corporate finance	Value of the deals completed in the reference year (eg for M&A, the value of the merged companies; for project finance/syndication, the amount of commitment line established, etc).
27–31	I	Assets and volume items/ Trading and sales	Value of the deals executed in the reference year (without netting).
32–41	I	Assets and volume items/ Retail banking/commercial banking	Loans and advances.
42–46	I	Assets and volume items/ Payments and settlements	Value of the payment and settlement transactions executed in the reference year.
47–51	I	Assets and volume items/ Agency services	Assets involved in the services provided by the bank (eg assets in custody for the services provided as a custodian bank, fiduciary transactions for the activities where the bank acts in its own name but for the account and at the risk of its customers).
52–56	I	Assets and volume items/ Asset management	Assets under management.
57–61	I	Assets and volume items/ Retail brokerage	Value of the transactions executed in the reference year.

Row	Column	Heading	Description
16–20	J	Total provisions	This includes provisions for employee benefits (IAS 19.10, 44 (a), 54, 128, 133; IAS 1.78 (d)), restructuring (IAS 37.71, 84 (a)), loan commitments and guarantees (IAS 37 Appendix C.9), pending legal issues and tax litigation (IAS 37 Appendix C, examples 6 and 10) and other provisions (IAS 37.14; CP).
16–20	K	Pending legal issues and tax litigation	IAS 37 Appendix C, examples 6 and 10. This includes provisions/reserves for contingent liabilities.
Columns L to O: Income statement			
16–20	L	Net profit (loss) on financial operations (non-trading book)	This includes: • Net realised gains (losses) on financial assets and liabilities not measured at fair value through profit or loss – ie available for sale financial assets (IFRS 7.20 (a) (ii); IAS 39.9, 39.55 (b)); loans and receivables (IFRS 7.20(a) (iv); IAS 39.9, 39.56); held-to-maturity investments (IFRS 7.20(a) (iii); IAS 39.9, 39.56); financial liabilities measured at amortised cost (IFRS 7.20(a) (v); IAS 39.56) – **if not included in the trading book**; • Net gains (losses) on financial assets and liabilities designated at fair value through profit or loss – ie IFRS 7.20 (a) (i); IAS 39.55 (a) – **if not included in the trading book**.
16–61	M, N	Administration costs	The administration costs have to be split between staff expenses (IAS 19.7; IAS 1.102, IG 6) which represent the total compensation paid, including salaries, benefits and bonuses, and general and administrative expenses (IAS 1.103, IG 6) which includes marketing expenses, professional fees, IT expenses, rents.
16–61	O	Other operating expenses	This includes: • Extraordinary costs and expenses/losses from non-recurrent items; • Fees paid to outsourcing service providers.
Columns P to X: Information on gross income and its components			
16–61	P	Gross income	Gross income is defined as in paragraph 650 of the Basel II framework. In case of the ASA, the retail and commercial business lines must be left blank (the information on loan and advances is taken from the “Asset and volume items” column).
16–61	Q	Interest income	IAS 18.35 (b) (iii)
16–61	R	Interest expenses	IAS 1.97
16–61	S, T	Fee and commission income, fee and commission expenses	IFRS 7.20 (c)

Row	Column	Heading	Description
16–61	U	Net profit (loss)/ On financial assets and liabilities held for trading	IFRS 7.20 (a) (i); IAS 39.55(a)
16–61	V	Net profit (loss)/ On the trading book, others	This includes: • Net gains (losses) from hedge accounting (IFRS 7.24); • Net gains (losses) on exchange differences (IAS 21.28, 52 (a)); • Net realised gains (losses) on financial assets and liabilities not measured at fair value through profit or loss (see column L), **if included in the trading book**; • Net gains (losses) on financial assets and liabilities designated at fair value through profit or loss (see column L), **if included in the trading book**. It excludes dividend income (see below).
16–61	W	Dividend income	IAS 18.35 (b) (v)
16–61	X	Other operating income	This excludes income derived from insurance and reinsurance (eg premiums received for insurance contracts issued, payments as a result of claims under insurance policies purchased by the bank, including those policies to cover operational risk losses).
Columns Y to AC: Information on operational risk losses			
16–61	Y	Number of loss events ≥ €10,000	Number of loss events greater than or equal to €10,000 in the reference year.
16–61	Z	Number of loss events ≥ €20,000	Number of loss events greater than or equal to €20,000 in the reference year.
16–61	AA	Total amount of losses ≥ €20,000	Total amount of losses greater than or equal to €20,000 in the reference year.
16–61	AB	Sum of the five largest losses	Sum of the five largest losses in the reference year.
16–61	AC	Maximum loss	Maximum single loss in the reference year.

4.4 Smoothing minimum required capital

4.4.1 Data requirements

The "Smoothing MRC" worksheet should only be filled in by banks adopting the Basel II IRB approach for calculating minimum capital requirements for credit risk. Information should be provided only for the portfolios already approved for regulatory purpose by the supervisors.

The worksheet only deals with the first building block of the countercyclical toolkit described in the Resilience document (ie, smoothing minimum required capital). The concepts of a "downturn PD" and a "scaling factor" refer to the approach by the Committee of European Banking Supervisors (CEBS).[16]

In its basic design, the proposals envisage a bank-specific mechanism that takes into account the historical changes in PDs estimated by banks in order to build specific buffers against recessionary conditions.[17] The PD of each regulatory portfolio at time t is calculated as the average of grade PDs weighted by the number of counterparties in each grade (this gives the same weights to all borrowers):

$$\text{Time t: portfolio PD} = \frac{\sum_{g=1}^{k} PD^g N^g}{\sum_{g=1}^{k} N^g}$$

where PD^g is the PD of each grade g (1, … , k) and N^g is the number of counterparties in grade g. The PD of the portfolio would obviously change over the cycle as the result of two different factors: transition of borrowers across grades; change of grade PDs.

The proposed mechanism is based on the quantification, for each regulatory portfolio, of the gap between current PD and the following two alternatives:

- Option A: the long-term average of portfolio PD over a given time-span;
- Option B: the downturn PD, ie the highest PD over a given time-span.

For each portfolio, a scaling factor is calculated as the ratio between:

- Scaling factor A: the long-term average PD and the current PD. The scaling factor can be greater or lower than 1 depending on the stage of the credit cycle.
- Scaling factor B: the downturn PD and the current PD. The scaling factor is expected to be greater than 1 at all times but downturn periods.

For each rating grade, the scaling factor is used for adjusting the current grade PDs. Accordingly, for each grade the capital buffer is thus determined as the difference between the amount of capital computed using the current PD and the one computed using the PD adjusted with either the scaling factor A (based on long-term average) or scaling factor B (based on downturn PD). For each portfolio, the buffer is the sum of grade-level buffers. The buffer would increase in expansion and decrease in recession, following the dynamics of

[16] See Section II.4 (a) of the Resilience document.

[17] See Committee of European Banking Supervisors, *Position paper on a countercyclical capital buffer*, July 2009, available at http://www.c-ebs.org/getdoc/715bc0f9-7af9-47d9-98a8-778a4d20a880/CEBS-position-paper-on-a-countercyclical-capital-b.aspx.

PDs. Under Option A, portfolio PDs estimated through a point-in-time rating system would be transformed into through-the-cycle PDs; for already through-the-cycle PDs the impact is expected to be fairly limited. Under Option B, portfolio PDs would be transformed into recessionary PDs and they would thus incorporate also the impact of stress scenarios.

Since the functioning of countercyclical buffers needs to be analysed over time, banks are required – on a best efforts basis – to provide data with reference to four end-year dates (2006 to 2009) in panels A to D; these panels require the same information. Banks should provide the information disaggregated by regulatory portfolio.

In order to overcome data constraints, avoid excessive burden on banks and disentangle the effect of PD volatility, the following **assumptions** should be made:

- **For each panel, banks should use 2009 data for all information except for the current PDs. The calculation of the long term average and downturn PDs should always be based on a time-span ending in 2009.** (For instance, if a bank does have time-series over the period 2000 to 2009, long term average and downturn PDs should be computed over this period for all the reference dates.) **All other risk parameters and the portfolio composition are assumed to be constant over time, equal to their 2009 figures;**
- Should banks have different rating systems for the same regulatory portfolio (for instance a rating model for the large corporate and another for the middle-corporate segment in the corporate portfolio), banks, after remapping to a common master scale (if needed), can use as the grade PD the average of grade PDs calculated through the different rating models;
- The amount of risk-weighted assets (expected losses) for each portfolio is the sum of risk-weighted assets (expected losses) for non-defaulted exposures computed at the rating-grade level. Data on the scaling factors and the capital buffers are calculated through embedded formulae. Due to the shape of the IRB risk weight formula, a reduction in risk-weighted assets for long term average and downturn figures could be generated when, after rescaling, grade PDs are above a certain threshold. Therefore, rescaled grade PDs should be capped at 30% in the IRB formulae, irrespective of the asset class considered. For consistency, PDs should be capped also for the calculation of the EL;

Finally, for 2009 some memo items are requested for defaulted and non-defaulted exposures separately:

- Total exposures for all IRB portfolios as well as for the total banking book are collected to assess the share of portfolios subject to the PD/LGD approach as a percentage of the total IRB portfolios and the banking book.
- Total EL and eligible provisions referring to all IRB portfolios are collected to broadly assess the impact on the numerator of the solvency ratio (via the regulatory calculation difference) of the use of re-scaled PDs. For defaulted exposures, expected loss is the best estimate of expected loss.

The requested data are the following:

Row	Column	Heading	Description
A)	**Memo items and calculation of capital buffers 2009**		
A1)	**Memo items**		
Total IRB perimeter			
6	F–G	Exposure pre-CCF and pre-CRM	For 2009, banks should report aggregated data on exposure pre-CCF and pre-CRM for all the IRB portfolios (including those not subject to the PD/LGD approach). Defaulted and non-defaulted exposures should be reported separately.
7	F–G	Exposure post-CCF and post-CRM	For 2009, banks should report aggregated data on exposure post-CCF and post-CRM for all the IRB portfolios (including those not subject to the PD/LGD approach). Defaulted and non-defaulted exposures should be reported separately.
8	F–G	Risk-weighted assets	For 2009, banks should report the aggregated risk-weighted assets for all the IRB portfolios (including those not subject to the PD/LGD approach). Data on defaulted and non-defaulted exposures should be reported separately.
Total banking book			
10	F–G	Exposure pre-CCF and pre-CRM	For 2009, banks should report aggregated data on exposure pre-CCF and pre-CRM for all exposures in the banking book (including exposures subject to partial use of the standardised approach). Defaulted and non-defaulted exposures should be reported separately.
11	F–G	Exposure post-CCF and post-CRM	For 2009, banks should report aggregated data on exposure post-CCF and post-CRM for all exposures in the banking book (including exposures subject to partial use of the standardised approach). Defaulted and non-defaulted exposures should be reported separately.
12	F–G	Risk-weighted assets	For 2009, banks should report aggregated risk-weighted assets for all exposures in the banking book (including exposures subject to partial use of the standardised approach). Data on defaulted and non-defaulted exposures should be reported separately.
13	F–G	Total expected losses	For 2009, banks should report aggregated data on expected loss amounts for the all IRB portfolios (including those not subject to the PD/LGD approach). Data on defaulted and non-defaulted exposures should be reported separately. For defaulted exposures, expected loss is the best estimate expected loss.
14	F–G	Total IRB-eligible provisions	For 2009, banks should report aggregated data on all IRB-eligible provisions. Data on defaulted and non-defaulted exposures should be reported separately.

Row	Column	Heading	Description
A2)	**Calculation of capital buffers 2009 (non-defaulted assets only)**		
19–33	C	Time span for calculation of PD long term avg and PD downturn: start year	The starting year for the calculation of long-term average and downturn PDs for each portfolio. This is to be provided only in panel A2 since no rolling statistics are required.
19–33	D	Time span for calculation of PD long term avg and PD downturn: end year	The ending year for the calculation of long-term average and downturn PDs for each portfolio. This is to be provided only in panel A2 since no rolling statistics are required.
19–33	E	Ref year for the PD downturn	The reference year for the calculation of downturn PD for each portfolio. This is to be provided only in panel A2 since no rolling statistics are required.
19–33	F	IRB exposures: pre-CCF and pre-CRM	Data on exposure amounts before the effect of credit risk mitigation and conversion factors for each portfolio. Data are to be provided for 2009 only. No distinction between drawn, undrawn and other off-balance sheet items is needed. Only non-defaulted exposures should be included.
19–33	G	IRB exposures: post-CCF and post-CRM	Data on exposure amounts after the effect of credit risk mitigation and conversion factors for each portfolio. Data are to be provided for 2009 only. No distinction between drawn, undrawn and other off-balance sheet items is needed. Only non-defaulted exposures should be included.
19–33	H	PD: current	The counterparty-weighted average PD for each portfolio in 2009. Only non-defaulted borrowers should be included.
19–33	I	PD: long term avg	The counterparty-weighted average PD computed by the bank for each portfolio over a sufficiently long time-span. Ideally, a whole business cycle should be considered. However, for QIS purposes, a shorter period can be used, subject to a clear explanation of the choice. Only non-defaulted borrowers should be included. This is to be provided only in panel A2 since no rolling statistics are required.
19–33	J	PD: downturn	The counterparty-weighted average of the highest PD[18] recorded by the bank for each portfolio over a sufficiently long time-span. Ideally, a whole business cycle should be considered. However, for QIS purposes, a shorter period can be used, subject to a clear explanation of the choice. Only non-defaulted borrowers should be included. This is to be provided only in panel A2 since no rolling statistics are required.

[18] Note that the highest probabilities of default should be used and **not** the highest realised default rates.

Row	Column	Heading	Description
19–33	K	Risk weighted assets: current	Data on RWA amounts for each portfolio (sum of grade RWA calculated using grade-PD) as of 2009. Only non-defaulted exposures should be included.
19–33	L	Risk weighted assets: long term avg	Data on RWA amounts for each portfolio (sum of grade RWA calculated using grade-PD rescaled using scaling factor A) as of 2009. Only non-defaulted exposures should be included.
19–33	M	Risk weighted assets: downturn	Data on RWA amounts for each portfolio (sum of grade RWA calculated using grade-PD rescaled using scaling factor B) as of 2009. Only non-defaulted exposures should be included.
19–33	N	EL: current	Data on EL amounts for each portfolio (sum of grade EL calculated using grade-PD) as of 2009. Only non-defaulted exposures should be included.
19–33	O	EL: long term avg	Data on EL amounts for each portfolio (sum of grade EL calculated using grade-PD rescaled using the scaling factor A) as of 2009. Only non-defaulted exposures should be included.
19–33	P	EL: downturn	Data on EL amounts for each portfolio (sum of grade EL calculated using grade-PD rescaled using the scaling factor B) as of 2009. Only non-defaulted exposures should be included.
19–33	Q	Scaling factor: A	For each portfolio, formulae provide the ratio between long term average PD (column I) and current PD (column H). No data is asked to be filled in.
19–33	R	Scaling factor: B	For each portfolio, formulae provide the ratio between downturn PD (column J) and current PD (column H). No data is asked to be filled in.
19–33	S	Capital buffers: A	For each portfolio, formulae provide the difference between long term average RWA (column L) and current RWA (column K). No data is asked to be filled in.
19–33	T	Capital buffers: B	For each portfolio, formulae provide the difference between downturn RWA (column M) and current RWA (column K). No data is asked to be filled in.
B)	**Calculation of capital buffers 2008 (non-defaulted assets only)**		
39–53	H	PD: current	The counterparty-weighted average PD for each portfolio in 2008. Only non-defaulted borrowers should be included.
39–53	K	Risk weighted assets: current	Data on RWA amounts for each portfolio (sum of grade RWA calculated using 2009 exposures and other parameters and 2008 grade-PD). Only non-defaulted exposures should be included.

Row	Column	Heading	Description
39–53	L	Risk weighted assets: long term avg	Data on RWA amounts for each portfolio (sum of grade RWA calculated using 2009 exposures and other parameters and 2008 grade-PD rescaled using scaling factor A). Only non-defaulted exposures should be included.
39–53	M	Risk weighted assets: downturn	Data on RWA amounts for each portfolio (sum of grade RWA calculated using 2009 exposures and other parameters and 2008 grade-PD rescaled using scaling factor B). Only non-defaulted exposures should be included.
39–53	N	EL: current	Data on EL amounts for each portfolio (sum of grade EL calculated using 2009 exposures and other parameters and 2008 grade-PD). Only non-defaulted exposures should be included.
39–53	O	EL: long term avg	Data on EL amounts for each portfolio (sum of grade EL calculated using 2009 exposures and other parameters and 2008 grade-PD rescaled using the scaling factor A). Only non-defaulted exposures should be included.
39–53	P	EL: downturn	Data on EL amounts for each portfolio (sum of grade EL calculated using 2009 exposures and other parameters and 2008 grade-PD rescaled using the scaling factor B). Only non-defaulted exposures should be included.
39–53	Q	Scaling factor: A	For each portfolio, formulae provide the ratio between long term average PD (column I) and current PD (column H). No data is asked to be filled in.
39–53	R	Scaling factor: B	For each portfolio, formulae provide the ratio between downturn PD (column J) and current PD (column H). No data is asked to be filled in.
39–53	S	Capital buffers: A	For each portfolio, formulae provide the difference between long term average RWA (column L) and current RWA (column K). No data is asked to be filled in.
39–53	T	Capital buffers: B	For each portfolio, formulae provide the difference between downturn RWA (column M) and current RWA (column K). No data is asked to be filled in.
C)	**Calculation of capital buffers 2007**		
59–73	H	PD: current	The counterparty-weighted average PD for each portfolio in 2007. Only non-defaulted borrowers should be included.
59–73	K	Risk weighted assets: current	Data on RWA amounts for each portfolio (sum of grade RWA calculated using 2009 exposures and other parameters and 2007 grade-PD). Only non-defaulted exposures should be included.

Row	Column	Heading	Description
59–73	L	Risk weighted assets: long term avg	Data on RWA amounts for each portfolio (sum of grade RWA calculated using 2009 exposures and other parameters and 2007 grade-PD rescaled using scaling factor A). Only non-defaulted exposures should be included.
59–73	M	Risk weighted assets: downturn	Data on RWA amounts for each portfolio (sum of grade RWA calculated using 2009 exposures and other parameters and 2007 grade-PD rescaled using scaling factor B). Only non-defaulted exposures should be included.
59–73	N	EL: current	Data on EL amounts for each portfolio (sum of grade EL calculated using 2009 exposures and other parameters and 2007 grade-PD). Only non-defaulted exposures should be included.
59–73	O	EL: long term avg	Data on EL amounts for each portfolio (sum of grade EL calculated using 2009 exposures and other parameters and 2007 grade-PD rescaled using the scaling factor A). Only non-defaulted exposures should be included.
59–73	P	EL: downturn	Data on EL amounts for each portfolio (sum of grade EL calculated using 2009 exposures and other parameters and 2007 grade-PD rescaled using the scaling factor B). Only non-defaulted exposures should be included.
59–73	Q	Scaling factor: A	For each portfolio, formulae provide the ratio between long term average PD (column I) and current PD (column H). No data is asked to be filled in.
59–73	R	Scaling factor: B	For each portfolio, formulae provide the ratio between downturn PD (column J) and current PD (column H). No data is asked to be filled in.
59–73	S	Capital buffers: A	For each portfolio, formulae provide the difference between long term average RWA (column L) and current RWA (column K). No data is asked to be filled in.
59–73	T	Capital buffers: B	For each portfolio, formulae provide the difference between downturn RWA (column M) and current RWA (column K). No data is asked to be filled in.
D)	**Calculation of capital buffers 2006**		
79–93	H	PD: current	The counterparty-weighted average PD for each portfolio in 2006. Only non-defaulted borrowers should be included.
79–93	K	Risk weighted assets: current	Data on RWA amounts for each portfolio (sum of grade RWA calculated using 2009 exposures and other parameters and 2006 grade-PD). Only non-defaulted exposures should be included.

Row	Column	Heading	Description
79–93	L	Risk weighted assets: long term avg	Data on RWA amounts for each portfolio (sum of grade RWA calculated using 2009 exposures and other parameters and 2006 grade-PD rescaled using scaling factor A). Only non-defaulted exposures should be included.
79–93	M	Risk weighted assets: downturn	Data on RWA amounts for each portfolio (sum of grade RWA calculated using 2009 exposures and other parameters and 2006 grade-PD rescaled using scaling factor B). Only non-defaulted exposures should be included.
79–93	N	EL: current	Data on EL amounts for each portfolio (sum of grade EL calculated using 2009 exposures and other parameters and 2006 grade-PD). Only non-defaulted exposures should be included.
79–93	O	EL: long term avg	Data on EL amounts for each portfolio (sum of grade EL calculated using 2009 exposures and other parameters and 2006 grade-PD rescaled using the scaling factor A). Only non-defaulted exposures should be included.
79–93	P	EL: downturn	Data on EL amounts for each portfolio (sum of grade EL calculated using 2009 exposures and other parameters and 2006 grade-PD rescaled using the scaling factor B). Only non-defaulted exposures should be included.
79–93	Q	Scaling factor: A	For each portfolio, formulae provide the ratio between long term average PD (column I) and current PD (column H). No data is asked to be filled in.
79–93	R	Scaling factor: B	For each portfolio, formulae provide the ratio between downturn PD (column J) and current PD (column H). No data is asked to be filled in.
79–93	S	Capital buffers: A	For each portfolio, formulae provide the difference between long term average RWA (column L) and current RWA (column K). No data is asked to be filled in.
79–93	T	Capital buffers: B	For each portfolio, formulae provide the difference between downturn RWA (column M) and current RWA (column K). No data is asked to be filled in.

4.4.2 A step-by-step example

A purely illustrative example is provided below. Assume that a bank, for the corporate portfolio, has the following data on counterparty-weighted average PDs for the time-span 2000 to 2009.

Year	PD	
2000	0.03%	
2001	0.03%	
2002	0.05%	
2003	0.06%	
2004	0.04%	
2005	0.05%	
2006	0.03%	current PD for 2006
2007	0.04%	current PD for 2007
2008	0.06%	current PD for 2008
2009	0.09%	current PD for 2009
Long-term avg PD (mean 2000-2009)	**0.048%**	
Downturn PD (max 2000-2009)	**0.09%**	

Current PD for 2006 is the average of 2006 rating grade-PDs weighted by the number of counterparties in each rating grade (in 2006); current PD for 2007 is the average of 2007 rating grade-PDs weighted by the number of counterparties in each rating grade (in 2007), and so on. These are the figures to be used for filling in column H.

Regardless the reference date, the long term PD is the average of the current PDs over the period 2000 to 2009. This is the figure to be used for filling in column I for 2009 (for 2008, 2007 and 2006 the long-term PD is the same since rolling statistics are not required).

Regardless the reference date, the downturn PD is the highest figures of the current PDs over the period 2000 to 2009. This is the figure to be used for filling in column J for 2009 (for 2008, 2007 and 2006 the downturn PD is the same since rolling statistics are not required).

For each reference date and portfolio, the scaling factors (columns Q and R) change as the result of current PDs' changes, while the long term average and downturn PDs do not vary:

Year	Current PD	Long term avg PD	Downturn PD	Scaling factor A	Scaling factor B
2006	0.03%	0.048%	0.09%	1.60	3.00
2007	0.04%	0.048%	0.09%	1.20	2.25
2008	0.06%	0.048%	0.09%	0.80	1.50
2009	0.09%	0.048%	0.09%	0.53	1.00

For 2006, current RWA for the corporate portfolio are the sum of grade RWA computed plugging the 2006 current grade PDs into the IRB formula, while other risk parameters are those of 2009; for 2007, current RWA for the corporate portfolio are the sum of grade RWA computed plugging the 2007 current grade PDs into the IRB risk weight formula, while other risk parameters are those of 2009; and so on. These are the figures to be used for filling in column K for the four reference dates.

For 2006, long-term average RWA for the corporate portfolio are the sum of grade RWA computed plugging the 2006 grade PDs rescaled using the scaling factor A into the IRB risk weight formula, while other risk parameters are those of 2009; for 2007, long-term average RWA for the corporate portfolio are the sum of grade RWA computed plugging the 2007 grade PDs rescaled using the scaling factor A into the IRB risk weight formula, while other risk parameters are those of 2009; and so on. These are the figures to be used for filling in column L for the four reference dates.

For 2006, downturn RWA for the corporate portfolio are the sum of grade RWA computed plugging the 2006 grade PDs rescaled using the scaling factor B into the IRB risk weight formula, while other risk parameters are those of 2009; for 2007, downturn RWA for the corporate portfolio are the sum of grade RWA computed plugging the 2007 grade PDs rescaled using the scaling factor B into the IRB risk weight formula, while other risk parameters are those of 2009; and so on. These are the figures to be used for filling in column M for the four reference dates.

For example, another bank has the following master scale for the corporate portfolio (and, for simplicity, the same scaling factors computed above). RWA would be calculated as follows.

Grade PD (year 2008)	**Grade PD for current RWA as of 2008**	**Grade PD for long-term avg RWA as of 2008 (s.f.=0.8)**	**Grade PD for downturn RWA as of 2008 (s.f.=1.2)**	**Exposures and other parameter s as of 2009**	**Current RWA as of 2008**	**Long term avg RWA as of 2008**	**Downturn RWA as of 2008**
0.08%	0.08%	0.06%	0.10%	A	IRB Formula (0.08%, A)	IRB Formula (0.06%, A)	IRB Formula (0.10%, A)
0.39%	0.39%	0.31%	0.47%	B	…	…	…
0.69%	0.69%	0.55%	0.83%	C	…	…	…
1.42%	1.42%	1.14%	1.70%	D	…	…	…
2.01%	2.01%	1.61%	2.41%	E	…	…	…
4.64%	4.64%	3.71%	5.57%	F	…	…	…
7.05%	7.05%	5.64%	8.46%	G	…	…	…
15.34%	15.34%	12.27%	18.41%	H	…	…	…
100%	Do not consider defaulted assets.						

The same steps should be followed for calculating the expected losses (columns N, O and P).

Grade PD (year 2008)	Grade PD for current RWA as of 2008	Grade PD for long-term avg RWA as of 2008 (s.f.=0.8)	Grade PD for downturn RWA as of 2008 (s.f.=1.2)	LGDs and EADs as of 2009	Current EL as of 2008	Long term avg. EL as of 2008	Downturn EL as of 2008
0.08%	0.08%	0.06%	0.10%	…	= 0.08% $*LGD_{2009}$ $*EAD_{2009}$	= 0.06% $*LGD_{2009}$ $*EAD_{2009}$	= 0.10% $*LGD_{2009}$ $*EAD_{2009}$
0.39%	0.39%	0.31%	0.47%	…	…	…	…
0.69%	0.69%	0.55%	0.83%	…	…	…	…
1.42%	1.42%	1.14%	1.70%	…	…	…	…
2.01%	2.01%	1.61%	2.41%	…	…	…	…
4.64%	4.64%	3.71%	5.57%	…	…	…	…
7.05%	7.05%	5.64%	8.46%	…	…	…	…
15.34%	15.34%	12.27%	18.41%	…	…	…	…
100%	Do not consider defaulted assets.						

For 2009, columns C, D and E should be used for providing information on the time series used in the estimation. In the example, the bank would indicate 2000 in column C, 2009 in column D and 2009 in column E.

4.4.3 Suggestions for dealing with data constraints

The Committee is aware that there may be some data constraints in building backward time-series for the PDs. Banks are invited to provide data on a best efforts basis. While some practical suggestions are provided below, banks should discuss with national authorities the most reliable way for computing the downturn and long-term PDs.

To the extent possible, the calculation should be based on internal data at the portfolio level. However, some extrapolation using more aggregate or industry level data may be acceptable, provided they can be considered representative of the bank's portfolio.

An approach which has been developed with incomplete historic data and is therefore reliant on an element of judgement to estimate their long-run PDs will contain a number of limitations. These limitations should be possibly mitigated. For instance, when the measure of historic PDs is not an IRB compliant default definition, a conversion between the historic performance measure and IRB definition may be carried out.

5. Worksheets relevant for banks holding securitisation exposures in their trading book

There are six worksheets which are only relevant for banks holding securitisation exposures in their trading book. With the exception of the name of the worksheets, these worksheets are identical to those included in workbook version 1.1 for the fourth trading book impact study.[19]

- The "TB securitisation" worksheet is intended to capture key data regarding the new, standardised specific risk capital charges for securitisation positions that are not included in the correlation trading portfolio.
- The "TB correlation trading" worksheet is intended to capture key data regarding the comprehensive risk measure as well as data regarding correlation trading positions that are not included in the comprehensive risk model.
- The "TB securitisation LSS" worksheet is intended to capture key data regarding the new, standardised specific risk capital charges for securitisation positions that are not included in the correlation trading portfolio assuming that leveraged super senior (LSS) positions **can be included** as part of the correlation trading portfolio. More specifically, for the purposes of completing this worksheet the words "synthetically leveraged super senior tranche" should be omitted from the first bullet point of paragraph 689(iv).
- The "TB correlation trading LSS" worksheet is intended to capture key data regarding the comprehensive risk measure as well as data regarding correlation trading positions that are not included in the comprehensive risk model assuming that leveraged super senior (LSS) positions **can be included** as part of the correlation trading portfolio. More specifically, for the purposes of completing this worksheet the words "synthetically leveraged super senior tranche" should be omitted from the first bullet point of paragraph 689(iv).
- The "TB securitisation wide" worksheet is intended to capture key data regarding the new, standardised specific risk capital charges for securitisation positions that are not included in the correlation trading portfolio assuming that **none of the restrictions** listed in the first bullet point of paragraph 689(iv) apply. More specifically, for the purposes of completing this worksheet the entire text contained in the first bullet point of paragraph 689(iv) should be omitted.
- The "TB correlation trading wide" worksheet is intended to capture key data regarding the comprehensive risk measure as well as data regarding correlation trading positions that are not included in the comprehensive risk model assuming that **none of the restrictions** listed in the first bullet point of paragraph 689(iv) apply. More specifically, for the purposes of completing this worksheet the entire text contained in the first bullet point of paragraph 689(iv) should be omitted.

5.1 Specific risk capital charges for securitisations based on external ratings (worksheet "TB securitisation")

The worksheet "TB securitisation" deals with the new specific risk capital charges for securitisation and re-securitisation positions as described in paragraphs 538 to 542 of the

[19] Basel Committee Banking Supervision, *Instructions for the fourth trading book impact study*, 24 November 2009.

Basel II framework. Section 1 relates to the current specific risk capital charges (both standardised and internal model based) that apply to securitisation positions. Section 2 relates to the new standardised specific risk charges for securitisation and re-securitisation positions. Section 2 requests information on the new capital charges for securitisation positions that receive either standardised (panel (a)) or internal ratings-based (panel (b)) treatment. A description of the new standardised specific risk capital charges for securitisation positions can be found in paragraphs 712(iv) to 712(vi) as set out in the Revisions. Section 3 requests information on new standardised specific risk charges on n-th-to-default credit derivatives. A description of the new standardised specific risk capital charges for securitisation positions can be found in paragraph 718 as set out in the Revisions. Section 4 requests information on the composition of securitisations and n-th-to-default exposures that will be used for interpreting the results from sections 1 through 3.

In the case of non-linear positions the new standardised specific risk capital charges should be computed using an exposure amount calculated on a delta equivalent basis for the purposes of this exercise.

Row	Column	Heading	Description
1) Previous specific risk capital charges All entries should be entered as a capital charge and **not** converted to risk-weighted asset equivalents. Both general and specific risk capital charges should be based on a multiplier of 3.			
a) Standardised specific risk capital charge			
9	H	…securitisation (excluding re-securitisation) exposures	Total standardised specific risk capital charge applied to securitisation (excluding re-securitisation) exposures.
10	H	…re-securitisation exposures	Total standardised specific risk capital charge applied to re-securitisation exposures.
11	H	…securitisation and re-securitisation exposures	Total standardised specific risk capital charge applied to securitisation and re-securitisation exposures.
b) Internally modelled specific risk capital charges related to securitisations			
18	H	…when **all securitisation (excluding re-securitisation) positions** are removed	Overall capital charge for market risk assuming internal specific risk models applied when **all securitisation (excluding re-securitisation) positions** are removed.
19	H	…when **all re-securitisation positions** are removed	Overall capital charge for market risk assuming internal specific risk models applied when **all re-securitisation positions** are removed.
20	H	…when **all securitisation and re-securitisation positions** are removed	Overall capital charge for market risk assuming internal specific risk models applied when **all securitisation and re-securitisation positions** are removed.

Row	Column	Heading	Description
2) New standardised specific risk capital charges			
All capital charge related entries should be entered as capital charges **not** converted to risk-weighted assets.			
a) Securitisations: standardised approach treatment			
31	C	AAA to AA- and A-1/P-1 / Securitisations	The new standardised specific risk capital charge on securitisation positions with AA to AA- and A-1/P-1 ratings that are treated according to the standardised approach.
31	G	AAA to AA- and A-1/P-1 / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions with AA to AA- or A-1/P-1 ratings that are treated according to the standardised approach.
32	C	A+ to A- and A-2/P-2 / Securitisations	The same information as in row 31, column C except applied to positions with a A+ to A- or A-2/P-2 rating.
32	G	A+ to A- and A-2/P-2 / Re-securitisations	The same information as in row 31, column G except applied to positions with an A+ to A- or A-2/P-2 rating.
33	C	BBB+ to BBB- and A-3/P-3 / Securitisations	The same information as in row 31, column C except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
33	G	BBB+ to BBB- and A-3/P-3 / Re-securitisations	The same information as in row 31, column G except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
34	C	BB+ to BB- / Securitisations	The same information as in row 31, column C except applied to positions with a BB+ to BB- rating.
34	G	BB+ to BB- / Re-securitisations	The same information as in row 31, column G except applied to positions with a BB+ to BB- rating.
35	C	Below BB- and A-3/P-3 / Securitisations	The same information as in row 31, column C except applied to positions with a rating below BB- or A-3/P-3 rating.
35	G	Below BB- and A-3/P-3 / Re-securitisations	The same information as in row 31, column G except applied to positions with a rating below BB- or A-3/P-3 rating.
39	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
39	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
40	C	Treatment (b) from paragraph 712(vi) / Securitisations	The same information as reported in row 39, column C except applied to positions that receive treatment (b) from paragraph 712(vi).

Row	Column	Heading	Description
40	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 39, column G except applied to positions that receive treatment (b) from paragraph 712(vi).
41	C	Treatment (c) from paragraph 712(vi) / Securitisations	The same information as reported in row 39, column C except applied to positions that receive treatment (c) from paragraph 712(vi).
41	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 39, column G except applied to positions that receive treatment (c) from paragraph 712(vi).
42	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
42	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
b) Securitisations: internal ratings-based treatment			
53	C	AAA/A-1/P-1 / Securitisations/ Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	D	AAA/A-1/P-1 / Securitisations / Non-Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are non-senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	E	AAA/A-1/P-1 / Securitisations / Non-granular	Total new standardised specific risk capital charge on securitisation positions that are non-granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	G	AAA/A-1/P-1 / Re-securitisations / Senior	Total new standardised specific risk capital charge on senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	H	AAA/A-1/P-1 / Re-securitisations / Non-senior	Total new standardised specific risk capital charge on non-senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
54	C, D, E, G, H	AA	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of AA.
55	C, D, E, G, H	A+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A+.
56	C, D, E, G, H	A/A-2/P-2	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A/A-2/P-2.
57	C, D, E, G, H	A-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A-.

Row	Column	Heading	Description
58	C, D, E, G, H	BBB+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB+.
59	C, D, E, G, H	BBB/A-3/P-3	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB/A-3/P-3.
60	C, D, E, G, H	BBB-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB-.
61	C, D, E, G, H	BB+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB+.
62	C, D, E, G, H	BB	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB.
63	C, D, E, G, H	BB-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB-.
64	C, D, E, G, H	Below BB-/A-3/P-3	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating below BB-/A-3/P-3.
68	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
68	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
69	C	Treatment (b) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
69	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
70	C	Treatment (c) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
70	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
71	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.

Row	Column	Heading	Description
71	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
3) New capital charges for n-th-to-default credit derivatives			
All capital charge related entries should be entered as capital charges **not** converted to risk-weighted assets.			
82	C	First-to-default credit derivatives / rated	Total new standardised specific risk capital charge on rated first-to-default credit derivatives.
82	G	First-to-default credit derivatives / unrated	Total new standardised specific risk capital charge on unrated first-to-default credit derivatives.
83	C	N-th-to-default credit derivatives / rated	Total new standardised specific risk capital charge on rated n-th-to-default credit derivatives.
83	G	N-th-to-default credit derivatives / unrated	Total new standardised specific risk capital charge on unrated n-th-to-default credit derivatives.
4) Most relevant instrument types			
88–97	B	Ten most relevant instrument types	Report the description of the ten most relevant instrument types (in descending order by exposure amount) subject to specific risk capital charges for securitisations and n-th-to-default credit derivatives.
88–97	C	Exposure amount	Report the gross exposure amount of the ten most relevant instrument types (in descending order by exposure amount) subject to specific risk capital charges for securitisations and n-th-to-default credit derivatives. In the case of non-linear positions exposures should be measured on a delta equivalent basis.

5.2 Correlation trading and comprehensive risk measure (worksheet "TB correlation trading")

The worksheet "TB correlation trading" deals with the new specific risk capital charges for correlation trading positions as described in paragraphs 689 and 718. Section 1 relates to the current specific risk capital charges (both standardised and internal model based) that apply to correlation trading positions. Section 2 relates to the new specific risk charges resulting from application of the comprehensive risk model (CRM) to those correlation trading positions that meet the inclusion criteria found in paragraph 689. Details concerning the CRM and its application to the correlation trading portfolio can be found in paragraph 718(xcv). Section 3 relates to the new specific risk charges for net long correlation trading positions to which the comprehensive risk model is not applied. Section 4 relates to the new specific risk charges for net short correlation trading positions to which the comprehensive risk model is not applied. The new specific risk charges are discussed in paragraph 712. Section 5 relates to the new specific risk charges for n-th-to-default credit derivatives that are discussed in paragraph 718.

Sections 6 and 7 and 8 relate to the application of the new standardised specific risk charges for securitisation positions, re-securitisation positions and n-th-to-default credit derivative positions for all correlation trading positions. This data will be used to evaluate a possible floor on the specific risk charges for correlation trading positions.

Panel 9 requests information on the composition of securitisations and n-th-to-default exposures that will be used for interpreting the results from panels 1 through 8.

Row	Column	Heading	Description
1) Previous specific risk capital charges			
Both general and specific risk capital charges should be based on a **multiplier of 3**. All entries should be entered as a capital charge and **not** converted to risk-weighted asset equivalents			
a) Standardised specific risk capital charge			
8	H	Standardised specific risk capital charge currently applied to correlation trading exposures (not converted to risk-weighted asset equivalents)	Standardised specific risk capital charge currently applied to correlation trading exposures (not converted to risk-weighted asset equivalents)
b) Internally modelled specific risk capital charges related to correlation trading portfolio			
15	H	... when **all correlation trading positions** are removed	Current overall capital charge for market risk (including general and specific risk) when **all correlation trading positions** are removed
16	H	when **all correlation trading, securitisation and re-securitisation** positions are removed	Current overall capital charge for market risk (including general and specific risk) when **all correlation trading, securitisation and re-securitisation** positions are removed
2) Data on firm's internal comprehensive risk model (CRM)			
All capital charge related entries should be entered as capital charges and **not** converted to risk-weighted assets.			
26	E	Comprehensive risk charge / 1 month	Total CRM charge with a one-month liquidity horizon. The reported CRM charge should be the result of an internal model calculation. If some responses are the result of scaling up model output reported from other liquidity horizons then this should be reported in an accompanying document.
26	G	Comprehensive risk charge / 3 months	Total CRM charge with a three-month liquidity horizon. The reported CRM charge should be the result of an internal model calculation. If some responses are the result of scaling up model output reported from other liquidity horizons then this should be reported in an accompanying document.
26	H	Comprehensive risk charge / 6 months	Total CRM charge with a six-month liquidity horizon. The reported CRM charge should be the result of an internal model calculation. If some responses are the result of scaling up model output reported from other liquidity horizons then this should be reported in an accompanying document.

Row	Column	Heading	Description
3) New standardised specific risk capital charges for net long correlation trading positions not included in the comprehensive risk model			
All capital charge related entries should be entered as capital charges **not** converted to risk-weighted assets.			
a) Securitisations: standardised approach treatment			
36	C	AAA to AA- and A-1/P-1 / Securitisations	The new standardised specific risk capital charge on securitisation positions with AA to AA- and A-1/P-1 ratings that are treated according to the standardised approach.
36	G	AAA to AA- and A-1/P-1 / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions with AA to AA- or A-1/P-1 ratings that are treated according to the standardised approach.
37	C	A+ to A- and A-2/P-2 / Securitisations	The same information as in row 36, column C except applied to positions with an A+ to A- or A-2/P-2 rating.
37	G	A+ to A- and A-2/P-2 / Re-securitisations	The same information as in row 36, column G except applied to positions with an A+ to A- or A-2/P-2 rating.
38	C	BBB+ to BBB- and A-3/P-3 / Securitisations	The same information as in row 36, column C except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
38	G	BBB+ to BBB- and A-3/P-3 / Re-securitisations	The same information as in row 36, column G except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
39	C	BB+ to BB- / Securitisations	The same information as in row 36, column C except applied to positions with a BB+ to BB- rating.
39	G	BB+ to BB- / Re-securitisations	The same information as in row 36, column G except applied to positions with a BB+ to BB- rating.
40	C	Below BB- and A-3/P-3 / Securitisations	The same information as in row 36, column C except applied to positions with a rating below BB- or A-3/P-3 rating.
40	G	Below BB- and A-3/P-3 / Re-securitisations	The same information as in row 36, column G except applied to positions with a rating below BB- or A-3/P-3 rating.
44	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
44	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
45	C	Treatment (b) from paragraph 712(vi) / Securitisations	The same information as reported in row 44, column C except applied to positions that receive treatment (b) from paragraph 712(vi).

Row	Column	Heading	Description
45	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 44, column G except applied to positions that receive treatment (b) from paragraph 712(vi).
46	C	Treatment (c) from paragraph 712(vi) / Securitisations	The same information as reported in row 44, column C except applied to positions that receive treatment (c) from paragraph 712(vi).
46	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 44, column G except applied to positions that receive treatment (c) from paragraph 712(vi).
47	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
47	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
b) Securitisations: internal ratings-based treatment			
53	C	AAA/A-1/P-1 / Securitisations/ Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	D	AAA/A-1/P-1 / Securitisations / Non-Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are non-senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	E	AAA/A-1/P-1 / Securitisations / Non-granular	Total new standardised specific risk capital charge on securitisation positions that are non-granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	G	AAA/A-1/P-1 / Re-securitisations / Senior	Total new standardised specific risk capital charge on senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	H	AAA/A-1/P-1 / Re-securitisations / Non-senior	Total new standardised specific risk capital charge on non-senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
54	C, D, E, G, H	AA	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of AA.
55	C, D, E, G, H	A+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A+.
56	C, D, E, G, H	A/A-2/P-2	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A/A-2/P-2.
57	C, D, E, G, H	A-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A-.

Row	Column	Heading	Description
58	C, D, E, G, H	BBB+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB+.
59	C, D, E, G, H	BBB/A-3/P-3	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB/A-3/P-3.
60	C, D, E, G, H	BBB-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB-.
61	C, D, E, G, H	BB+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB+.
62	C, D, E, G, H	BB	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB.
63	C, D, E, G, H	BB-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB-.
64	C, D, E, G, H	Below BB-/A-3/P-3	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating below BB-/A-3/P-3.
68	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
68	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
69	C	Treatment (b) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
69	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
70	C	Treatment (c) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
70	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
71	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.

Row	Column	Heading	Description
71	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
c) N-th-to-default credit derivatives			
76	C	First-to-default credit derivatives /rated	The new standardised specific risk capital charge on rated first-to-default credit derivatives as outlined in paragraph 718.
76	D	First-to-default credit derivatives /unrated	The new standardised specific risk capital charge on unrated first-to-default credit derivatives as outlined in paragraph 718.
77	C	N-th-to-default / rated	The new standardised specific risk capital charge on rated n-th-to-default credit derivatives as outlined in paragraph 718.
77	D	N-th-to-default / unrated	The new standardised specific risk capital charge on unrated n-th-to-default credit derivatives as outlined in paragraph 718.
d) All other correlation trading positions			
81	C	All other correlation trading positions	The standardised specific risk capital charge for all correlation trading positions that are not included in the comprehensive risk model and are neither securitisations or n-th-to-default credit derivatives
4) New standardised specific risk capital charges for net short correlation trading positions not included in the comprehensive risk model			
All capital charge related entries should be entered as capital charges and **not** converted to risk-weighted assets.			
a) Securitisations: standardised approach treatment			
90	C	AAA to AA- and A-1/P-1 / Securitisations	The new standardised specific risk capital charge on securitisation positions with AA to AA- and A-1/P-1 ratings that are treated according to the standardised approach.
90	G	AAA to AA- and A-1/P-1 / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions with AA to AA- or A-1/P-1 ratings that are treated according to the standardised approach.
91	C	A+ to A- and A-2/P-2 / Securitisations	The same information as in row 90, column C except applied to positions with an A+ to A- or A-2/P-2 rating.
91	G	A+ to A- and A-2/P-2 / Re-securitisations	The same information as in row 90, column G except applied to positions with an A+ to A- or A-2/P-2 rating.
92	C	BBB+ to BBB- and A-3/P-3 / Securitisations	The same information as in row 90, column C except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
92	G	BBB+ to BBB- and A-3/P-3 / Re-securitisations	The same information as in row 90, column G except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.

Row	Column	Heading	Description
93	C	BB+ to BB- / Securitisations	The same information as in row 90, column C except applied to positions with a BB+ to BB- rating.
93	G	BB+ to BB- / Re-securitisations	The same information as in row 90, column G except applied to positions with a BB+ to BB- rating.
94	C	Below BB- and A-3/P-3 / Securitisations	The same information as in row 90, column C except applied to positions with a rating below BB- or A-3/P-3 rating.
94	G	Below BB- and A-3/P-3 / Re-securitisations	The same information as in row 90, column G except applied to positions with a rating below BB- or A-3/P-3 rating.
98	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
98	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
99	C	Treatment (b) from paragraph 712(vi) / Securitisations	The same information as reported in row 98, column C except applied to positions that receive treatment (b) from paragraph 712(vi).
99	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 98, column G except applied to positions that receive treatment (b) from paragraph 712(vi).
100	C	Treatment (c) from paragraph 712(vi) / Securitisations	The same information as reported in row 98, column C except applied to positions that receive treatment (c) from paragraph 712(vi).
100	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 98, column G except applied to positions that receive treatment (c) from paragraph 712(vi).
101	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
101	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
b) Securitisations: internal ratings-based treatment			
107	C	AAA/A-1/P-1 / Securitisations/ Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
107	D	AAA/A-1/P-1 / Securitisations / Non-Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are non-senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.

Row	Column	Heading	Description
107	E	AAA/A-1/P-1 / Securitisations / Non-granular	Total new standardised specific risk capital charge on securitisation positions that are non-granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
107	G	AAA/A-1/P-1 / Re-securitisations / Senior	Total new standardised specific risk capital charge on senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
107	H	AAA/A-1/P-1 / Re-securitisations / Non-senior	Total new standardised specific risk capital charge on non-senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
108	C, D, E, G, H	AA	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of AA.
109	C, D, E, G, H	A+	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of A+.
110	C, D, E, G, H	A/A-2/P-2	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of A/A-2/P-2.
111	C, D, E, G, H	A-	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of A-
112	C, D, E, G, H	BBB+	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BBB+.
113	C, D, E, G, H	BBB/A-3/P-3	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BBB/A-3/P-3.
114	C, D, E, G, H	BBB-	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BBB-.
115	C, D, E, G, H	BB+	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BB+.
116	C, D, E, G, H	BB	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BB.
117	C, D, E, G, H	BB-	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BB-.
118	C, D, E, G, H	Below BB-/A-3/P-3	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating below BB-/A-3/P-3.
122	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.

Row	Column	Heading	Description
122	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
123	C	Treatment (b) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
123	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
124	C	Treatment (c) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
124	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
125	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
125	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
c) N-th-to-default credit derivatives			
129	C	First-to-default credit derivatives /rated	The new standardised specific risk capital charge on rated first-to-default credit derivatives as outlined in paragraph 718.
129	D	First-to-default credit derivatives /unrated	The new standardised specific risk capital charge on unrated first-to-default credit derivatives as outlined in paragraph 718.
130	C	N-th-to-default / rated	The new standardised specific risk capital charge on rated n-th-to-default credit derivatives as outlined in paragraph 718.
130	D	N-th-to-default / unrated	The new standardised specific risk capital charge on unrated n-th-to-default credit derivatives as outlined in paragraph 718.
d) All other correlation trading positions			
134	C	All other correlation trading positions	The standardised specific risk capital charge for all correlation trading positions that are not included in the comprehensive risk model and are neither securitisations or n-th-to-default credit derivatives

Row	Column	Heading	Description
5) New standardised specific risk capital charges for all net long correlation trading positions			
All net long correlation trading positions should be included, irrespective of whether or not the comprehensive risk capital charge is applied to those positions. All capital charge related entries should be entered as capital charges and **not** converted to risk-weighted assets.			
a) Securitisation: standardised approach treatment			
143	C	AAA to AA- and A-1/P-1 / Securitisations	The new standardised specific risk capital charge on securitisation positions with AA to AA- and A-1/P-1 ratings that are treated according to the standardised approach.
143	G	AAA to AA- and A-1/P-1 / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions with AA to AA- or A-1/P-1 ratings that are treated according to the standardised approach.
143	J	AAA to AA- and A-1/P-1 / Notional amount	The notional amount of all exposures referred to in columns C and G of row 143.
144	C	A+ to A- and A-2/P-2 / Securitisations	The same information as in row 143, column C except applied to positions with an A+ to A- or A-2/P-2 rating.
144	G	A+ to A- and A-2/P-2 / Re-securitisations	The same information as in row 143, column G except applied to positions with an A+ to A- or A-2/P-2 rating.
144	J	A+ to A- and A-2/P-2 / Notional amount	The notional amount of all exposures referred to in columns C and G of row 144.
145	C	BBB+ to BBB- and A-3/P-3 / Securitisations	The same information as in row 143, column C except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
145	G	BBB+ to BBB- and A-3/P-3 / Re-securitisations	The same information as in row 143, column G except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
145	J	BBB+ to BBB- and A-3/P-3 / Notional amount	The notional amount of all exposures referred to in columns C and G of row 145.
146	C	BB+ to BB- / Securitisations	The same information as in row 143, column C except applied to positions with a BB+ to BB- rating.
146	G	BB+ to BB- / Re-securitisations	The same information as in row 143, column G except applied to positions with a BB+ to BB- rating.
146	J	BB+ to BB-/ Notional amount	The notional amount of all exposures referred to in columns C and G of row 146.
147	C	Below BB- and A-3/P-3 / Securitisations	The same information as in row 143, column C except applied to positions with a rating below BB- or A-3/P-3 rating.
147	G	Below BB- and A-3/P-3 / Re-securitisations	The same information as in row 143, column G except applied to positions with a rating below BB- or A-3/P-3 rating.
147	J	Below BB- and A-3/P-3/ Notional amount	The notional amount of all exposures referred to in columns C and G of row 147.

Row	Column	Heading	Description
151	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
151	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
151	J	Treatment (a) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 151.
152	C	Treatment (b) from paragraph 712(vi) / Securitisations	The same information as reported in row 151, column C except applied to positions that receive treatment (b) from paragraph 712(vi).
152	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 151, column G except applied to positions that receive treatment (b) from paragraph 712(vi).
152	J	Treatment (b) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 152.
153	C	Treatment (c) from paragraph 712(vi) / Securitisations	The same information as reported in row 151, column C except applied to positions that receive treatment (c) from paragraph 712(vi).
153	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 151, column G except applied to positions that receive treatment (c) from paragraph 712(vi).
153	J	Treatment (c) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 153.
154	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
154	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
b) Securitisation: internal ratings-based treatment			
160	C	AAA/A-1/P-1 / Securitisations/ Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
160	D	AAA/A-1/P-1 / Securitisations / Non-Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are non-senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
160	E	AAA/A-1/P-1 / Securitisations / Non-granular	Total new standardised specific risk capital charge on securitisation positions that are non-granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.

Row	Column	Heading	Description
160	G	AAA/A-1/P-1 / Re-securitisations / Senior	Total new standardised specific risk capital charge on senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
160	H	AAA/A-1/P-1 / Re-securitisations / Non-senior	Total new standardised specific risk capital charge on non-senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
160	J	AAA/A-1/P-1 / Re-securitisations / Notional amount	The notional amount of all exposures referred to in column C through H of row 160.
161	C, D, E, G, H, J	AA	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of AA.
162	C, D, E, G, H, J	A+	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of A+.
163	C, D, E, G, H, J	A/A-2/P-2	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of A/A-2/P-2.
164	C, D, E, G, H, J	A-	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of A-
165	C, D, E, G, H, J	BBB+	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BBB+.
166	C, D, E, G, H, J	BBB/A-3/P-3	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BBB/A-3/P-3.
167	C, D, E, G, H, J	BBB-	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BBB-.
168	C, D, E, G, H, J	BB+	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BB+.
169	C, D, E, G, H, J	BB	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BB.
170	C, D, E, G, H, J	BB-	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BB-.
171	C, D, E, G, H, J	Below BB-/A-3/P-3	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating below BB-/A-3/P-3.
175	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.

Row	Column	Heading	Description
175	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
175	J	Treatment (a) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 175.
176	C	Treatment (b) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
176	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
176	J	Treatment (b) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 176.
177	C	Treatment (c) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
177	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
177	J	Treatment (c) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 177.
178	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
178	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
c) N-th-to-default credit derivatives			
183	C	First-to-default credit derivatives /rated	The new standardised specific risk capital charge on rated first-to-default credit derivatives as outlined in paragraph 718.
183	D	First-to-default credit derivatives /unrated	The new standardised specific risk capital charge on unrated first-to-default credit derivatives as outlined in paragraph 718.
183	J	First-to-default credit derivatives / Notional amount	The notional amount of all exposures referred to in column C through D of row 183.
184	C	N-th-to-default / rated	The new standardised specific risk capital charge on rated n-th-to-default credit derivatives as outlined in paragraph 718.

Row	Column	Heading	Description
184	D	N-th-to-default / unrated	The new standardised specific risk capital charge on unrated n-th-to-default credit derivatives as outlined in paragraph 718.
184	J	N-th-to-default / Notional amount	The notional amount of all exposures referred to in column C through D of row 184.
d) All other correlation trading positions			
188	C	All other correlation trading positions	The standardised specific risk capital charge for all correlation trading positions that are neither securitisations or n-th-to-default credit derivatives
188	J	All other correlation trading positions / Notional amount	The notional amount of all exposures referred to in column C of row 188.
6) New standardised specific risk capital charges for all net short correlation trading positions All net short correlation trading positions should be included, irrespective of whether or not the comprehensive risk capital charge is applied to those positions. All capital charge related entries should be entered as capital charges and **not** converted to risk-weighted assets.			
a) Securitisations: standardised approach treatment			
197	C	AAA to AA- and A-1/P-1 / Securitisations	The new standardised specific risk capital charge on securitisation positions with AA to AA- and A-1/P-1 ratings that are treated according to the standardised approach.
197	G	AAA to AA- and A-1/P-1 / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions with AA to AA- or A-1/P-1 ratings that are treated according to the standardised approach.
197	J	AAA to AA- and A-1/P-1 / Notional amount	The notional amount of all exposures referred to in column C and G of row 197.
198	C	A+ to A- and A-2/P-2 / Securitisations	The same information as in row 197, column C except applied to positions with an A+ to A- or A-2/P-2 rating.
198	G	A+ to A- and A-2/P-2 / Re-securitisations	The same information as in row 197, column G except applied to positions with an A+ to A- or A-2/P-2 rating.
198	J	A+ to A- and A-2/P-2 / Notional amount	The notional amount of all exposures referred to in column C and G of row 198.
199	C	BBB+ to BBB- and A-3/P-3 / Securitisations	The same information as in row 197, column C except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
199	G	BBB+ to BBB- and A-3/P-3 / Re-securitisations	The same information as in row 197, column G except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
199	J	BBB+ to BBB- and A-3/P-3/ Notional amount	The notional amount of all exposures referred to in column C and G of row 199.
200	C	BB+ to BB- / Securitisations	The same information as in row 197, column C except applied to positions with a BB+ to BB- rating.

Row	Column	Heading	Description
200	G	BB+ to BB- / Re-securitisations	The same information as in row 197, column G except applied to positions with a BB+ to BB- rating.
200	J	BB+ to BB- / Notional amount	The notional amount of all exposures referred to in column C and G of row 200.
201	C	Below BB- and A-3/P-3 / Securitisations	The same information as in row 197, column C except applied to positions with a rating below BB- or A-3/P-3 rating.
201	G	Below BB- and A-3/P-3 / Re-securitisations	The same information as in row 197, column G except applied to positions with a rating below BB- or A-3/P-3 rating.
201	J	Below BB- and A-3/P-3/ Notional amount	The notional amount of all exposures referred to in column C and G of row 201.
205	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
205	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
205	J	Treatment (a) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 205.
206	C	Treatment (b) from paragraph 712(vi) / Securitisations	The same information as reported in row 205, column C except applied to positions that receive treatment (b) from paragraph 712(vi).
206	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 205, column G except applied to positions that receive treatment (b) from paragraph 712(vi).
206	J	Treatment (b) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 206.
207	C	Treatment (c) from paragraph 712(vi) / Securitisations	The same information as reported in row 205, column C except applied to positions that receive treatment (c) from paragraph 712(vi).
207	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 205, column G except applied to positions that receive treatment (c) from paragraph 712(vi).
207	J	Treatment (c) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 207.
208	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
208	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.

Row	Column	Heading	Description
b) Securitisations: internal ratings-based treatment			
214	C	AAA/A-1/P-1 / Securitisations/ Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
214	D	AAA/A-1/P-1 / Securitisations / Non-Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are non-senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
214	E	AAA/A-1/P-1 / Securitisations / Non-granular	Total new standardised specific risk capital charge on securitisation positions that are non-granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
214	G	AAA/A-1/P-1 / Re-securitisations / Senior	Total new standardised specific risk capital charge on senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
214	H	AAA/A-1/P-1 / Re-securitisations / Non-senior	Total new standardised specific risk capital charge on non-senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
214	J	AAA/A-1/P-1 / Notional amount	The notional amount of all exposures referred to in column C through H of row 214.
215	C, D, E, G, H, J	AA	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of AA.
216	C, D, E, G, H, J	A+	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of A+.
217	C, D, E, G, H, J	A/A-2/P-2	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of A/A-2/P-2.
218	C, D, E, G, H, J	A-	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of A-
219	C, D, E, G, H, J	BBB+	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BBB+.
220	C, D, E, G, H, J	BBB/A-3/P-3	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BBB/A-3/P-3.
221	C, D, E, G, H, J	BBB-	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BBB-.
222	C, D, E, G, H, J	BB+	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BB+.

Row	Column	Heading	Description
223	C, D, E, G, H, J	BB	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BB.
224	C, D, E, G, H, J	BB-	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BB-.
225	C, D, E, G, H, J	Below BB-/A-3/P-3	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating below BB-/A-3/P-3.
229	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
229	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
229	J	Treatment (a) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 229.
230	C	Treatment (b) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
230	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
230	J	Treatment (b) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 230.
231	C	Treatment (c) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
231	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
231	J	Treatment (c) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 231.
232	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
232	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.

Row	Column	Heading	Description
c) N-th-to-default credit derivatives			
237	C	First-to-default credit derivatives /rated	The new standardised specific risk capital charge on rated first-to-default credit derivatives as outlined in paragraph 718.
237	G	First-to-default credit derivatives /unrated	The new standardised specific risk capital charge on unrated first-to-default credit derivatives as outlined in paragraph 718.
237	J	First-to-default credit derivatives / Notional amount	The notional amount of all exposures referred to in column C through D of row 237.
238	C	N-th-to-default / rated	The new standardised specific risk capital charge on rated n-th-to-default credit derivatives as outlined in paragraph 718.
238	G	N-th-to-default / unrated	The new standardised specific risk capital charge on unrated n-th-to-default credit derivatives as outlined in paragraph 718.
238	J	Nth-to-default / Notional amount	The notional amount of all exposures referred to in column C through D of row 238.
d) All other correlation trading positions			
242	C	All other correlation trading positions	The standardised specific risk capital charge for all correlation trading positions that are neither securitisations or n-th-to-default credit derivatives
242	J	All other correlation trading positions / Notional amount	The notional amount of all exposures referred to in column C of row 242.
7) Most relevant instrument types			
247–256	B	Ten most relevant instrument types	Report the description of the ten most relevant instrument types (in descending order by exposure amount) subject to specific risk capital charges for correlation trading positions
247–256	C	Exposure amount	Report the gross exposure amount of the ten most relevant instrument types (in descending order by exposure amount) subject to specific risk capital charges for correlation trading positions. In the case of non-linear positions exposures should be measured on a delta equivalent basis.

5.3 Worksheet “TB securitisation LSS”

The worksheet “TB securitisation LSS” deals with the new specific risk capital charges for securitisation and re-securitisation positions as described in paragraphs 538 to 542. The only substantive difference between this worksheet and the “TB securitisation” worksheet is that, for the purposes of completing this worksheet only, it should be assumed that leveraged super senior (LSS) positions can be included in the correlation trading portfolio. Accordingly, the only difference in the information collected in the “TB securitisation LSS” and “TB securitisation” worksheets relates to the difference in scope of products that can be included in the correlation trading portfolio. If a bank has no leveraged super senior (LSS) positions in its trading book, it should enter the same data as on the “TB securitisation” worksheet.

Row	Column	Heading	Description
2) New standardised specific risk capital charges All capital charge related entries should be entered as capital charges **not** converted to risk-weighted assets.			
a) Securitisations: standardised approach treatment			
31	C	AAA to AA- and A-1/P-1 / Securitisations	The new standardised specific risk capital charge on securitisation positions with AA to AA- and A-1/P-1 ratings that are treated according to the standardised approach.
31	G	AAA to AA- and A-1/P-1 / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions with AA to AA- or A-1/P-1 ratings that are treated according to the standardised approach.
32	C	A+ to A- and A-2/P-2 / Securitisations	The same information as in row 31, column C except applied to positions with an A+ to A- or A-2/P-2 rating.
32	G	A+ to A- and A-2/P-2 / Re-securitisations	The same information as in row 31, column G except applied to positions with an A+ to A- or A-2/P-2 rating.
33	C	BBB+ to BBB- and A-3/P-3 / Securitisations	The same information as in row 31, column C except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
33	G	BBB+ to BBB- and A-3/P-3 / Re-securitisations	The same information as in row 31, column G except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
34	C	BB+ to BB- / Securitisations	The same information as in row 31, column C except applied to positions with a BB+ to BB- rating.
34	G	BB+ to BB- / Re-securitisations	The same information as in row 31, column G except applied to positions with a BB+ to BB- rating.
35	C	Below BB- and A-3/P-3 / Securitisations	The same information as in row 31, column C except applied to positions with a rating below BB- or A-3/P-3 rating.
35	G	Below BB- and A-3/P-3 / Re-securitisations	The same information as in row 31, column G except applied to positions with a rating below BB- or A-3/P-3 rating.
39	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
39	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
40	C	Treatment (b) from paragraph 712(vi) / Securitisations	The same information as reported in row 39, column C except applied to positions that receive treatment (b) from paragraph 712(vi).

Row	Column	Heading	Description
40	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 39, column G except applied to positions that receive treatment (b) from paragraph 712(vi).
41	C	Treatment (c) from paragraph 712(vi) / Securitisations	The same information as reported in row 39, column C except applied to positions that receive treatment (c) from paragraph 712(vi).
41	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 39, column G except applied to positions that receive treatment (c) from paragraph 712(vi).
42	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
42	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
b) Securitisations: internal ratings-based treatment			
53	C	AAA/A-1/P-1 / Securitisations/ Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	D	AAA/A-1/P-1 / Securitisations / Non-Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are non-senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	E	AAA/A-1/P-1 / Securitisations / Non-granular	Total new standardised specific risk capital charge on securitisation positions that are non-granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	G	AAA/A-1/P-1 / Re-securitisations / Senior	Total new standardised specific risk capital charge on senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	H	AAA/A-1/P-1 / Re-securitisations / Non-senior	Total new standardised specific risk capital charge on non-senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
54	C, D, E, G, H	AA	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of AA.
55	C, D, E, G, H	A+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A+.
56	C, D, E, G, H	A/A-2/P-2	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A/A-2/P-2.
57	C, D, E, G, H	A-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A-.

Row	Column	Heading	Description
58	C, D, E, G, H	BBB+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB+.
59	C, D, E, G, H	BBB/A-3/P-3	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB/A-3/P-3.
60	C, D, E, G, H	BBB-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB-.
61	C, D, E, G, H	BB+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB+.
62	C, D, E, G, H	BB	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB.
63	C, D, E, G, H	BB-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB-.
64	C, D, E, G, H	Below BB-/A-3/P-3	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating below BB-/A-3/P-3.
68	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
68	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
69	C	Treatment (b) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
69	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
70	C	Treatment (c) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
70	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
71	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.

Row	Column	Heading	Description
71	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
3) New capital charges for n-th-to-default credit derivatives			
All capital charge related entries should be entered as capital charges **not** converted to risk-weighted assets.			
82	C	First-to-default credit derivatives / rated	Total new standardised specific risk capital charge on rated first-to-default credit derivatives.
82	G	First-to-default credit derivatives / unrated	Total new standardised specific risk capital charge on unrated first-to-default credit derivatives.
83	C	N-th-to-default credit derivatives / rated	Total new standardised specific risk capital charge on rated n-th-to-default credit derivatives.
83	G	N-th-to-default credit derivatives / unrated	Total new standardised specific risk capital charge on unrated n-th-to-default credit derivatives.
4) Most relevant instrument types			
88–97	B	Ten most relevant instrument types	Report the description of the ten most relevant instrument types (in descending order by exposure amount) subject to specific risk capital charges for securitisations and n-th-to-default credit derivatives.
88–97	C	Exposure amount	Report the gross exposure amount of the ten most relevant instrument types (in descending order by exposure amount) subject to specific risk capital charges for securitisations and n-th-to-default credit derivatives. In the case of non-linear positions exposures should be measured on a delta equivalent basis.

5.4 Worksheet “TB correlation trading LSS”

The worksheet “TB correlation trading LSS” deals with the new specific risk capital charges for correlation trading positions as described in paragraphs 689 and 718. The only substantive difference between this worksheet and the “TB correlation trading” worksheet is that, for the purposes of completing this worksheet only, it should be assumed that leveraged super senior (LSS) positions can be included in the correlation trading portfolio. Accordingly, the only difference in the information collected in the “TB correlation trading LSS” and “TB correlation trading” worksheets relates to the difference in scope of products that can be included in the correlation trading portfolio. If a bank has no leveraged super senior (LSS) positions in its trading book, it should enter the same data as on the “TB correlation trading” worksheet.

Row	Column	Heading	Description
2) Data on firm's internal comprehensive risk model (CRM) All capital charge related entries should be entered as capital charges and **not** converted to risk-weighted assets.			
26	E	Comprehensive risk charge / 1 month	Total CRM charge with a one-month liquidity horizon. The reported CRM charge should be the result of an internal model calculation. If some responses are the result of scaling up model output reported from other liquidity horizons then this should be reported in an accompanying document.
26	G	Comprehensive risk charge / 3 months	Total CRM charge with a three-month liquidity horizon. The reported CRM charge should be the result of an internal model calculation. If some responses are the result of scaling up model output reported from other liquidity horizons then this should be reported in an accompanying document.
26	H	Comprehensive risk charge / 6 months	Total CRM charge with a six-month liquidity horizon. The reported CRM charge should be the result of an internal model calculation. If some responses are the result of scaling up model output reported from other liquidity horizons then this should be reported in an accompanying document.
3) New standardised specific risk capital charges for net long correlation trading positions not included in the comprehensive risk model All capital charge related entries should be entered as capital charges **not** converted to risk-weighted assets.			
a) Securitisations: standardised approach treatment			
36	C	AAA to AA- and A-1/P-1 / Securitisations	The new standardised specific risk capital charge on securitisation positions with AA to AA- and A-1/P-1 ratings that are treated according to the standardised approach.
36	G	AAA to AA- and A-1/P-1 / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions with AA to AA- or A-1/P-1 ratings that are treated according to the standardised approach.
37	C	A+ to A- and A-2/P-2 / Securitisations	The same information as in row 36, column C except applied to positions with an A+ to A- or A-2/P-2 rating.
37	G	A+ to A- and A-2/P-2 / Re-securitisations	The same information as in row 36, column G except applied to positions with an A+ to A- or A-2/P-2 rating.
38	C	BBB+ to BBB- and A-3/P-3 / Securitisations	The same information as in row 36, column C except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
38	G	BBB+ to BBB- and A-3/P-3 / Re-securitisations	The same information as in row 36, column G except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.

Row	Column	Heading	Description
39	C	BB+ to BB- / Securitisations	The same information as in row 36, column C except applied to positions with a BB+ to BB- rating.
39	G	BB+ to BB- / Re-securitisations	The same information as in row 36, column G except applied to positions with a BB+ to BB- rating.
40	C	Below BB- and A-3/P-3 / Securitisations	The same information as in row 36, column C except applied to positions with a rating below BB- or A-3/P-3 rating.
40	G	Below BB- and A-3/P-3 / Re-securitisations	The same information as in row 36, column G except applied to positions with a rating below BB- or A-3/P-3 rating.
44	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
44	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
45	C	Treatment (b) from paragraph 712(vi) / Securitisations	The same information as reported in row 44, column C except applied to positions that receive treatment (b) from paragraph 712(vi).
45	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 44, column G except applied to positions that receive treatment (b) from paragraph 712(vi).
46	C	Treatment (c) from paragraph 712(vi) / Securitisations	The same information as reported in row 44, column C except applied to positions that receive treatment (c) from paragraph 712(vi).
46	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 44, column G except applied to positions that receive treatment (c) from paragraph 712(vi).
47	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
47	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
b) Securitisations: internal ratings-based treatment			
53	C	AAA/A-1/P-1 / Securitisations/ Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	D	AAA/A-1/P-1 / Securitisations / Non-Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are non-senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.

Row	Column	Heading	Description
53	E	AAA/A-1/P-1 / Securitisations / Non-granular	Total new standardised specific risk capital charge on securitisation positions that are non-granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	G	AAA/A-1/P-1 / Re-securitisations / Senior	Total new standardised specific risk capital charge on senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	H	AAA/A-1/P-1 / Re-securitisations / Non-senior	Total new standardised specific risk capital charge on non-senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
54	C, D, E, G, H	AA	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of AA.
55	C, D, E, G, H	A+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A+.
56	C, D, E, G, H	A/A-2/P-2	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A/A-2/P-2.
57	C, D, E, G, H	A-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A-.
58	C, D, E, G, H	BBB+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB+.
59	C, D, E, G, H	BBB/A-3/P-3	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB/A-3/P-3.
60	C, D, E, G, H	BBB-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB-.
61	C, D, E, G, H	BB+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB+.
62	C, D, E, G, H	BB	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB.
63	C, D, E, G, H	BB-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB-.
64	C, D, E, G, H	Below BB-/A-3/P-3	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating below BB-/A-3/P-3.
68	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.

Row	Column	Heading	Description
68	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
69	C	Treatment (b) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
69	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
70	C	Treatment (c) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
70	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
71	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
71	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
c) N-th-to-default credit derivatives			
76	C	First-to-default credit derivatives /rated	The new standardised specific risk capital charge on rated first-to-default credit derivatives as outlined in paragraph 718.
76	D	First-to-default credit derivatives /unrated	The new standardised specific risk capital charge on unrated first-to-default credit derivatives as outlined in paragraph 718.
77	C	N-th-to-default / rated	The new standardised specific risk capital charge on rated n-th-to-default credit derivatives as outlined in paragraph 718.
77	D	N-th-to-default / unrated	The new standardised specific risk capital charge on unrated n-th-to-default credit derivatives as outlined in paragraph 718.
d) All other correlation trading positions			
81	C	All other correlation trading positions	The standardised specific risk capital charge for all correlation trading positions that are not included in the comprehensive risk model and are neither securitisations or n-th-to-default credit derivatives

Row	Column	Heading	Description
4) New standardised specific risk capital charges for net short correlation trading positions not included in the comprehensive risk model			
All capital charge related entries should be entered as capital charges and **not** converted to risk-weighted assets.			
a) Securitisations: standardised approach treatment			
90	C	AAA to AA- and A-1/P-1 / Securitisations	The new standardised specific risk capital charge on securitisation positions with AA to AA- and A-1/P-1 ratings that are treated according to the standardised approach.
90	G	AAA to AA- and A-1/P-1 / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions with AA to AA- or A-1/P-1 ratings that are treated according to the standardised approach.
91	C	A+ to A- and A-2/P-2 / Securitisations	The same information as in row 90, column C except applied to positions with an A+ to A- or A-2/P-2 rating.
91	G	A+ to A- and A-2/P-2 / Re-securitisations	The same information as in row 90, column G except applied to positions with an A+ to A- or A-2/P-2 rating.
92	C	BBB+ to BBB- and A-3/P-3 / Securitisations	The same information as in row 90, column C except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
92	G	BBB+ to BBB- and A-3/P-3 / Re-securitisations	The same information as in row 90, column G except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
93	C	BB+ to BB- / Securitisations	The same information as in row 90, column C except applied to positions with a BB+ to BB- rating.
93	G	BB+ to BB- / Re-securitisations	The same information as in row 90, column G except applied to positions with a BB+ to BB- rating.
94	C	Below BB- and A-3/P-3 / Securitisations	The same information as in row 90, column C except applied to positions with a rating below BB- or A-3/P-3 rating.
94	G	Below BB- and A-3/P-3 / Re-securitisations	The same information as in row 90, column G except applied to positions with a rating below BB- or A-3/P-3 rating.
98	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
98	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
99	C	Treatment (b) from paragraph 712(vi) / Securitisations	The same information as reported in row 98, column C except applied to positions that receive treatment (b) from paragraph 712(vi).

Row	Column	Heading	Description
99	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 98, column G except applied to positions that receive treatment (b) from paragraph 712(vi).
100	C	Treatment (c) from paragraph 712(vi) / Securitisations	The same information as reported in row 98, column C except applied to positions that receive treatment (c) from paragraph 712(vi).
100	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 98, column G except applied to positions that receive treatment (c) from paragraph 712(vi).
101	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
101	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
b) Securitisations: internal ratings-based treatment			
107	C	AAA/A-1/P-1 / Securitisations/ Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
107	D	AAA/A-1/P-1 / Securitisations / Non-Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are non-senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
107	E	AAA/A-1/P-1 / Securitisations / Non-granular	Total new standardised specific risk capital charge on securitisation positions that are non-granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
107	G	AAA/A-1/P-1 / Re-securitisations / Senior	Total new standardised specific risk capital charge on senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
107	H	AAA/A-1/P-1 / Re-securitisations / Non-senior	Total new standardised specific risk capital charge on non-senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
108	C, D, E, G, H	AA	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of AA.
109	C, D, E, G, H	A+	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of A+.
110	C, D, E, G, H	A/A-2/P-2	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of A/A-2/P-2.
111	C, D, E, G, H	A-	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of A-

Row	Column	Heading	Description
112	C, D, E, G, H	BBB+	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BBB+.
113	C, D, E, G, H	BBB/A-3/P-3	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BBB/A-3/P-3.
114	C, D, E, G, H	BBB-	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BBB-.
115	C, D, E, G, H	BB+	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BB+.
116	C, D, E, G, H	BB	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BB.
117	C, D, E, G, H	BB-	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BB-.
118	C, D, E, G, H	Below BB-/A-3/P-3	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating below BB-/A-3/P-3.
122	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
122	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
123	C	Treatment (b) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
123	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
124	C	Treatment (c) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
124	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
125	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.

Row	Column	Heading	Description
125	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
c) N-th-to-default credit derivatives			
129	C	First-to-default credit derivatives /rated	The new standardised specific risk capital charge on rated first-to-default credit derivatives as outlined in paragraph 718.
129	D	First-to-default credit derivatives /unrated	The new standardised specific risk capital charge on unrated first-to-default credit derivatives as outlined in paragraph 718.
130	C	N-th-to-default / rated	The new standardised specific risk capital charge on rated n-th-to-default credit derivatives as outlined in paragraph 718.
130	D	N-th-to-default / unrated	The new standardised specific risk capital charge on unrated n-th-to-default credit derivatives as outlined in paragraph 718.
d) All other correlation trading positions			
134	C	All other correlation trading positions	The standardised specific risk capital charge for all correlation trading positions that are not included in the comprehensive risk model and are neither securitisations or n-th-to-default credit derivatives
5) New standardised specific risk capital charges for all net long correlation trading positions			
All net long correlation trading positions should be included, irrespective of whether or not the comprehensive risk capital charge is applied to those positions. All capital charge related entries should be entered as capital charges and **not** converted to risk-weighted assets.			
a) Securitisation: standardised approach treatment			
143	C	AAA to AA- and A-1/P-1 / Securitisations	The new standardised specific risk capital charge on securitisation positions with AA to AA- and A-1/P-1 ratings that are treated according to the standardised approach.
143	G	AAA to AA- and A-1/P-1 / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions with AA to AA- or A-1/P-1 ratings that are treated according to the standardised approach.
143	J	AAA to AA- and A-1/P-1 / Notional amount	The notional amount of all exposures referred to in columns C and G of row 143.
144	C	A+ to A- and A-2/P-2 / Securitisations	The same information as in row 143, column C except applied to positions with an A+ to A- or A-2/P-2 rating.
144	G	A+ to A- and A-2/P-2 / Re-securitisations	The same information as in row 143, column G except applied to positions with an A+ to A- or A-2/P-2 rating.
144	J	A+ to A- and A-2/P-2 / Notional amount	The notional amount of all exposures referred to in columns C and G of row 144.
145	C	BBB+ to BBB- and A-3/P-3 / Securitisations	The same information as in row 143, column C except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.

Row	Column	Heading	Description
145	G	BBB+ to BBB- and A-3/P-3 / Re-securitisations	The same information as in row 143, column G except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
145	J	BBB+ to BBB- and A-3/P-3 / Notional amount	The notional amount of all exposures referred to in columns C and G of row 145.
146	C	BB+ to BB- / Securitisations	The same information as in row 143, column C except applied to positions with a BB+ to BB- rating.
146	G	BB+ to BB- / Re-securitisations	The same information as in row 143, column G except applied to positions with a BB+ to BB- rating.
146	J	BB+ to BB-/ Notional amount	The notional amount of all exposures referred to in columns C and G of row 146.
147	C	Below BB- and A-3/P-3 / Securitisations	The same information as in row 143, column C except applied to positions with a rating below BB- or A-3/P-3 rating.
147	G	Below BB- and A-3/P-3 / Re-securitisations	The same information as in row 143, column G except applied to positions with a rating below BB- or A-3/P-3 rating.
147	J	Below BB- and A-3/P-3/ Notional amount	The notional amount of all exposures referred to in columns C and G of row 147.
151	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
151	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
151	J	Treatment (a) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 151.
152	C	Treatment (b) from paragraph 712(vi) / Securitisations	The same information as reported in row 151, column C except applied to positions that receive treatment (b) from paragraph 712(vi).
152	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 151, column G except applied to positions that receive treatment (b) from paragraph 712(vi).
152	J	Treatment (b) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 152.
153	C	Treatment (c) from paragraph 712(vi) / Securitisations	The same information as reported in row 151, column C except applied to positions that receive treatment (c) from paragraph 712(vi).
153	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 151, column G except applied to positions that receive treatment (c) from paragraph 712(vi).

Row	Column	Heading	Description
153	J	Treatment (c) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 153.
154	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
154	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
b) Securitisation: internal ratings-based treatment			
160	C	AAA/A-1/P-1 / Securitisations/ Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
160	D	AAA/A-1/P-1 / Securitisations / Non-Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are non-senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
160	E	AAA/A-1/P-1 / Securitisations / Non-granular	Total new standardised specific risk capital charge on securitisation positions that are non-granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
160	G	AAA/A-1/P-1 / Re-securitisations / Senior	Total new standardised specific risk capital charge on senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
160	H	AAA/A-1/P-1 / Re-securitisations / Non-senior	Total new standardised specific risk capital charge on non-senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
160	J	AAA/A-1/P-1 / Re-securitisations / Notional amount	The notional amount of all exposures referred to in column C through H of row 160.
161	C, D, E, G, H, J	AA	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of AA.
162	C, D, E, G, H, J	A+	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of A+.
163	C, D, E, G, H, J	A/A-2/P-2	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of A/A-2/P-2.
164	C, D, E, G, H, J	A-	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of A-
165	C, D, E, G, H, J	BBB+	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BBB+.

Row	Column	Heading	Description
166	C, D, E, G, H, J	BBB/A-3/P-3	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BBB/A-3/P-3.
167	C, D, E, G, H, J	BBB-	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BBB-.
168	C, D, E, G, H, J	BB+	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BB+.
169	C, D, E, G, H, J	BB	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BB.
170	C, D, E, G, H, J	BB-	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BB-.
171	C, D, E, G, H, J	Below BB-/A-3/P-3	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating below BB-/A-3/P-3.
175	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
175	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
175	J	Treatment (a) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 175.
176	C	Treatment (b) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
176	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
176	J	Treatment (b) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 176.
177	C	Treatment (c) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.

Row	Column	Heading	Description
177	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
177	J	Treatment (c) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 177.
178	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
178	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
c) N-th-to-default credit derivatives			
183	C	First-to-default credit derivatives /rated	The new standardised specific risk capital charge on rated first-to-default credit derivatives as outlined in paragraph 718.
183	D	First-to-default credit derivatives /unrated	The new standardised specific risk capital charge on unrated first-to-default credit derivatives as outlined in paragraph 718.
183	J	First-to-default credit derivatives / Notional amount	The notional amount of all exposures referred to in column C through D of row 183.
184	C	N-th-to-default / rated	The new standardised specific risk capital charge on rated n-th-to-default credit derivatives as outlined in paragraph 718.
184	D	N-th-to-default / unrated	The new standardised specific risk capital charge on unrated n-th-to-default credit derivatives as outlined in paragraph 718.
184	J	N-th-to-default / Notional amount	The notional amount of all exposures referred to in column C through D of row 184.
d) All other correlation trading positions			
188	C	All other correlation trading positions	The standardised specific risk capital charge for all correlation trading positions that are neither securitisations or n-th-to-default credit derivatives
188	J	All other correlation trading positions / Notional amount	The notional amount of all exposures referred to in column C of row 188.

Row	Column	Heading	Description
6) New standardised specific risk capital charges for all net short correlation trading positions			
All net short correlation trading positions should be included, irrespective of whether or not the comprehensive risk capital charge is applied to those positions. All capital charge related entries should be entered as capital charges and **not** converted to risk-weighted assets.			
a) Securitisations: standardised approach treatment			
197	C	AAA to AA- and A-1/P-1 / Securitisations	The new standardised specific risk capital charge on securitisation positions with AA to AA- and A-1/P-1 ratings that are treated according to the standardised approach.
197	G	AAA to AA- and A-1/P-1 / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions with AA to AA- or A-1/P-1 ratings that are treated according to the standardised approach.
197	J	AAA to AA- and A-1/P-1 / Notional amount	The notional amount of all exposures referred to in column C and G of row 197.
198	C	A+ to A- and A-2/P-2 / Securitisations	The same information as in row 197, column C except applied to positions with an A+ to A- or A-2/P-2 rating.
198	G	A+ to A- and A-2/P-2 / Re-securitisations	The same information as in row 197, column G except applied to positions with an A+ to A- or A-2/P-2 rating.
198	J	A+ to A- and A-2/P-2 / Notional amount	The notional amount of all exposures referred to in column C and G of row 198.
199	C	BBB+ to BBB- and A-3/P-3 / Securitisations	The same information as in row 197, column C except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
199	G	BBB+ to BBB- and A-3/P-3 / Re-securitisations	The same information as in row 197, column G except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
199	J	BBB+ to BBB- and A-3/P-3/ Notional amount	The notional amount of all exposures referred to in column C and G of row 199.
200	C	BB+ to BB- / Securitisations	The same information as in row 197, column C except applied to positions with a BB+ to BB- rating.
200	G	BB+ to BB- / Re-securitisations	The same information as in row 197, column G except applied to positions with a BB+ to BB- rating.
200	J	BB+ to BB- / Notional amount	The notional amount of all exposures referred to in column C and G of row 200.
201	C	Below BB- and A-3/P-3 / Securitisations	The same information as in row 197, column C except applied to positions with a rating below BB- or A-3/P-3 rating.
201	G	Below BB- and A-3/P-3 / Re-securitisations	The same information as in row 197, column G except applied to positions with a rating below BB- or A-3/P-3 rating.
201	J	Below BB- and A-3/P-3/ Notional amount	The notional amount of all exposures referred to in column C and G of row 201.

Row	Column	Heading	Description
205	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
205	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
205	J	Treatment (a) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 205.
206	C	Treatment (b) from paragraph 712(vi) / Securitisations	The same information as reported in row 205, column C except applied to positions that receive treatment (b) from paragraph 712(vi).
206	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 205, column G except applied to positions that receive treatment (b) from paragraph 712(vi).
206	J	Treatment (b) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 206.
207	C	Treatment (c) from paragraph 712(vi) / Securitisations	The same information as reported in row 205, column C except applied to positions that receive treatment (c) from paragraph 712(vi).
207	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 205, column G except applied to positions that receive treatment (c) from paragraph 712(vi).
207	J	Treatment (c) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 207.
208	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
208	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
b) Securitisations: internal ratings-based treatment			
214	C	AAA/A-1/P-1 / Securitisations/ Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
214	D	AAA/A-1/P-1 / Securitisations / Non-Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are non-senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
214	E	AAA/A-1/P-1 / Securitisations / Non-granular	Total new standardised specific risk capital charge on securitisation positions that are non-granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.

Row	Column	Heading	Description
214	G	AAA/A-1/P-1 / Re-securitisations / Senior	Total new standardised specific risk capital charge on senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
214	H	AAA/A-1/P-1 / Re-securitisations / Non-senior	Total new standardised specific risk capital charge on non-senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
214	J	AAA/A-1/P-1 / Notional amount	The notional amount of all exposures referred to in column C through H of row 214.
215	C, D, E, G, H, J	AA	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of AA.
216	C, D, E, G, H, J	A+	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of A+.
217	C, D, E, G, H, J	A/A-2/P-2	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of A/A-2/P-2.
218	C, D, E, G, H, J	A-	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of A-
219	C, D, E, G, H, J	BBB+	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BBB+.
220	C, D, E, G, H, J	BBB/A-3/P-3	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BBB/A-3/P-3.
221	C, D, E, G, H, J	BBB-	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BBB-.
222	C, D, E, G, H, J	BB+	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BB+.
223	C, D, E, G, H, J	BB	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BB.
224	C, D, E, G, H, J	BB-	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BB-.
225	C, D, E, G, H, J	Below BB-/A-3/P-3	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating below BB-/A-3/P-3.
229	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.

Row	Column	Heading	Description
229	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
229	J	Treatment (a) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 229.
230	C	Treatment (b) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
230	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
230	J	Treatment (b) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 230.
231	C	Treatment (c) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
231	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
231	J	Treatment (c) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 231.
232	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
232	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
c) N-th-to-default credit derivatives			
237	C	First-to-default credit derivatives /rated	The new standardised specific risk capital charge on rated first-to-default credit derivatives as outlined in paragraph 718.
237	G	First-to-default credit derivatives /unrated	The new standardised specific risk capital charge on unrated first-to-default credit derivatives as outlined in paragraph 718.
237	J	First-to-default credit derivatives / Notional amount	The notional amount of all exposures referred to in column C through D of row 237.
238	C	N-th-to-default / rated	The new standardised specific risk capital charge on rated n-th-to-default credit derivatives as outlined in paragraph 718.

Row	Column	Heading	Description
238	G	N-th-to-default / unrated	The new standardised specific risk capital charge on unrated n-th-to-default credit derivatives as outlined in paragraph 718.
238	J	Nth-to-default / Notional amount	The notional amount of all exposures referred to in column C through D of row 238.
d) All other correlation trading positions			
242	C	All other correlation trading positions	The standardised specific risk capital charge for all correlation trading positions that are neither securitisations or n-th-to-default credit derivatives
242	J	All other correlation trading positions / Notional amount	The notional amount of all exposures referred to in column C of row 242.
7) Most relevant instrument types			
247–256	B	Ten most relevant instrument types	Report the description of the ten most relevant instrument types (in descending order by exposure amount) subject to specific risk capital charges for correlation trading positions
247–256	C	Exposure amount	Report the gross exposure amount of the ten most relevant instrument types (in descending order by exposure amount) subject to specific risk capital charges for correlation trading positions. In the case of non-linear positions exposures should be measured on a delta equivalent basis.

5.5 Worksheet “TB securitisation wide”

The worksheet “TB securitisation wide” deals with the new specific risk capital charges for securitisation and re-securitisation positions as described in paragraphs 538 to 542. The only substantive difference between this worksheet and the “TB securitisation” worksheet is that, for the purposes of completing this worksheet only, it should be assumed that none of the restrictions listed in the first bullet point of paragraph 689(iv) apply. More specifically, for the purposes of completing this worksheet the entire text contained in the first bullet point of paragraph 689(iv) should be omitted. Accordingly, the only difference in the information collected in the “TB securitisation wide” and “TB securitisation” worksheets relates to the difference in scope of products that can be included in the correlation trading portfolio. If a bank has no positions in its trading book which fulfil the wide definition of correlation trading but not the definition applied for the “TB securitisation LSS” worksheet, it should enter the same data as on the “TB securitisation LSS” worksheet.

Row	Column	Heading	Description
2) New standardised specific risk capital charges			
All capital charge related entries should be entered as capital charges **not** converted to risk-weighted assets.			
a) Securitisations: standardised approach treatment			
31	C	AAA to AA- and A-1/P-1 / Securitisations	The new standardised specific risk capital charge on securitisation positions with AA to AA- and A-1/P-1 ratings that are treated according to the standardised approach.
31	G	AAA to AA- and A-1/P-1 / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions with AA to AA- or A-1/P-1 ratings that are treated according to the standardised approach.
32	C	A+ to A- and A-2/P-2 / Securitisations	The same information as in row 31, column C except applied to positions with an A+ to A- or A-2/P-2 rating.
32	G	A+ to A- and A-2/P-2 / Re-securitisations	The same information as in row 31, column G except applied to positions with an A+ to A- or A-2/P-2 rating.
33	C	BBB+ to BBB- and A-3/P-3 / Securitisations	The same information as in row 31, column C except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
33	G	BBB+ to BBB- and A-3/P-3 / Re-securitisations	The same information as in row 31, column G except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
34	C	BB+ to BB- / Securitisations	The same information as in row 31, column C except applied to positions with a BB+ to BB- rating.
34	G	BB+ to BB- / Re-securitisations	The same information as in row 31, column G except applied to positions with a BB+ to BB- rating.
35	C	Below BB- and A-3/P-3 / Securitisations	The same information as in row 31, column C except applied to positions with a rating below BB- or A-3/P-3 rating.
35	G	Below BB- and A-3/P-3 / Re-securitisations	The same information as in row 31, column G except applied to positions with a rating below BB- or A-3/P-3 rating.
39	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
39	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
40	C	Treatment (b) from paragraph 712(vi) / Securitisations	The same information as reported in row 39, column C except applied to positions that receive treatment (b) from paragraph 712(vi).

Row	Column	Heading	Description
40	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 39, column G except applied to positions that receive treatment (b) from paragraph 712(vi).
41	C	Treatment (c) from paragraph 712(vi) / Securitisations	The same information as reported in row 39, column C except applied to positions that receive treatment (c) from paragraph 712(vi).
41	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 39, column G except applied to positions that receive treatment (c) from paragraph 712(vi).
42	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
42	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
b) Securitisations: internal ratings-based treatment			
53	C	AAA/A-1/P-1 / Securitisations/ Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	D	AAA/A-1/P-1 / Securitisations / Non-Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are non-senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	E	AAA/A-1/P-1 / Securitisations / Non-granular	Total new standardised specific risk capital charge on securitisation positions that are non-granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	G	AAA/A-1/P-1 / Re-securitisations / Senior	Total new standardised specific risk capital charge on senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	H	AAA/A-1/P-1 / Re-securitisations / Non-senior	Total new standardised specific risk capital charge on non-senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
54	C, D, E, G, H	AA	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of AA.
55	C, D, E, G, H	A+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A+.
56	C, D, E, G, H	A/A-2/P-2	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A/A-2/P-2.
57	C, D, E, G, H	A-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A-.

Row	Column	Heading	Description
58	C, D, E, G, H	BBB+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB+.
59	C, D, E, G, H	BBB/A-3/P-3	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB/A-3/P-3.
60	C, D, E, G, H	BBB-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB-.
61	C, D, E, G, H	BB+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB+.
62	C, D, E, G, H	BB	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB.
63	C, D, E, G, H	BB-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB-.
64	C, D, E, G, H	Below BB-/A-3/P-3	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating below BB-/A-3/P-3.
68	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
68	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
69	C	Treatment (b) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
69	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
70	C	Treatment (c) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
70	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
71	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.

Row	Column	Heading	Description
71	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
3) New capital charges for n-th-to-default credit derivatives			
All capital charge related entries should be entered as capital charges **not** converted to risk-weighted assets.			
82	C	First-to-default credit derivatives / rated	Total new standardised specific risk capital charge on rated first-to-default credit derivatives.
82	G	First-to-default credit derivatives / unrated	Total new standardised specific risk capital charge on unrated first-to-default credit derivatives.
83	C	N-th-to-default credit derivatives / rated	Total new standardised specific risk capital charge on rated n-th-to-default credit derivatives.
83	G	N-th-to-default credit derivatives / unrated	Total new standardised specific risk capital charge on unrated n-th-to-default credit derivatives.
4) Most relevant instrument types			
88–97	B	Ten most relevant instrument types	Report the description of the ten most relevant instrument types (in descending order by exposure amount) subject to specific risk capital charges for securitisations and n-th-to-default credit derivatives.
88–97	C	Exposure amount	Report the gross exposure amount of the ten most relevant instrument types (in descending order by exposure amount) subject to specific risk capital charges for securitisations and n-th-to-default credit derivatives. In the case of non-linear positions exposures should be measured on a delta equivalent basis.

5.6 Worksheet “TB correlation trading wide”

The worksheet “TB correlation trading wide” deals with the new specific risk capital charges for correlation trading positions as described in paragraphs 689 and 718. The only substantive difference between this worksheet and the “TB correlation trading” worksheet is that, for the purposes of completing this worksheet only, it should be assumed that none of the restrictions listed in the first bullet point of paragraph 689(iv) apply. More specifically, for the purposes of completing this worksheet the entire text contained in the first bullet point of paragraph 689(iv) should be omitted. Accordingly, the only difference in the information collected in the “TB correlation trading” and “TB correlation trading wide” worksheets relates to the difference in scope of products that can be included in the correlation trading portfolio. If a bank has no positions in its trading book which fulfil the wide definition of correlation trading but not the definition applied for the “TB correlation trading LSS” worksheet, it should enter the same data as on the “TB correlation trading LSS” worksheet.

Row	Column	Heading	Description
2) Data on firm's internal comprehensive risk model (CRM)			
All capital charge related entries should be entered as capital charges and **not** converted to risk-weighted assets.			
26	E	Comprehensive risk charge / 1 month	Total CRM charge with a one-month liquidity horizon. The reported CRM charge should be the result of an internal model calculation. If some responses are the result of scaling up model output reported from other liquidity horizons then this should be reported in an accompanying document.
26	G	Comprehensive risk charge / 3 months	Total CRM charge with a three-month liquidity horizon. The reported CRM charge should be the result of an internal model calculation. If some responses are the result of scaling up model output reported from other liquidity horizons then this should be reported in an accompanying document.
26	H	Comprehensive risk charge / 6 months	Total CRM charge with a six-month liquidity horizon. The reported CRM charge should be the result of an internal model calculation. If some responses are the result of scaling up model output reported from other liquidity horizons then this should be reported in an accompanying document.
3) New standardised specific risk capital charges for net long correlation trading positions not included in the comprehensive risk model			
All capital charge related entries should be entered as capital charges **not** converted to risk-weighted assets.			
a) Securitisations: standardised approach treatment			
36	C	AAA to AA- and A-1/P-1 / Securitisations	The new standardised specific risk capital charge on securitisation positions with AA to AA- and A-1/P-1 ratings that are treated according to the standardised approach.
36	G	AAA to AA- and A-1/P-1 / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions with AA to AA- or A-1/P-1 ratings that are treated according to the standardised approach.
37	C	A+ to A- and A-2/P-2 / Securitisations	The same information as in row 36, column C except applied to positions with an A+ to A- or A-2/P-2 rating.
37	G	A+ to A- and A-2/P-2 / Re-securitisations	The same information as in row 36, column G except applied to positions with an A+ to A- or A-2/P-2 rating.
38	C	BBB+ to BBB- and A-3/P-3 / Securitisations	The same information as in row 36, column C except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
38	G	BBB+ to BBB- and A-3/P-3 / Re-securitisations	The same information as in row 36, column G except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.

Row	Column	Heading	Description
39	C	BB+ to BB- / Securitisations	The same information as in row 36, column C except applied to positions with a BB+ to BB- rating.
39	G	BB+ to BB- / Re-securitisations	The same information as in row 36, column G except applied to positions with a BB+ to BB- rating.
40	C	Below BB- and A-3/P-3 / Securitisations	The same information as in row 36, column C except applied to positions with a rating below BB- or A-3/P-3 rating.
40	G	Below BB- and A-3/P-3 / Re-securitisations	The same information as in row 36, column G except applied to positions with a rating below BB- or A-3/P-3 rating.
44	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
44	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
45	C	Treatment (b) from paragraph 712(vi) / Securitisations	The same information as reported in row 44, column C except applied to positions that receive treatment (b) from paragraph 712(vi).
45	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 44, column G except applied to positions that receive treatment (b) from paragraph 712(vi).
46	C	Treatment (c) from paragraph 712(vi) / Securitisations	The same information as reported in row 44, column C except applied to positions that receive treatment (c) from paragraph 712(vi).
46	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 44, column G except applied to positions that receive treatment (c) from paragraph 712(vi).
47	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
47	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
b) Securitisations: internal ratings-based treatment			
53	C	AAA/A-1/P-1 / Securitisations/ Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	D	AAA/A-1/P-1 / Securitisations / Non-Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are non-senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.

Row	Column	Heading	Description
53	E	AAA/A-1/P-1 / Securitisations / Non-granular	Total new standardised specific risk capital charge on securitisation positions that are non-granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	G	AAA/A-1/P-1 / Re-securitisations / Senior	Total new standardised specific risk capital charge on senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
53	H	AAA/A-1/P-1 / Re-securitisations / Non-senior	Total new standardised specific risk capital charge on non-senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
54	C, D, E, G, H	AA	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of AA.
55	C, D, E, G, H	A+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A+.
56	C, D, E, G, H	A/A-2/P-2	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A/A-2/P-2.
57	C, D, E, G, H	A-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of A-.
58	C, D, E, G, H	BBB+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB+.
59	C, D, E, G, H	BBB/A-3/P-3	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB/A-3/P-3.
60	C, D, E, G, H	BBB-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BBB-.
61	C, D, E, G, H	BB+	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB+.
62	C, D, E, G, H	BB	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB.
63	C, D, E, G, H	BB-	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating of BB-.
64	C, D, E, G, H	Below BB-/A-3/P-3	The same information as in row 53 columns C, D, E, G, H only applied to positions with a rating below BB-/A-3/P-3.
68	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.

Row	Column	Heading	Description
68	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
69	C	Treatment (b) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
69	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
70	C	Treatment (c) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
70	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
71	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
71	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
c) N-th-to-default credit derivatives			
76	C	First-to-default credit derivatives /rated	The new standardised specific risk capital charge on rated first-to-default credit derivatives as outlined in paragraph 718.
76	D	First-to-default credit derivatives /unrated	The new standardised specific risk capital charge on unrated first-to-default credit derivatives as outlined in paragraph 718.
77	C	N-th-to-default / rated	The new standardised specific risk capital charge on rated n-th-to-default credit derivatives as outlined in paragraph 718.
77	D	N-th-to-default / unrated	The new standardised specific risk capital charge on unrated n-th-to-default credit derivatives as outlined in paragraph 718.
d) All other correlation trading positions			
81	C	All other correlation trading positions	The standardised specific risk capital charge for all correlation trading positions that are not included in the comprehensive risk model and are neither securitisations or n-th-to-default credit derivatives

Row	Column	Heading	Description
4) New standardised specific risk capital charges for net short correlation trading positions not included in the comprehensive risk model			
All capital charge related entries should be entered as capital charges and **not** converted to risk-weighted assets.			
a) Securitisations: standardised approach treatment			
90	C	AAA to AA- and A-1/P-1 / Securitisations	The new standardised specific risk capital charge on securitisation positions with AA to AA- and A-1/P-1 ratings that are treated according to the standardised approach.
90	G	AAA to AA- and A-1/P-1 / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions with AA to AA- or A-1/P-1 ratings that are treated according to the standardised approach.
91	C	A+ to A- and A-2/P-2 / Securitisations	The same information as in row 90, column C except applied to positions with an A+ to A- or A-2/P-2 rating.
91	G	A+ to A- and A-2/P-2 / Re-securitisations	The same information as in row 90, column G except applied to positions with an A+ to A- or A-2/P-2 rating.
92	C	BBB+ to BBB- and A-3/P-3 / Securitisations	The same information as in row 90, column C except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
92	G	BBB+ to BBB- and A-3/P-3 / Re-securitisations	The same information as in row 90, column G except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
93	C	BB+ to BB- / Securitisations	The same information as in row 90, column C except applied to positions with a BB+ to BB- rating.
93	G	BB+ to BB- / Re-securitisations	The same information as in row 90, column G except applied to positions with a BB+ to BB- rating.
94	C	Below BB- and A-3/P-3 / Securitisations	The same information as in row 90, column C except applied to positions with a rating below BB- or A-3/P-3 rating.
94	G	Below BB- and A-3/P-3 / Re-securitisations	The same information as in row 90, column G except applied to positions with a rating below BB- or A-3/P-3 rating.
98	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
98	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
99	C	Treatment (b) from paragraph 712(vi) / Securitisations	The same information as reported in row 98, column C except applied to positions that receive treatment (b) from paragraph 712(vi).

Row	Column	Heading	Description
99	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 98, column G except applied to positions that receive treatment (b) from paragraph 712(vi).
100	C	Treatment (c) from paragraph 712(vi) / Securitisations	The same information as reported in row 98, column C except applied to positions that receive treatment (c) from paragraph 712(vi).
100	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 98, column G except applied to positions that receive treatment (c) from paragraph 712(vi).
101	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
101	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
b) Securitisations: internal ratings-based treatment			
107	C	AAA/A-1/P-1 / Securitisations/ Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
107	D	AAA/A-1/P-1 / Securitisations / Non-Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are non-senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
107	E	AAA/A-1/P-1 / Securitisations / Non-granular	Total new standardised specific risk capital charge on securitisation positions that are non-granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
107	G	AAA/A-1/P-1 / Re-securitisations / Senior	Total new standardised specific risk capital charge on senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
107	H	AAA/A-1/P-1 / Re-securitisations / Non-senior	Total new standardised specific risk capital charge on non-senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
108	C, D, E, G, H	AA	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of AA.
109	C, D, E, G, H	A+	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of A+.
110	C, D, E, G, H	A/A-2/P-2	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of A/A-2/P-2.
111	C, D, E, G, H	A-	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of A-

Row	Column	Heading	Description
112	C, D, E, G, H	BBB+	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BBB+.
113	C, D, E, G, H	BBB/A-3/P-3	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BBB/A-3/P-3.
114	C, D, E, G, H	BBB-	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BBB-.
115	C, D, E, G, H	BB+	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BB+.
116	C, D, E, G, H	BB	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BB.
117	C, D, E, G, H	BB-	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating of BB-.
118	C, D, E, G, H	Below BB-/A-3/P-3	The same information as in row 107 columns C, D, E, G, H only applied to positions with a rating below BB-/A-3/P-3.
122	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
122	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
123	C	Treatment (b) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
123	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
124	C	Treatment (c) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
124	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
125	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.

Row	Column	Heading	Description
125	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
c) N-th-to-default credit derivatives			
129	C	First-to-default credit derivatives /rated	The new standardised specific risk capital charge on rated first-to-default credit derivatives as outlined in paragraph 718.
129	D	First-to-default credit derivatives /unrated	The new standardised specific risk capital charge on unrated first-to-default credit derivatives as outlined in paragraph 718.
130	C	N-th-to-default / rated	The new standardised specific risk capital charge on rated n-th-to-default credit derivatives as outlined in paragraph 718.
130	D	N-th-to-default / unrated	The new standardised specific risk capital charge on unrated n-th-to-default credit derivatives as outlined in paragraph 718.
d) All other correlation trading positions			
134	C	All other correlation trading positions	The standardised specific risk capital charge for all correlation trading positions that are not included in the comprehensive risk model and are neither securitisations or n-th-to-default credit derivatives

5) New standardised specific risk capital charges for all net long correlation trading positions

All net long correlation trading positions should be included, irrespective of whether or not the comprehensive risk capital charge is applied to those positions. All capital charge related entries should be entered as capital charges and **not** converted to risk-weighted assets.

Row	Column	Heading	Description
a) Securitisation: standardised approach treatment			
143	C	AAA to AA- and A-1/P-1 / Securitisations	The new standardised specific risk capital charge on securitisation positions with AA to AA- and A-1/P-1 ratings that are treated according to the standardised approach.
143	G	AAA to AA- and A-1/P-1 / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions with AA to AA- or A-1/P-1 ratings that are treated according to the standardised approach.
143	J	AAA to AA- and A-1/P-1 / Notional amount	The notional amount of all exposures referred to in columns C and G of row 143.
144	C	A+ to A- and A-2/P-2 / Securitisations	The same information as in row 143, column C except applied to positions with an A+ to A- or A-2/P-2 rating.
144	G	A+ to A- and A-2/P-2 / Re-securitisations	The same information as in row 143, column G except applied to positions with an A+ to A- or A-2/P-2 rating.
144	J	A+ to A- and A-2/P-2 / Notional amount	The notional amount of all exposures referred to in columns C and G of row 144.
145	C	BBB+ to BBB- and A-3/P-3 / Securitisations	The same information as in row 143, column C except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.

Row	Column	Heading	Description
145	G	BBB+ to BBB- and A-3/P-3 / Re-securitisations	The same information as in row 143, column G except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
145	J	BBB+ to BBB- and A-3/P-3 / Notional amount	The notional amount of all exposures referred to in columns C and G of row 145.
146	C	BB+ to BB- / Securitisations	The same information as in row 143, column C except applied to positions with a BB+ to BB- rating.
146	G	BB+ to BB- / Re-securitisations	The same information as in row 143, column G except applied to positions with a BB+ to BB- rating.
146	J	BB+ to BB-/ Notional amount	The notional amount of all exposures referred to in columns C and G of row 146.
147	C	Below BB- and A-3/P-3 / Securitisations	The same information as in row 143, column C except applied to positions with a rating below BB- or A-3/P-3 rating.
147	G	Below BB- and A-3/P-3 / Re-securitisations	The same information as in row 143, column G except applied to positions with a rating below BB- or A-3/P-3 rating.
147	J	Below BB- and A-3/P-3/ Notional amount	The notional amount of all exposures referred to in columns C and G of row 147.
151	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
151	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
151	J	Treatment (a) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 151.
152	C	Treatment (b) from paragraph 712(vi) / Securitisations	The same information as reported in row 151, column C except applied to positions that receive treatment (b) from paragraph 712(vi).
152	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 151, column G except applied to positions that receive treatment (b) from paragraph 712(vi).
152	J	Treatment (b) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 152.
153	C	Treatment (c) from paragraph 712(vi) / Securitisations	The same information as reported in row 151, column C except applied to positions that receive treatment (c) from paragraph 712(vi).
153	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 151, column G except applied to positions that receive treatment (c) from paragraph 712(vi).

Row	Column	Heading	Description
153	J	Treatment (c) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 153.
154	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
154	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
b) Securitisation: internal ratings-based treatment			
160	C	AAA/A-1/P-1 / Securitisations/ Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
160	D	AAA/A-1/P-1 / Securitisations / Non-Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are non-senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
160	E	AAA/A-1/P-1 / Securitisations / Non-granular	Total new standardised specific risk capital charge on securitisation positions that are non-granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
160	G	AAA/A-1/P-1 / Re-securitisations / Senior	Total new standardised specific risk capital charge on senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
160	H	AAA/A-1/P-1 / Re-securitisations / Non-senior	Total new standardised specific risk capital charge on non-senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
160	J	AAA/A-1/P-1 / Re-securitisations / Notional amount	The notional amount of all exposures referred to in column C through H of row 160.
161	C, D, E, G, H, J	AA	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of AA.
162	C, D, E, G, H, J	A+	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of A+.
163	C, D, E, G, H, J	A/A-2/P-2	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of A/A-2/P-2.
164	C, D, E, G, H, J	A-	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of A-
165	C, D, E, G, H, J	BBB+	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BBB+.

Row	Column	Heading	Description
166	C, D, E, G, H, J	BBB/A-3/P-3	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BBB/A-3/P-3.
167	C, D, E, G, H, J	BBB-	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BBB-.
168	C, D, E, G, H, J	BB+	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BB+.
169	C, D, E, G, H, J	BB	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BB.
170	C, D, E, G, H, J	BB-	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating of BB-.
171	C, D, E, G, H, J	Below BB-/A-3/P-3	The same information as in row 160 columns C, D, E, G, H, J only applied to positions with a rating below BB-/A-3/P-3.
175	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
175	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
175	J	Treatment (a) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 175.
176	C	Treatment (b) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
176	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
176	J	Treatment (b) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 176.
177	C	Treatment (c) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.

Row	Column	Heading	Description
177	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
177	J	Treatment (c) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 177.
178	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
178	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
c) N-th-to-default credit derivatives			
183	C	First-to-default credit derivatives /rated	The new standardised specific risk capital charge on rated first-to-default credit derivatives as outlined in paragraph 718.
183	D	First-to-default credit derivatives /unrated	The new standardised specific risk capital charge on unrated first-to-default credit derivatives as outlined in paragraph 718.
183	J	First-to-default credit derivatives / Notional amount	The notional amount of all exposures referred to in column C through D of row 183.
184	C	N-th-to-default / rated	The new standardised specific risk capital charge on rated n-th-to-default credit derivatives as outlined in paragraph 718.
184	D	N-th-to-default / unrated	The new standardised specific risk capital charge on unrated n-th-to-default credit derivatives as outlined in paragraph 718.
184	J	N-th-to-default / Notional amount	The notional amount of all exposures referred to in column C through D of row 184.
d) All other correlation trading positions			
188	C	All other correlation trading positions	The standardised specific risk capital charge for all correlation trading positions that are neither securitisations or n-th-to-default credit derivatives
188	J	All other correlation trading positions / Notional amount	The notional amount of all exposures referred to in column C of row 188.

Row	Column	Heading	Description
6) New standardised specific risk capital charges for all net short correlation trading positions			
All net short correlation trading positions should be included, irrespective of whether or not the comprehensive risk capital charge is applied to those positions. All capital charge related entries should be entered as capital charges and **not** converted to risk-weighted assets.			
a) Securitisations: standardised approach treatment			
197	C	AAA to AA- and A-1/P-1 / Securitisations	The new standardised specific risk capital charge on securitisation positions with AA to AA- and A-1/P-1 ratings that are treated according to the standardised approach.
197	G	AAA to AA- and A-1/P-1 / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions with AA to AA- or A-1/P-1 ratings that are treated according to the standardised approach.
197	J	AAA to AA- and A-1/P-1 / Notional amount	The notional amount of all exposures referred to in column C and G of row 197.
198	C	A+ to A- and A-2/P-2 / Securitisations	The same information as in row 197, column C except applied to positions with an A+ to A- or A-2/P-2 rating.
198	G	A+ to A- and A-2/P-2 / Re-securitisations	The same information as in row 197, column G except applied to positions with an A+ to A- or A-2/P-2 rating.
198	J	A+ to A- and A-2/P-2 / Notional amount	The notional amount of all exposures referred to in column C and G of row 198.
199	C	BBB+ to BBB- and A-3/P-3 / Securitisations	The same information as in row 197, column C except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
199	G	BBB+ to BBB- and A-3/P-3 / Re-securitisations	The same information as in row 197, column G except applied to positions with a BBB+ to BBB- or A-3/P-3 rating.
199	J	BBB+ to BBB- and A-3/P-3/ Notional amount	The notional amount of all exposures referred to in column C and G of row 199.
200	C	BB+ to BB- / Securitisations	The same information as in row 197, column C except applied to positions with a BB+ to BB- rating.
200	G	BB+ to BB- / Re-securitisations	The same information as in row 197, column G except applied to positions with a BB+ to BB- rating.
200	J	BB+ to BB- / Notional amount	The notional amount of all exposures referred to in column C and G of row 200.
201	C	Below BB- and A-3/P-3 / Securitisations	The same information as in row 197, column C except applied to positions with a rating below BB- or A-3/P-3 rating.
201	G	Below BB- and A-3/P-3 / Re-securitisations	The same information as in row 197, column G except applied to positions with a rating below BB- or A-3/P-3 rating.
201	J	Below BB- and A-3/P-3/ Notional amount	The notional amount of all exposures referred to in column C and G of row 201.

Row	Column	Heading	Description
205	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
205	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the standardised approach.
205	J	Treatment (a) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 205.
206	C	Treatment (b) from paragraph 712(vi) / Securitisations	The same information as reported in row 205, column C except applied to positions that receive treatment (b) from paragraph 712(vi).
206	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 205, column G except applied to positions that receive treatment (b) from paragraph 712(vi).
206	J	Treatment (b) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 206.
207	C	Treatment (c) from paragraph 712(vi) / Securitisations	The same information as reported in row 205, column C except applied to positions that receive treatment (c) from paragraph 712(vi).
207	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The same information as reported in row 205, column G except applied to positions that receive treatment (c) from paragraph 712(vi).
207	J	Treatment (c) from paragraph 712(vi)/ Notional amount	The notional amount of all exposures referred to in column C and G of row 207.
208	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
208	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
b) Securitisations: internal ratings-based treatment			
214	C	AAA/A-1/P-1 / Securitisations/ Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
214	D	AAA/A-1/P-1 / Securitisations / Non-Senior Granular	Total new standardised specific risk capital charge on securitisation positions that are non-senior and granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
214	E	AAA/A-1/P-1 / Securitisations / Non-granular	Total new standardised specific risk capital charge on securitisation positions that are non-granular with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.

Row	Column	Heading	Description
214	G	AAA/A-1/P-1 / Re-securitisations / Senior	Total new standardised specific risk capital charge on senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
214	H	AAA/A-1/P-1 / Re-securitisations / Non-senior	Total new standardised specific risk capital charge on non-senior re-securitisation positions with a rating of AAA or A-1/P-1 and are treated according to the internal ratings-based approach.
214	J	AAA/A-1/P-1 / Notional amount	The notional amount of all exposures referred to in column C through H of row 214.
215	C, D, E, G, H, J	AA	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of AA.
216	C, D, E, G, H, J	A+	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of A+.
217	C, D, E, G, H, J	A/A-2/P-2	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of A/A-2/P-2.
218	C, D, E, G, H, J	A-	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of A-
219	C, D, E, G, H, J	BBB+	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BBB+.
220	C, D, E, G, H, J	BBB/A-3/P-3	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BBB/A-3/P-3.
221	C, D, E, G, H, J	BBB-	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BBB-.
222	C, D, E, G, H, J	BB+	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BB+.
223	C, D, E, G, H, J	BB	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BB.
224	C, D, E, G, H, J	BB-	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating of BB-.
225	C, D, E, G, H, J	Below BB-/A-3/P-3	The same information as in row 214 columns C, D, E, G, H, J only applied to positions with a rating below BB-/A-3/P-3.
229	C	Treatment (a) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.

Row	Column	Heading	Description
229	G	Treatment (a) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (a) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
229	J	Treatment (a) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 229.
230	C	Treatment (b) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
230	G	Treatment (b) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (b) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
230	J	Treatment (b) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 230.
231	C	Treatment (c) from paragraph 712(vi) / Securitisations	The new standardised specific risk capital charge on securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
231	G	Treatment (c) from paragraph 712(vi) / Re-securitisations	The new standardised specific risk capital charge on re-securitisation positions that receive treatment (c) from paragraph 712(vi) that are treated according to the internal ratings-based approach.
231	J	Treatment (c) from paragraph 712(vi) / Notional amount	The notional amount of all exposures referred to in column C through G of row 231.
232	C	Deducted from capital / Securitisations	The amount of securitisation positions that are deducted from capital.
232	G	Deducted from capital / Re-securitisations	The amount of re-securitisation positions that are deducted from capital.
c) N-th-to-default credit derivatives			
237	C	First-to-default credit derivatives /rated	The new standardised specific risk capital charge on rated first-to-default credit derivatives as outlined in paragraph 718.
237	G	First-to-default credit derivatives /unrated	The new standardised specific risk capital charge on unrated first-to-default credit derivatives as outlined in paragraph 718.
237	J	First-to-default credit derivatives / Notional amount	The notional amount of all exposures referred to in column C through D of row 237.
238	C	N-th-to-default / rated	The new standardised specific risk capital charge on rated n-th-to-default credit derivatives as outlined in paragraph 718.

Row	Column	Heading	Description
238	G	N-th-to-default / unrated	The new standardised specific risk capital charge on unrated n-th-to-default credit derivatives as outlined in paragraph 718.
238	J	Nth-to-default / Notional amount	The notional amount of all exposures referred to in column C through D of row 238.
d) All other correlation trading positions			
242	C	All other correlation trading positions	The standardised specific risk capital charge for all correlation trading positions that are neither securitisations or n-th-to-default credit derivatives
242	J	All other correlation trading positions / Notional amount	The notional amount of all exposures referred to in column C of row 242.
7) Most relevant instrument types			
247–256	B	Ten most relevant instrument types	Report the description of the ten most relevant instrument types (in descending order by exposure amount) subject to specific risk capital charges for correlation trading positions
247–256	C	Exposure amount	Report the gross exposure amount of the ten most relevant instrument types (in descending order by exposure amount) subject to specific risk capital charges for correlation trading positions. In the case of non-linear positions exposures should be measured on a delta equivalent basis.