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

Purpose: Provide a breakdown of counterparty credit risk exposures calculated according to the standardised approach: by portfolio (type of counterparties) and by risk weight (riskiness attributed according to standardised approach).

Scope of application: The template is mandatory for all banks using the credit risk standardised approach to compute RWA for counterparty credit risk exposures, irrespective of the CCR approach used to determine exposure at default.

If a bank deems that the information requested in this template is not meaningful to users because the exposures and RWA amounts are negligible, the bank may choose not to disclose the template. The bank is, however, required to explain in a narrative commentary why it considers the information not to be meaningful to users, including a description of the exposures in the portfolios concerned and the aggregate total of RWAs amount from such exposures.

Content: Credit exposure amounts.

Frequency: Semiannual.

Format: Fixed.

(The rows and columns may be amended at jurisdiction level to reflect different exposure categories required as a consequence of the local implementation of the standardised approach.)

Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

	a	b	c	d	e	f	g	h	i
Risk weight*,** / Regulatory portfolio*	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns									
Non-central government public sector entities (PSEs)									
Multilateral development banks (MDBs)									
Banks									
Securities firms									
Corporates									
Regulatory retail portfolios									
Other assets									
Total									

**The breakdown by risk weight and regulatory portfolio included in the template is for illustrative purposes. Banks may complete the template with the breakdown of asset classes according to the local implementation of the Basel framework.*

***Banks subject to the simplified standardised approach should indicate risk weights determined by the supervisory authority in the columns.*

Total credit exposure: the amount relevant for the capital requirements calculation, having applied CRM techniques.

Other assets: the amount excludes exposures to CCPs, which are reported in CCR8.

Template CCR4: IRB – CCR exposures by portfolio and PD scale

Purpose: Provide all relevant parameters used for the calculation of counterparty credit risk capital requirements for IRB models.

Scope of application: The template is mandatory for banks using an AIRB or FIRB approach to compute RWA for counterparty credit risk exposures, whatever CCR approach is used to determine exposure at default. Where a bank makes use of an FIRB approach for certain exposures and an AIRB approach for others, it must disclose two separate sets of portfolio breakdown in two separate templates.

To provide meaningful information, the bank must include in this template the key models used at the group-wide level (according to the scope of regulatory consolidation) and explain how the scope of models described in this template was determined. The commentary must include the percentage of RWAs covered by the models shown here for each of the bank's regulatory portfolios.

Content: RWA and parameters used in RWA calculations for exposures subject to the counterparty credit risk framework (excluding CVA charges or exposures cleared through a CCP) and where the credit risk approach used to compute RWA is an IRB approach.

Frequency: Semiannual.

Format: Fixed. Columns and PD scales in the rows are fixed. However, the portfolio breakdown shown in the rows will be set by each jurisdiction to reflect the exposure categories required under local implementations of IRB approaches.

Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

		a	b	c	d	e	f	g
	PD scale	EAD post-CRM	average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Portfolio X								
	0.00 to <0.15							
	0.15 to <0.25							
	0.25 to <0.50							
	0.50 to <0.75							
	0.75 to <2.50							
	2.50 to <10.00							
	10.00 to <100.00							
	100.00 (Default)							
	Sub-total							
Total (sum of portfolios)								

Definitions

Rows

Portfolio X refers to the following prudential portfolios for the FIRB approach: (i) Sovereign; (ii) Banks; (iii) Corporate; and the following prudential portfolios for the AIRB approach: (i) Sovereign; (ii) Banks; (iii) Corporate. The information on FIRB and AIRB portfolios must be reported in separate templates.

Default: The data on defaulted exposures may be further broken down according to a jurisdiction's definitions for categories of defaulted exposures.

Columns

PD scale: Exposures shall be broken down according to the PD scale used in the template instead of the PD scale used by banks in their RWA calculation. Banks must map the PD scale they use in the RWA calculations to the PD scale provided in the template;

EAD post-CRM: exposure at default. The amount relevant for the capital requirements calculation, having applied the CCR approach and CRM techniques, but gross of accounting provisions;

Number of obligors: corresponds to the number of individual PDs in this band. Approximation (round number) is acceptable;

Average PD: obligor grade PD weighted by EAD;

Average LGD: the obligor grade LGD weighted by EAD. The LGD must be net of any CRM effect;

Average maturity: the obligor maturity weighted by EAD;

RW density: Total risk-weighted assets to EAD post-CRM.

Template CCR5: Composition of collateral for CCR exposure

Purpose: Provide a breakdown of all types of collateral posted or received by banks to support or reduce the counterparty credit risk exposures related to derivative transactions or to SFTs, including transactions cleared through a CCP.

Scope of application: The template is mandatory for all banks.

Content: Carrying values of collateral used in derivative transactions or SFTs, whether or not the transactions are cleared through a CCP and whether or not the collateral is posted to a CCP.

Frequency: Semiannual.

Format: Flexible (the columns cannot be altered but the rows are flexible).

Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency						
Cash – other currencies						
Domestic sovereign debt						
Other sovereign debt						
Government agency debt						
Corporate bonds						
Equity securities						
Other collateral						
Total						

Definitions

Segregated refers to collateral which is held in a bankruptcy-remote manner according to the description included in paragraphs 200–203 of the *Capital requirements for bank exposures to central counterparties*, April 2014.

Unsegregated refers to collateral that is not held in a bankruptcy-remote manner.

Template CCR6: Credit derivatives exposures

Purpose: Illustrate the extent of a bank's exposures to credit derivative transactions broken down between derivatives bought or sold.
Scope of application: This template is mandatory for all banks.
Content: Notional derivative amounts (before any netting) and fair values.
Frequency: Semiannual.
Format: Flexible (the columns are fixed but the rows are flexible).
Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

	a	b
	Protection bought	Protection sold
Notionals		
Single-name credit default swaps		
Index credit default swaps		
Total return swaps		
Credit options		
Other credit derivatives		
Total notionals		
Fair values		
Positive fair value (asset)		
Negative fair value (liability)		

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

Purpose: Present a flow statement explaining changes in counterparty credit risk RWA determined under the Internal Model Method for counterparty credit risk (derivatives and SFTs).

Scope of application: The template is mandatory for all banks using the Internal Model Method for measuring exposure at default of exposures subject to the counterparty credit risk framework, irrespective of the credit risk approach used to compute RWA from exposures at default.

Content: Risk-weighted assets corresponding to counterparty credit risk (credit risk shown in CR8 is excluded). Changes in RWA amounts over the reporting period for each of the key drivers should be based on a bank's reasonable estimation of the figure.

Frequency: Quarterly.

Format: Fixed. Columns and rows 1 and 9 are fixed. Banks may add additional rows between rows 7 and 8 to disclose additional elements that contribute to RWA variations.

Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain any significant change over the reporting period and the key drivers of such changes.

		a
		Amounts
1	**RWA as at end of previous reporting period**	
2	Asset size	
3	Credit quality of counterparties	
4	Model updates (IMM only)	
5	Methodology and policy (IMM only)	
6	Acquisitions and disposals	
7	Foreign exchange movements	
8	Other	
9	**RWA as at end of current reporting period**	

Asset size: organic changes in book size and composition (including origination of new businesses and maturing exposures) but excluding changes in book size due to acquisitions and disposal of entities.

Credit quality of counterparties: changes in the assessed quality of the bank's counterparties as measured under the credit risk framework, whatever approach the bank uses. This row also includes potential changes due to IRB models when the bank uses an IRB approach.

Model updates: changes due to model implementation, changes in model scope, or any changes intended to address model weaknesses. This row addresses only changes in the IMM model.

Methodology and policy: changes due to methodological changes in calculations driven by regulatory policy changes, such as new regulations (only in the IMM model).

Acquisitions and disposals: changes in book sizes due to acquisitions and disposal of entities.

Foreign exchange movements: changes driven by changes in FX rates.

Other: this category is intended to be used to capture changes that cannot be attributed to the above categories. Banks should add additional rows between rows 7 and 8 to disclose other material drivers of RWA movements over the reporting period.

Template CCR8: Exposures to central counterparties

Purpose: Provide a comprehensive picture of the bank's exposures to central counterparties. In particular, the template includes all types of exposures (due to operations, margins, contributions to default funds) and related capital requirements.
Scope of application: The template is mandatory for all banks (once it becomes applicable, ie from 1 January 2017).
Content: Exposures at default and risk-weighted assets corresponding to exposures to central counterparties.
Frequency: Semiannual.
Format: Fixed. Banks are requested to provide a breakdown of the exposures by central counterparties (qualifying, as defined below, or not qualifying).
Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

		a	b
		EAD (post-CRM)	RWA
1	**Exposures to QCCPs (total)**		
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
3	(i) OTC derivatives		
4	(ii) Exchange-traded derivatives		
5	(iii) Securities financing transactions		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
11	**Exposures to non-QCCPs (total)**		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) Securities financing transactions		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Pre-funded default fund contributions		
20	Unfunded default fund contributions		

Definitions

Exposures to central counterparties: This includes any trades where the economic effect is equivalent to having a trade with the CCP (eg a direct clearing member acting as an agent or a principal in a client-cleared trade). These trades are described in paragraphs 192–203 of *Capital requirements for bank exposures to central counterparties*, April 2014.

EAD post-CRM: exposure at default. The amount relevant for the capital requirements calculation, having applied CRM techniques, credit valuation adjustments according to paragraph 9 of Annex 4 of the Basel framework (as supplemented by Basel III, paragraph 105) and specific wrong-way adjustments (see Annex 4, paragraph 58).

A *qualifying central counterparty* (QCCP) is an entity that is licensed to operate as a CCP (including a licence granted by way of confirming an exemption), and is permitted by the appropriate regulator/overseer to operate as such with respect to the products offered. This is subject to the provision that the CCP is based and prudentially supervised in a jurisdiction where the relevant regulator/overseer has established, and publicly indicated, that it applies to the CCP on an ongoing basis, domestic rules and regulations that are consistent with the CPSS-IOSCO *Principles for Financial Market Infrastructures*. See BCBS, *Capital requirements for bank exposures to central counterparties*, April 2014, for the comprehensive definition and associated criteria.

Initial margin means a clearing member's or client's funded collateral posted to the CCP to mitigate the potential future credit exposure of the CCP to the clearing member arising from the possible future change in the value of their transactions. For the purposes of this template, initial margin does not include contributions to a CCP for mutualised loss-sharing arrangements (ie in cases where a CCP uses initial margin to mutualise losses among the clearing members, it will be treated as a default fund exposure).

Prefunded default fund contributions are prefunded clearing member contributions towards, or underwriting of, a CCP's mutualised loss-sharing arrangements.

Unfunded default fund contributions are unfunded clearing member contributions towards, or underwriting of, a CCP's mutualised loss-sharing arrangements.

Segregated refers to collateral which is held in a bankruptcy-remote manner according to the description included in paragraphs 200–203 of the *Capital requirements for bank exposures to central counterparties,* April 2014.

Unsegregated refers to collateral that is not held in a bankruptcy-remote manner.

Part 6: Securitisation

The scope of the securitisation[20] section:

- covers all securitisation exposures[21] in Table SEC-A and in templates SEC1 and SEC2;
- focuses on banking book securitisation exposures subject to capital charges according to the securitisation framework in templates SEC 3 and SEC 4; and
- excludes capital charges related to securitisation positions in the trading book that are reported in Part 7 – Market risk.

Only securitisation exposures that meet the criteria for risk transfer recognition are disclosed in templates SEC3 and SEC4. Conversely, all securitisation exposures, including those that do not meet the risk transfer recognition criteria, are reported in templates SEC1 and SEC2. As a result, templates SEC1 and SEC2 may include exposures that are subject to capital requirements according to both the credit risk and market risk frameworks and that are also included in other parts of the Pillar 3 report. The purpose is to provide a comprehensive view of banks' securitisation activities. There is no double-counting of capital requirements as templates SEC3 and SEC4 are limited to exposures subject to the securitisation framework.

Table SECA: Qualitative disclosure requirements related to securitisation exposures

Purpose: Provide qualitative information on a bank's strategy and risk management with respect to its securitisation activities.
Scope of application: The table is mandatory for all banks with securitisation exposures.
Content: Qualitative information.
Frequency: Annually.
Format: Flexible.

Qualitative disclosures	
(A) Banks must describe their risk management objectives and policies for securitisation activities and main features of these activities according to the framework below. If a bank holds securitisation positions reflected both in the regulatory banking book and in the regulatory trading book, the bank must describe each of the following points by distinguishing activities in each of the regulatory books.	
(a)	The bank's objectives in relation to securitisation and re-securitisation activity, including the extent to which these activities transfer credit risk of the underlying securitised exposures away from the bank to other

[20] Unless stated otherwise, all terms used in this part are used consistently with the definitions in the Basel framework. A revised Credit risk - securitisation framework was issued in December 2014 (see BCBS, *Revisions to the securitisation framework*, 11 December 2014) and will come into effect in January 2018, whereas the present Revised Pillar 3 disclosure requirements will come into effect for 2016 year-end reports. For Pillar 3 reports issued from year-end 2016 to 2018, banks must refer to the applicable securitisation framework, ie to 538 to 643 and Annex 7 of the Basel framework; as well as revisions related to securitisation included in Basel 2.5. As of January 2018, banks must refer to the revised framework.

[21] Securitisation refers to the definition of what constitutes a securitisation under the Basel framework. Securitisation exposures correspond to securitisation exposures as defined in the Basel framework. According to this framework, securitisation exposures can include, but are not restricted to, the following: asset-backed securities, mortgage-backed securities, credit enhancements, liquidity facilities, interest rate or currency swaps, credit derivatives and tranched cover as described in paragraph 199 of the Basel II framework. Reserve accounts, such as cash collateral accounts, recorded as an asset by the originating bank must also be treated as securitisation exposures. Securitisation exposures refer to retained or purchased exposures and not to underlying pools.

	entities, the type of risks assumed and the types of risks retained.
(b)	The bank must provide a list of: • special purpose entities (SPEs) where the bank acts as sponsor[22] (but not as an originator such as an Asset Backed Commercial Paper (ABCP) conduit), indicating whether the bank consolidates the SPEs into its scope of regulatory consolidation; • affiliated entities (i) that the bank manages or advises and (ii) that invest either in the securitisation exposures that the bank has securitised or in SPEs that the bank sponsors; and • a list of entities to which the bank provides implicit support and the associated capital impact for each of them (as required in paragraphs 551 and 564 of the securitisation framework).
(c)	Summary of the bank's accounting policies for securitisation activities.[23]
(d)	If applicable, the names of external credit assessment institution (ECAIs) used for securitisations and the types of securitisation exposure for which each agency is used.
(e)	If applicable, describe the process for implementing the Basel internal assessment approach (IAA). The description should include: • structure of the internal assessment process and relation between internal assessment and external ratings, including information on ECAIs as referenced in item (d) of this table; • control mechanisms for the internal assessment process including discussion of independence, accountability, and internal assessment process review; and • the exposure type to which the internal assessment process is applied; and stress factors used for determining credit enhancement levels, by exposure type.[24]
(f)	Banks must describe the use of internal assessment other than for IAA capital purposes.

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

Template SEC1: Securitisation exposures in the banking book

Purpose: Present a bank's securitisation exposures in its banking book.
Scope of application: The template is mandatory for all banks with securitisation exposures in the banking book.
Content: Carrying values. In this template, securitisation exposures include securitisation exposures even where criteria for recognition of risk transference are not met.
Frequency: Semi-annually.
Format: Flexible. Banks may in particular modify the breakdown and order proposed in rows if another breakdown (eg whether or not criteria for recognition of risk transference are met) would be more appropriate to reflect their activities. Originating and sponsoring activities may be presented together.
Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

22 A bank would generally be considered a "*sponsor*" if it, in fact or in substance, manages or advises the programme, places securities into the market, or provides liquidity and/or credit enhancements. The programme may include, for example, ABCP conduit programmes and structured investment vehicles.

23 Where relevant, banks are expected to distinguish securitisation exposures from re-securitisation exposures.

24 For example, credit cards, home equity, auto, and securitisation exposures detailed by underlying exposure type and security type (eg RMBS, CMBS, ABS, CDOs) etc.

		a	b	c	e	f	g	i	j	k
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which									
2	residential mortgage									
3	credit card									
4	other retail exposures									
5	re-securitisation									
6	Wholesale (total) – of which									
7	loans to corporates									
8	commercial mortgage									
9	lease and receivables									
10	other wholesale									
11	re-securitisation									

Definitions

(i) When the "*bank acts as originator*" the securitisation exposures are the retained positions, even where not eligible for the securitisation framework due to the absence of significant and effective risk transfer (which may be presented separately).

(ii) When "*the bank acts as sponsor*" (see definition in footnote 22 above) the securitisation exposures include exposures to commercial paper conduits to which the bank provides programme-wide enhancements, liquidity and other facilities. Where the bank acts both as originator and sponsor, it must avoid double-counting. In this regard, the bank can merge the two columns of "bank acts as originator" and "bank acts as sponsor" and use "bank acts as originator/sponsor" columns.

(iii) Securitisation exposures when "*the bank acts as an investor*" are the investment positions purchased in third-party deals.

Synthetic transactions: if the bank has purchased protection it must report the net exposure amounts to which it is exposed under columns originator/sponsor (ie the amount that is not secured). If the bank has sold protection, the exposure amount of the credit protection must be reported in the "investor" column.

Re-securitisation: all securitisation exposures related to re-securitisation must be completed in rows "re-securitisation", and not in the preceding rows (by type of underlying asset) which contain only securitisation exposures other than re-securitisation.

Template SEC2: Securitisation exposures in the trading book

Purpose: Present a bank's securitisation exposures in its trading book.

Scope of application: The template is mandatory for all banks with securitisation exposures in the trading book. In this template, securitisation exposures include securitisation exposures even where criteria for recognition of risk transference are not met.

Content: Carrying values.

Frequency: Semi-annually.

Format: Flexible. Banks may in particular modify the breakdown and order proposed in rows if another breakdown (eg whether or not criteria for recognition of risk transference are met) would be more appropriate to reflect their activities. Originating and sponsoring activities may be presented together.

Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

		a	b	c	e	f	g	i	j	k
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which									
2	residential mortgage									
3	credit card									
4	other retail exposures									
5	re-securitisation									
6	Wholesale (total) - of which									
7	loans to corporates									
8	commercial mortgage									
9	lease and receivables									
10	other wholesale									
11	re-securitisation									

Definitions

(i) When the "*bank acts as originator*" the securitisation exposures are the retained positions, even where not eligible to the securitisation framework due to absence of significant and effective risk transfer (which may be presented separately).

(ii) When "*the bank acts as sponsor*" (see definition in footnote 22 above) the securitisation exposures include exposures to commercial paper conduits to which the bank provides programme-wide enhancements, liquidity and other facilities. Where the bank acts both as originator and sponsor, it must avoid double-counting. In this regard, the bank can merge two columns of "bank acts as originator" and "bank acts as sponsor" and use "bank acts as originator/sponsor" columns.

(iii) Securitisation exposures when "*the bank acts as an investor*" are the investment positions purchased in third-party deals.

Synthetic transactions: if the bank has purchased protection it must report the net exposure amounts to which it is exposed under columns originator/sponsor (ie the amount that is not secured). If the bank has sold protection, the exposure amount of the credit protection must be reported in the "investor" column.

Re-securitisation: all securitisation exposures related to re-securitisation must be completed in rows "re-securitisation", and not in the preceding rows (by type of underlying asset) which contain only securitisation exposures other than re-securitisation.

II. Quantitative disclosure – calculation of capital requirements

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

Purpose: Present securitisation exposures in the banking book when the bank acts as originator or sponsor and the associated capital requirements.

Scope of application: The template is mandatory for all banks with securitisation exposures as sponsor or originator.

Content: Exposure values, risk-weighted assets and capital requirements. This template contains securitisation exposures only where the risk transference recognition criteria are met.

Frequency: Semiannual.

Format: Fixed. The format is fixed if consistent with locally applicable regulations. The breakdown of columns (f) to (h), (j) to (l) and (n) to (p) may be adapted at jurisdiction level where necessary.

Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBA (including IAA	IRB SFA	SA/SSFA	1250%	IRB RBA (including IAA	IRB SFA	SA/SSFA	1250%
1	**Total exposures**																	
2	Traditional securitisation																	
3	Of which securitisation																	
4	Of which retail underlying																	
5	Of which wholesale																	
6	Of which re-securitisation																	
7	Of which senior																	
8	Of which non-senior																	
9	Synthetic securitisation																	
10	Of which securitisation																	
11	Of which retail underlying																	
12	Of which wholesale																	
13	Of which re-securitisation																	

14	Of which senior																	
15	Of which non-senior																	

Definitions

Columns (a) to (e) are defined in relation to regulatory risk weights.

Columns (f) to (q) correspond to regulatory approach used. SA method covers both RBA and "look-through" approach to senior exposures (paragraphs 566–605 of the Basel framework). Banks that are in jurisdictions that do not use credit ratings in their rules must report the amount under the alternative ("SSFA") to credit rating approach used.

Columns (e), (i), (m) and (q) refer to items subject to a 1250% risk weight according to paragraph 90, first bullet point, of Basel III.

Capital charge after cap refers to capital charge after application of the cap as described in paragraphs 594 and 610 of the securitisation framework

Of note, after entering into force of the revised securitisation framework in January 2018, the following replacements should be made:

IRB RBA (including IAA) columns should be used for IRBA (and the column headers modified accordingly).

IRB SFA columns should be used for ERBA and IAA (and the column headers modified accordingly).

SA/SSFA columns should be used for SA (and the column headers modified accordingly).

1250% columns will also be used for items subject to 1250% due to inability of the bank concerned to apply the IRBA, ERBA, IAA or SA to the items (see paragraph 42 of the revised securitisation framework).

Capital charge after cap will refer to capital charge after application of the cap as described in paragraphs 88–93 of the revised securitisation framework.

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

Purpose: Present securitisation exposures in the banking book where the bank acts as investor and the associated capital requirements.

Scope of application: The template is mandatory for all banks having securitisation exposures as investor.

Content: Exposure values, risk-weighted assets and capital requirements. This template contains securitisation exposures only where the risk transference recognition criteria are met.

Frequency: Semiannual.

Format: Fixed. The format is fixed if consistent with locally applicable regulations. The breakdown of columns (f) to (h), (j) to (l) and (n) to (p) may be adapted at jurisdiction level where necessary.

Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%
1	**Total exposures**																	
2	Traditional securitisation																	
3	Of which securitisation																	
4	Of which retail underlying																	
5	Of which wholesale																	
6	Of which re-securitisation																	
7	Of which senior																	
8	Of which non-senior																	
9	Synthetic securitisation																	
10	Of which securitisation																	
11	Of which retail underlying																	
12	Of which wholesale																	
13	Of which re-securitisation																	
14	Of which senior																	
15	Of which non-senior																	

Definitions

Columns (a) to (e) are defined in relation to regulatory risk weights.

Columns (f) to (q) correspond to regulatory approach used. SA method covers both RBA and "look-through" approach (paragraphs 566–605 of the Basel framework). Banks that are in jurisdictions that do not use credit ratings in their rules must report the amount under the alternative ("SSFA") to credit rating approach used.

Columns (e), (i), (m) and (q) refer to items subject to a 1250% risk-weight according to paragraph 90, first bullet point, of Basel III.

Capital charge after cap refers to capital charge after application of the cap as described in paragraphs 594 and 610 of the securitisation framework.

Of note, after entering into force of the revised securitisation framework in January 2018, the following replacements should be made:

IRB RBA (including IAA) columns should be used for IRBA (and the column headers modified accordingly).

IRB SFA columns should be used for ERBA and IAA (and the column headers modified accordingly).

SA/SSFA columns should be used for SA (and the column headers modified accordingly).

1250% columns will also be used for items subject to 1250% due to inability of the bank concerned to apply the IRBA, ERBA, IAA or SA to the items (see paragraph 42 of the revised securitisation framework).

Capital charge after cap will refer to capital charge after application of the cap as described in paragraphs 88–93 of the revised securitisation framework.

Annex II

BCBS disclosure publications superseded by this document and remaining in force

Previous BCBS publications whose disclosure parts are superseded by this document

- *Basel II: International Convergence of Capital Measurement and Capital Standards: A Revised Framework – Comprehensive Version,*[27] June 2006 – part IV – Market discipline – paragraphs 808–826 are superseded by this document
- *Enhancements to the Basel II framework,*[28] July 2009 – part *Revisions to Pillar 3 (Market discipline)* is superseded by this document
- *Revisions to the Basel II market risk framework,*[29] July 2009 – paragraph 23 is superseded by this document

Other BCBS disclosure publications remaining in force (not superseded by this document)

- *Pillar 3 disclosure requirements for remuneration, (July 2011);*[30]
- *Composition of capital disclosure requirements (June 2012);*[31]
- *Global systemically important banks: updated assessment methodology and the higher loss absorbency requirement (July 2013);*[32]
- *Liquidity coverage ratio disclosure standards (January 2014);*[33] and
- *Basel III leverage ratio framework and disclosure requirements (January 2014).*[34]

27 Accessible at http://www.bis.org/publ/bcbs128.htm.

28 Accessible at http://www.bis.org/publ/bcbs157.htm.

29 Accessible at http://www.bis.org/publ/bcbs158.htm.

30 Accessible at http://www.bis.org/publ/bcbs197.htm.

31 Accessible at http://www.bis.org/publ/bcbs221.htm.

32 Accessible at http://www.bis.org/publ/bcbs255.htm.

33 Accessible at http://www.bis.org/publ/bcbs272.htm.

34 Accessible at http://www.bis.org/publ/bcbs270.htm.