BASEL COMMITTEE ON BANKING SUPERVISION
BANK FOR INTERNATIONAL SETTLEMENTS

Quantitative Impact Study (QIS)

QIS Questionnaire

Revised
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Chapter 1

General Questionnaire

PART I. INTRODUCTION

SECTION I.1. Framework

I. 1.1. The objective of this questionnaire is to gather data on the possible effect that The New Basel Capital Accord will have on banks' capital requirements.

I. 1.2. The required calculations of total credit risk capital requirements should be performed using the approaches set out in the **Basel Committee's January 2001 consultative document on The New Basel Capital Accord (the "Rules Paper").**

I. 1.3. The reference document is included in The New Basel Capital Accord that was released for comment on January 16, 2001 and can be found at the Bank for International Settlements's website: www.bis.org/publ/bcbsca.htm

I. 1.4. Where options are set out in the consultative paper, banks should use the options they are likely to use when the New Accord is implemented. Where the New Accord will allow national supervisors discretion over certain options, banks should take guidance from their national supervisors. Where the consultative paper does not make a requirement completely explicit, the assumptions to be used will be provided.

SECTION I.2. Instructions

General

I. 2.1. Banks should calculate the requirements for their exposures on a convenient date in 2000 or the first quarter of 2001.

I. 2.2. Dates should be expressed as: dd-mm-yy.

I. 2.3. Amount figures should be expressed in millions of Euros as: X,XXX.XX (two decimals, comma style), with the exception of data provided for operational risk (Part VII). These data may be expressed in domestic currency.

I. 2.4. Percentages should be expressed as: XX.XX% (two decimals, percentage style).

I. 2.5. Current capital requirements should be calculated based on the 1988 Basel Capital Accord under those circumstances where the national requirements differ significantly from the 1988 Accord.

I. 2.6. Where the bank is not able to calculate or estimate some of the requested data, the corresponding box should be marked as N/A (Not Available).

I. 2.7. Banks should indicate where estimates were reported as part of the requested information.

Credit risk

I. 2.8. All exposures should be net of specific provisions that were made against the corresponding exposures and any write-offs, unless otherwise specified.

I. 2.9. For purposes of this study, capital requirements for credit risk should be calculated with regard to credit/counterparty exposures (net of specific provisions and write-offs), including exposures which arise in both the banking and the trading book (but excluding specific risk in the trading book), and taking full account of allowable credit risk mitigation.

I. 2.10. Banks are asked to calculate the requirements for the consolidated group exposures on a world-wide basis. All operating entities with material exposures should be included. As far as possible, information should be provided for all exposures within given portfolios (e.g. corporate, retail).

I. 2.11. When it is not possible to calculate the capital requirements under an approach (standardised, foundation IRB or advanced IRB) on the entire portfolio of exposures, a sub-set of the portfolio should be used and the current capital requirements (under the existing Basel Accord) must also be calculated on that sub-set as a comparator.

I. 2.12. It is accepted that some banks may not have exact data on all the requested elements and therefore estimates are acceptable as long as they are representative of a bank's portfolio.

I. 2.13. Current add-ons should be used to calculate the credit equivalents arising from the trading book.

I. 2.14. Credit conversion factors used for undrawn commitments and other off-balance sheet items under the different approaches should be those set forth in the New Basel Capital Accord.

Operational risk

I. 2.15. Banks are asked to provide data for the last 3 years, where possible. Banks should provide informed estimates where exact data is not available. Estimates should be marked "E".

2.16. The Committee is requesting that Gross Income (defined below - see I. 4.10.) be separated into 8 different business lines. Institutions should indicate clearly if they have no activity in a business line by marking "N/A". The Committee is also requesting asset figures for some business lines. It will continue to review appropriate business lines and exposure indicators and will be seeking additional data in the course of this study. The Committee also notes that some banks may wish to provide data with a greater granularity than 8 business lines. This is acceptable, provided a clear mapping into the 8 business is possible. Such a mapping is outlined in the Committee's January 2001 consultative package in the "Operational Risk" supporting document, annex 2 p.19.

SECTION I.3. Specific considerations

Standardised Approach

I. 3.1. All retail exposures (except claims secured by residential property) should be assumed to have a 100% risk weighting.

I. 3.2. In future, national supervisors will determine the eligibility of external credit assessment institutions (ECAIs) and the mapping to risk buckets. The Committee is continuing its work to establish a common scale for ECAIs' ratings. For the purpose of this study, Standard & Poor's (S&P), Moody's and Fitch IBCA ratings should be used where available. For the mapping of these ratings into risk buckets, guidance is available from your national supervisor. In the case of any other agency that the bank may use, guidance will be provided by national supervisors.

I. 3.3. For risk weighting claims on sovereigns, country risk scores assigned by Export Credit Agencies (ECAs) should be mapped to risk weights in accordance with the table in the "Rules Paper" (paragraph 25). For the purpose of this study, scores assigned by ECAs that use the OECD methodology and publish the scores are eligible.

IRB Approach

I. 3.4. Banks should try to calculate their internal ratings based approach (IRB) capital on at least 80% of each type of portfolio reported in the survey (i.e. corporate, retail, etc).

I. 3.5. Banks should try to allocate as large a part as possible of their total exposures to their internal grades (associated with a probability of default - "PD"). An estimated distribution would be sufficient where an exact approach is not possible. Where information is unavailable or only estimated, banks will need to provide details regarding the limitations and/or shortcomings of the provided data.

I. 3.6. PD should be defined by a conservative estimate of long-term probability of default for non-retail books and defined by a conservative estimate of long-term average expected loss (EL) or probability of default and loss given default (PD/LGD) for retail books.

SECTION I.4. Definitions[1] and abbreviations

Definitions for credit risk

I. 4.1. **Bank exposures:** must include all types of credit exposure to banks and securities firms, taking into account exposures arising from all types of transactions – including OTC-derivatives included in the trading book as well as bank bonds, CD holdings and bankers' acceptances held in the banking book.

I. 4.2. **Corporate exposures:** a debt obligation of a corporation, partnership, or proprietorship. Exposures to corporates are characterised by the fact that the source of repayment is based primarily on the ongoing operations of the borrower, rather than the cash flow from a project or property (see also the definition of project finance - I. 4.7 below). They must include any sizeable counterparty exposures from the trading book (i.e. credit equivalent) and holdings of corporate bonds and commercial paper in the banking book.

I. 4.3. **Credit exposures:** include all credit equivalents arising from the banking and the trading book as well as from off-balance sheet items.

I. 4.4. **Defaulted exposures:** A default is considered to have occurred with regard to a particular obligor when one or more of the following events has taken place:
a) it is determined that the obligor is unlikely to pay its debt obligations (principal, interest, or fees) in full;
b) a credit loss event associated with any obligation of the obligor, such as a charge-off, specific provision, or distressed restructuring involving the forgiveness or postponement of principal, interest, or fees; any re-aging of a facility (e.g. extending the life of a mortgage to reduce monthly payments) is regarded as a default event, so long as such re-aging is undertaken in distressed circumstances to mitigate a default event;
c) the obligor is past due more than 90 days on any credit obligation; or
d) the obligor has filed for bankruptcy or similar protection from creditors.

I. 4.5. **Drawn exposures:** include all exposures that have been drawn, guarantees given and any other contingent exposures (with a 100% conversion factor) net of any write-offs or specific provisions.

I. 4.6. **Equity exposures:** ownership interests in a corporation, partnership or other business undertaking. Such exposures would include preference shares as well as common shares. They could derive variously from strategic cross holdings, other banking book holdings of tradable equity, start-up and venture capital positions, and indirect positions through funds and equity held as a result of debt/equity swaps. The Committee has developed a treatment for investments in group companies as part of its work on the scope of application of the New Accord and any internal ratings treatment of equity will complement this approach. Trading book exposures are specifically excluded. To ensure that the economic risks associated with equity positions are covered, the Committee is proposing to include debt claims designed to mimic the features of ownership claims (e.g. interest payments linked to dividends or profits) in the approach to equity exposures.

1/ See Paragraphs 150-158 of the Rules Paper for further discussion.

I. 4.7. **Project finance**: the preliminary definition of project finance exposures is loans where the performance of the underlying, unique project, whether it is still under construction or already in development or use, is intended to warrant the debt service and, accordingly, serves as the primary source of repayment. This definition is intended to place emphasis on the dependence of the performance of the loan on the performance of the underlying project or property.

I. 4.8. **Retail exposure:** an exposure will be categorised as retail if it meets all of the following criteria:

a) Orientation of exposure: the exposure is to an individual person or persons, and/or guaranteed by such person or persons. Lending to a small business which does not meet this criterion (and which meets additional criteria to be developed by the Committee) may be included in this treatment with the explicit approval of supervisors, provided (1) that the bank treats such exposures in its internal risk management and risk assessment processes consistently over time in the same way as other retail exposures and (2) they also meet the other three criteria outlined below.

b) Product Criteria: the exposure takes the form of any of the following: credit cards, instalment loans (e.g. personal finance, leasing), revolving credits (e.g. overdrafts), residential mortgages and small business facilities.

c) Low-value of individual exposures: supervisors may choose to set a maximum loan amount for an exposure to be treated as retail in nature.

d) Large number of exposures: the exposure should be one of a large pool of loans, which are managed by the bank in a comparable fashion. Supervisors may choose to set a minimum number of exposures within a pool for exposures in that pool to be treated as retail.

I. 4.9. **Undrawn commitments:** total facilities provided to a customer less the drawn element, that is, the total credit limit granted for a borrower less the drawn amount. Undrawn commitments should not include unconditionally cancellable commitments (i.e. those which would get a 0% conversion factor).

Definitions for operational risk

I. 4.10. **Gross income:** net interest income (interest received minus interest paid) + net fees and commissions (fees and commissions received minus fees and commissions paid) + net trading income + gross other income. Income should be reflected gross of any provisions (e.g. for unpaid interest) and gross of any operational costs and losses. Income should exclude extraordinary or irregular items and also income derived from insurance.

I. 4.11. **Retail and commercial banking business line:** Reported figures in Table VII.2.2 should be assets at quarter end, for each of the past 3 calendar years.

I. 4.12. **Agency Services/custody:** Reported figures in Table VII.2.2 should be assets in custody for external clients at quarter end, for each of the past 3 calendar years.

I. 4.13. **Asset management:** Reported figures in Table VII.2.2. should be assets under management at quarter end, for each of the past 3 calendar years.

I. 4.14. **Economic capital:** In sections VII.1 and VII.3 economic capital refers to the capital that a bank holds and allocates internally as a result of its own assessment of risk. It differs from regulatory capital, which is determined by supervisors on the basis of the Basel Accord. In section VII.1, total economic capital should be given. Section VII.3 seeks a breakdown and anlaysis of this total, by risk type in Table VII.3.1, and then for operational risk by business line in Table VII.3.2. In Table VII.3.1 the 3 columns labelled credit risk, market risk and operational risk are intended to cover the scope of the regulatory capital regime.

I. 4.15. **Scope:** Banks should report data on a consolidated basis in line with the scope of application of the Accord. Where major changes to this scope have occurred in the past 3 years (for instance, through mergers or acquistions) banks should seek to construct historic estimates which are comparable to the current scope of the entity.

I. 4.16. **Derivatives, guarantees and commitments:** In Table VII.2.2, assets arising from derivative transactions should be included on the basis of gross current exposure plus gross potential exposure as calculated using the conversion factors specificied in the proposed Accord. Commitments should be included in the reported data as appropriate, based on amount drawn, plus 20% of the undrawn amount. Guarantees should be included in the reported data as appropriate, based on the credit conversion factors in the standardised approach to credit risk.

Abbreviations

I. 4.17. **ABS:** asset-backed securities
I. 4.18. **CRE:** commercial real estate
I. 4.19. **CRM:** credit risk mitigation
I. 4.20. **DM:** default mode
I. 4.21. **EAD:** exposure at default
I. 4.22. **ECAI:** external credit assessment institution
I. 4.23. **EL:** expected loss
I. 4.24. **IRB:** internal ratings based approach
I. 4.25. **LGD:** loss given default
I. 4.26. **MTM:** mark-to-market
I. 4.27. **PD:** probability of default
I. 4.28. **PSE:** public sector entity
I. 4.29. **RRE:** residential real estate
I. 4.30. **UCITS:** undertakings for collective investment in transferable securities

PART II: SIGN OFF SHEET FOR SUPERVISORS

SECTION II-1: Identification (Complete)

II.	1.1.	Date of submission to the Basel Committee Secretariat:	
II.	1.2.	Code number for the country:	
II.	1.3.	Code number for the bank:	

SECTION II-2: Comments on the characteristics of the data (Tick where appropriate)

II.	2.1.	Have the data been reviewed by supervisors?	Yes	No
II.	2.2.	Do the data provided give an accurate representation of the risk profiles of the bank?	Yes	No
II.	2.3.	Do you believe that the bank's exposures and collateral backing of exposures **not** included in this survey are consistent with those reported herein?	Yes	No

II. 2.4. If your answer is "no" to any or all of the above, please specify:

PART III: GENERAL INFORMATION

SECTION III-1: Characteristics of the bank (Complete or tick where appropriate)

III. 1.1. Date of submission to the national supervisor: [ ]

III. 1.2. The bank has been allocated to:

Group 1, that is, diversified internationally active bank with Tier 1 Capital of over €3 billion:	
Group 2, that is, a bank not included in Group 1	

III. 1.3. The bank has total Tier 1 Capital of: [ ] € millions

III. 1.4. The bank has total Tier 2 Capital of: [ ] € millions

III. 1.5. If the bank was included in Group 2:

Is it considered as internationally active? Yes [ ] No [ ]

Can it be considered as: Diversified [ ] Specialised [ ]

Please indicate and describe the main areas of activity of the bank:

Area	Yes / No	Description
Corporate		
Middle Market		
Mortgage		
Retail		
Credit Card		
Other (Please specify)		

III. 1.6. If available, please provide the bank's long-term, senior debt ratings. If not available, please specify which other rating has been used:

Rating agency	Type of Rating	Rating

SECTION III-2: Characteristics of the data (Complete or tick where appropriate)

III. 2.1. The reported figures correspond to the following date (a convenient date in 2000 or the first quarter of 2001): [ ]

III. 2.2. The original currency of the data was: [ ]

III. 2.3. The exchange rate used to convert original currency to euros on the stated date was: [ ] (Per 1 euro)

SECTION III-3: Coverage of the data (Complete and tick where appropriate)

III. 3.1. The coverage of the information corresponds to the exposures of:

Consolidated group on a world-wide basis (banks should include all material elements of the group)	
Bank and main operating entities	
Bank alone	
Other (Please specify)	

III. 3.2. Provide the percentage of worldwide banking assets included in the:

Concept	% of total assets
Standardised approach calculation	
IRB foundation approach calculation	
IRB advanced approach calculation	
Quality distributions	

III. 3.3. List the type of entities that were excluded from the calculations and indicate what percentage of the group's gross income these entities represent:

Type of entities excluded	Type of business	% of gross income

PART IV. ASSUMPTIONS USED BY SUPERVISORS

Where The New Capital Accord proposal offers a range of options subject to national discretion, national supervisors should ensure all their banks use the same approach for completing the survey. If the supervisor allows different options to be used by different types of banks, supervisors should record the option which has been used.

SECTION IV.1. Standardised Approach (Provide the required information)

IV. 1.1. Sovereign exposures denominated and funded in the domestic currency may be accorded a preferential weighting to be determined by the supervisor. If this option is used, supervisors should record the chosen weighting in the space provided below.

IV. 1.2. National supervisors may recognise, and their banks may choose to use, the country risk scores assigned to sovereigns by ECAs. Specify below which ECAs may have been used.

IV. 1.3. Certain claims on domestic PSEs (which usually have the same risk weighting as banks) may, at the supervisor's discretion, be treated as claims on the sovereign, while others may be treated as corporates. Specify below what has been done.

IV. 1.4. There are two options for claims on banks. Under Option 1 all banks are assigned a weighting determined by the sovereign rating. Under Option 2 bank weightings are determined by an ECAI rating. Record in the space provided which option has been used.

IV. 1.5. If supervisory discretion is exercised as described under item IV.1.1., a preferential risk weighting for claims on banks may be provided (under either option as discussed in item IV.1.4.). This preferential risk weighting is one category less favourable than that for sovereign claims for bank claims of 3 months or less funded and denominated in the local currency. Specify below whether this has been exercised.

IV. 1.6. Claims on securities firms may be treated as claims on banks if they are subject to comparable supervisory and regulatory arrangements. Specify the manner in which securities firms are treated and the types of securities firms covered.

IV. 1.7. In countries where corporates have higher default rates than the G10 average, supervisors may increase the standard risk weight for all unrated claims. Specify if this has been done and provide details.

IV. 1.8. In exceptional circumstances, national supervisors may apply a 50% risk weighting to certain claims secured on commercial real estate. Specify if this has been done and give details.

IV. 1.9. National supervisors may decide to apply a 150% or higher risk weighting to particular categories of high risk assets, e.g. venture capital and private equity investments. Specify if this has been done and give details.

IV. 1.10. In certain countries retail commitments are considered to be unconditionally cancellable (and hence attract a weighting of 0%) if the terms permit the bank to cancel. Specify if this option has been taken.

SECTION IV.2. Credit Risk Mitigation (Provide the required information)

IV. 2.1. National supervisors may choose to apply a zero haircut to certain repo transactions with core market participants. Specify if this has been done and for which repo markets..

IV. 2.2. Certain unrated bank bonds and UCITS may be eligible as collateral if they meet certain criteria and are judged by supervisors to be sufficiently liquid. Specify if this is the case and for which types.

PART V. ASSUMPTIONS USED BY BANKS

SECTION V-1: Internal assumptions used by the bank (Describe or tick where appropriate)

V. 1.1. If the bank's definition of default differs from that described in Section I.4.4., please state the definition(s) used by the bank:

V. 1.2. Does the bank include defaulted loans in any of its internal loan grades?

Yes ☐ No ☐

If "yes", please specify into which grades the bank's defaulted loans are allocated and explain if these grades are associated with estimates of PD/LGD or EL. Also, please quantify the percentage of total loans represented by internally graded, defaulted loans.

V. 1.3. How does the bank estimate PDs for each of its internal grades?

Is the PD estimate the average on a long-term basis? ☐
Is the PD estimate the worst case observed over the cycle? ☐

V. 1.4. How does the bank allocate individual borrowers into its internal grades?

Considering the borrower's expected condition during the foreseable horizon ☐
Considering the borrower's expected condition during the downturn of the business cycle ☐

V. 1.5. State the definitions of the following retail categories used by the bank in responding the survey:

Credit cards

Instalment loans

Revolving credits

Residential mortgages

Small business facilities

Other retail

V. 1.6. In the case of retail exposures, explain if the bank considers the undrawn but committed portion of exposures in calculating the estimates for EAD or in calculating the estimates for LGD/EL.

SECTION V-2: Assumptions established for the survey (Describe or tick where appropriate)

V. 2.1. Has the bank used the foundation treatment for guarantees or the substitution ceiling treatment?

Foundation treatment		Substitution ceiling treatment	

V. 2.2. Indicate which approach has been used in the treatment of collateral:

Simple	
Comprehensive with standard haircuts	
Comprehensive with bank's "own estimates" haircuts	

V. 2.3. If the bank used the comprehensive with standard haircuts approach, indicate if it has scaled up the standard haircuts to reflect a longer holding period:

No	
Yes (Please specify)	

V. 2.4. If the bank used the comprehensive with own estimates haircuts approach, it should provide the following information on the average haircut applied to each main collateral category. Please fill out the following table:

Table V.2.4. Average "own estimate" haircut by collateral category

Debt securities		***Haircuts***	
Issue rating for debt securities	**Residual maturity (M)**	**Sovereigns [1]**	**Bank / Corporates [2]**
AAA/AA	M = 1 year		
	1 year < M = 5 years		
	5 years < M		
A/BBB	M = 1 year		
	1 year < M = 5 years		
	5 years < M		
BB	M = 1 year		
	5 years < M		

Other collateral	***Haircuts***
Main index equities	
Other equities listed on a recognised exchange	
Cash	
Gold	
Surcharge for FX risk	

1/ Includes PSEs which are treated as sovereigns by the national supervisor.
2/ Includes PSEs which are not treated as sovereigns by the national supervisor.

SECTION V-3: Comments on quality distribution data (Describe or tick where appropriate)

V. 3.3. Is the quality distribution presented "representative" of your portfolio?

Yes ☐ No ☐

Please explain:

V. 3.1. Does the bank have historical "quality distribution" data ? (Tick as appropriate)

For less than 2 years	
For the last 2 years	
For the last 2 to 5 years	
For more than 5 years	

V. 3.2. Please comment on how the quality distribution has varied over time, taking into account normal growth periods and recession periods.

SECTION V-4: Advanced IRB approach (Describe or tick where appropriate)

V. 4.1. Which of the following elements were included using the bank's internal estimates for the calculation of capital requirements under the advanced IRB approach?

EAD	
LGD	
Guarantees and credit derivatives	

PART VI: CAPITAL REQUIREMENTS

SECTION VI-1: Capital requirements for credit risk (Fill out)

Table VI.1.1. Capital requirements for credit risk under different approaches[1]

Portfolio	Outstanding Balances					Capital Requirements for Credit / Counterparty Exposures (€ millions)											
	Amount Outstanding (€ millions)				Percentage of Total Portfolio used in Calculations	Current Capital Requirement for Credit Risk [3]			Capital Requirement under Standardised Approach [3]			Capital Requirement under IRB Foundation Approach [3]			Capital Requirement under IRB Advanced Approach [3, 4]		
	Drawn exposures	Undrawn commitments (before conversion)	Other off-balance sheet items (before conversion)	Total assets before conversion [2]		Total assets after credit conversion	Risk-weighted assets	Required capital	Total assets after credit conversion	Risk-weighted assets	Required capital	Total assets after credit conversion	Baseline Risk Weighted Assets	Required capital	Total assets after credit conversion	Baseline Risk Weighted Assets	Required capital
Part A. Current portfolio																	
Total exposure																	
Corporate																	
Sovereign																	
Bank																	
Retail																	
Securitised assets																	
Equity																	
Project-finance [5]																	
Part B. Standardised Approach																	
Total exposure																	
Corporate																	
Sovereign																	
Bank																	
Retail																	
Securitised assets																	
Equity																	
Project-finance [5]																	
Part C. IRB Foundation Approach [6]																	
Exposures with PD distribution																	
Corporate																	
Sovereign																	
Bank																	
Retail																	
Securitised assets																	
Equity																	
Project-finance [5]																	
Part D. IRB Advanced Approach [6]																	
Exposures with PD and LGD estimates																	
Corporate																	
Sovereign																	
Bank																	
Retail																	
Securitised assets																	
Equity																	
Project-finance [5]																	

1/ All banks should provide information on the amount outstanding, the current capital requirement and the standardised approach. Banks classified in Group 1 should provide information on the IRB Foundation approach and attempt to provide as much information as possible on the IRB Advanced approach if they expect to request approval for its use. Banks classified in Group 2 should also attempt to provide as much information as possible on both the IRB Ffoundation and Advanced approaches if they expect to request approval for the use of the IRB approach.

2/ To ensure comparable analysis of the various portfolio/approach combinations, this column should form the basis for calculating on-balance-sheet assets and equivalents.

3/ Taking into account credit risk mitigation.

4/ Utilising the benchmark assumption of a three-year average maturity.

5/ For purposes of this study: When calculating capital requirements under the standardised approach (current or proposed) columns, exposures meeting the IRB project-finance definition (see Introduction I. 4.7) should be separately identified in this row; these exposures should then be risk weighted according to the applicable standardised approach risk weight. When calculating IRB capital requirements, this row should similarly include all exposures meeting the above-mentioned project-finance definition; these exposures should then be risk weighted using the IRB corporate risk weights.

6/ For purposes of this study, the 90% floor for capital requirements under the IRB Advanced approach does not apply. Also for purposes of this study, project finance and equity exposures should be treated as corporate exposures when calculating capital requirements under the IRB Foundation and Advanced approaches. With respect to retail exposures, as there is no distinction between Foundation and Advanced approaches, the bank's calculation will be the same for both corresponding columns for purposes of this exercise.

Not to be filled out

Not applicable

Table VI.1.2. Capital requirements for credit risk considering effects of CRM and maturity adjustments

Portfolio	Capital Requirements for Credit / Counterparty Exposures (€ millions)						
	Standardised		Foundation IRB		Advanced IRB		
	Taking into account the effects of CRM	Before the effects of CRM	Taking into account the effects of CRM	Before the effects of CRM	BMA [1]	MTM [1]	DM [1]
Standardised Approach							
Total exposure							
Corporate							
Sovereign							
Bank							
Retail							
Securitised assets							
Equity							
Project-finance							
IRB Foundation Approach							
Exposures with PD distribution							
Corporate							
Sovereign							
Bank							
Retail							
Securitised assets							
Equity							
Project-finance							
IRB Advanced Approach							
Exposures with PD and LGD estimates							
Corporate							
Sovereign							
Bank							
Retail							
Securitised assets							
Equity							
Project-finance							

1/ Refers to maturity adjustment methods. BMA: Benchmark maturity adjustment, as discussed in the IRB supporting document; MTM: Mark-to-market; DM: One-period default-mode

Not to be filled out
Not applicable

SECTION VI-2: Capital requirements for market risk (Complete or tick where appropriate)

VI. 2.1. Does the national regulation establish capital requirements for market risk exposures? Yes ☐ No ☐

VI. 2.2. If the previous answer is yes, please indicate which methodology is used to calculate capital requirements on market risk exposures:

Basel Committee's Market Risk Ammendment	
Other (Specify)	

VI. 2.3. Current actual capital requirement on market risk (general and specific risk - NOT counterparty risk) exposures under prevailing regulation: ☐ € millions

SECTION VI-3: Economic Capital (Fill out)

VI. 3.1. Comparison of regulatory capital requirements under the IRB approaches with economic capital held by bank for same exposures (€ millions):

IRB Foundation Approach

Exposures with PD distribution	Regulatory Capital Requirement [1]	Economic Capital
Corporate		
Sovereign		
Bank		
Retail		
Securitised assets		
Equity		
Project-finance		

IRB Advanced Approach

Exposures with PD and LGD estimates	Regulatory Capital Requirement	Economic Capital
Corporate		
Sovereign		
Bank		
Retail		
Securitised assets		
Equity		
Project-finance		

1/ As reported above in Table VI.1.1. Economic capital should be estimated using the same portfolios for which IRB Foundation and Advanced capital requirements were calculated.

Not to be filled out

SECTION VI-4: Capital requirements for undrawn commitments and other off-balance sheet items (Fill out)

VI. 4.1. Capital requirement arising from the charge on commitments (€ millions): [1]

Approach	Undrawn commitments	Other off-balance sheet items
Standardised		
Foundation IRB		
Advanced IRB		

1/ Calculations of capital requirements for each approach should be based on a consistent portfolio underpinning capital requirements as reported above in Table VI.1.1. For example, use the total amount of commitments and other off-balance sheet items that were included in Part C - IRB Foundation Approach or Part D - IRB Advanced Approach.

VI. 4.2. Capital requirement arising from securitised assets (€ millions):

Approach	Securitised assets			
	Investments in ABS		Originated ABS	
	Originated by a third party	Originated and retained by bank	Credit enhancements provided	Revolving ABS with early amortisation features
Standardised				

PART VII. OPERATIONAL RISK

SECTION VII.1. Basic Indicator Approach (Complete)

VII. 1.1. Banks should provide the information requested below. ***Amounts should be expressed in domestic currency.***

Table VII.1.1. Capital Requirements, Economic Capital and Gross Income

	Calendar year		
	2000	**1999**	**1998**
Date for end of financial year reporting period [1]			
Capital Requirements under 1988 Capital Accord [2]			
Risk Weighted Assets [3]			
Minimum Capital			
Tier 1			
Tier 2			
Deductions			
Current Capital Requirements			
Current Regulatory Capital Held			
Current Regulatory Capital Ratio (%)			
Economic Capital			
Gross Income			

1/ Information should be given for the financial year-end, occurring in the calendar year indicated.

2/ This is the minimum capital that would be required for each institution in accordance with the 1988 Basel Capital Accord and equates to 8% of Risk Weighted Assets.

3/ Credit risk + (Market risk charge*12.5).

VII. 1.2. Banks should explain how they calculated their economic capital figure.

SECTION VII-2: Exposure Indicators (Complete)

Table VII.2.1. Exposure Indicator 1 - Gross Income

Date		Corporate Finance	Trading & Sales	Retail Banking	Commercial Banking	Payment & Settlement	Agency Services/ Custody	Retail Brokerage	Asset Management
2000	Q1								
	Q2								
	Q3								
	Q4								
1999	Q1								
	Q2								
	Q3								
	Q4								
1998	Q1								
	Q2								
	Q3								
	Q4								

Table VII.2.2. Exposure Indicator 2 - Assets

Date		Retail Banking	Commercial Banking	Agency Services/ Custody	Asset Management
2000	Q1				
	Q2				
	Q3				
	Q4				
1999	Q1				
	Q2				
	Q3				
	Q4				
1998	Q1				
	Q2				
	Q3				
	Q4				

Section VII.3 Economic Capital

VII.3.1. Overall allocation

	Credit Risk	Market risk	Operational Risk	Other Risk	TOTAL
Value of economic capital allocated:					
Percentage of total economic capital:					

VII.3.2. Allocation of economic capital for operational risk (as reflected in above table) across business lines.

	Corporate Finance	Trading and sales	Retail Banking	Commercial Banking	Payment & Settlement	Agency Services/ Custody	Retail Brokerage	Asset Management	Total
Value of operational risk economic capital allocated to the business line:									
Percentage of operational risk economic capital allocated to the business line:									

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ADDITIONAL INFORMATION TO BE REQUESTED ON OPERATIONAL LOSS DATA

PART VIII: DEFAULTED LOANS

(Note: As outlined in the New Basel Capital Accord and for purposes of this exercise, defaulted loans include any exposures against which a specific provision or a partial write-off has been made. For further discussion, refer to the definition for defaulted exposures in Section I.4.)

Table VIII.1. Defaulted Exposures and Specific Provisions [1]
(Based on Portfolio Information Provided in Table VI.1.1.)

Approach	Amount (€ millions)							
	Net of Specific Provisions [2]		Including Specific Provisions [3]			Defaulted Exposures		
	Total assets after credit conversion	Required Capital	Total assets after credit conversion including specific provisions	Required Capital	Specific Provisions	Net of specific provisions	Including specific provisions	Specific provisions
Current portfolio								
Total exposure								
Corporate								
Sovereign								
Bank								
Retail								
Securitised assets								
Equity								
Project-finance								
Standardised Approach								
Total exposure								
Corporate								
Sovereign								
Bank								
Retail								
Securitised assets								
Equity								
Project-finance								
IRB Foundation Approach								
Exposures with PD distribution								
Corporate								
Sovereign								
Bank								
Retail								
Securitised assets								
Equity								
Project-finance								
IRB Advanced Approach								
Exposures with PD and LGD estimates								
Corporate								
Sovereign								
Bank								
Retail								
Securitised assets								
Equity								
Project-finance								

1/ Complete the following sections for which information was provided in Part VI. - Capital Requirements, Table VI.1.1. "Capital requirements for credit risk under different approaches".

2/ As reported in Part VI. - Capital Requirements, Table VI.1.1. Data in the "Total assets after credit conversion" column are derived directly from the column by the same name in Table VI.1.1. pertaining to the relevant approach and are ***net of specific provisions*** .

3/ The "Required Capital" column should include the amount of capital based on these gross assets.

VIII. 1.1 Under the **standardised approach**, how much of the total amount included in the "Defaulted Exposures" (net of specific provisions - Table VIII.1. above) would be assigned to the 150% risk bucket?

Amount (€ millions)	Percentage

	Not to be filled out

Chapter 2

Standardised Approach Questionnaire

PART IX. QUALITY DISTRIBUTIONS AND RISK-WEIGHTED ASSETS

SECTION IX-1: Corporate Exposures

Table IX.1.1. Quality distributions for corporate exposures

Portfolio	Amount (€ millions)							Percentages (%)						
	Total	Rated				Higher-risk categories[1]	Unrated	Total	Rated				Higher-risk categories	Unrated
		AAA to AA-	A+ to A-	BBB+ to BB-	Below BB-				AAA to AA-	A+ to A-	BBB+ to BB-	Below BB-		
Corporate exposures														
Drawn														
Undrawn commitments - maturity up to 1 year														
Undrawn commitments - maturity over 1 year														
Other off-balance sheet items														
Total														

Table IX.1.2. Risk-weighted assets for corporate exposures without considering CRM

Portfolio	Amount (€ millions)							Percentages (%)						
	Total	Rated				Higher-risk categories	Unrated	Total	Rated				Higher-risk categories	Unrated
		AAA to AA-	A+ to A-	BBB+ to BB-	Below BB-				AAA to AA-	A+ to A-	BBB+ to BB-	Below BB-		
Corporate exposures														
Drawn														
Undrawn commitments - maturity up to 1 year														
Undrawn commitments - maturity over 1 year														
Other off-balance sheet items														
Total														

Table IX.1.3. Risk-weighted assets for corporate exposures after the effects of CRM

Portfolio	Amount (€ millions)							Percentages (%)						
	Total	Rated				Higher-risk categories	Unrated	Total	Rated				Higher-risk categories	Unrated
		AAA to AA-	A+ to A-	BBB+ to BB-	Below BB-				AAA to AA-	A+ to A-	BBB+ to BB-	Below BB-		
Corporate exposures														
Drawn														
Undrawn commitments - maturity up to 1 year														
Undrawn commitments - maturity over 1 year														
Other off-balance sheet items														
Total														

1/ Includes, among other things, the unsecured portion of any asset that is past due for more than 90 days, net of specific provisions. See paragraph 39 of The New Basel Capital Accord for further discussion.

SECTION IX-2: Other Exposures

Table IX.2.1. Quality distributions for other exposures

Portfolio	Amount (€ millions)								Percentages (%)							
		Rated [1]								Rated						
	Total	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	Below B-	Higher-risk categories	Unrated	Total	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	Below B-	Higher-risk categories	Unrated
Drawn exposures																
Sovereign																
Bank																
Project Finance																
Equity																
Retail																
Credit cards																
Instalment loans																
Revolving credits																
Residential mortgages																
Small business facilities																
Other retail																
Undrawn commitments with maturity up to 1 year																
Sovereign																
Bank																
Project Finance																
Retail																
Credit cards																
Instalment loans																
Revolving credits																
Residential mortgages																
Small business facilities																
Other retail																
Undrawn commitments with maturity over 1 year																
Sovereign																
Bank																
Project Finance																
Retail																
Credit cards																
Instalment loans																
Revolving credits																
Residential mortgages																
Small business facilities																
Other retail																
Other off-balance sheet items																
Sovereign																
Bank																
Project Finance																
Retail																
Credit cards																
Instalment loans																
Revolving credits																
Residential mortgages																
Small business facilities																
Other retail																
Total																
Sovereign																
Bank																
Project Finance																
Equity																
Retail																

1/ With respect to retail credit, the Committee recognises that these loans are unlikely to be externally-rated.

Table IX.2.2. Risk-weighted assets for other exposures without considering CRM

Portfolio	Amount (€ millions)								Percentages (%)							
	Total	Rated					Higher-risk categories	Unrated	Total	Rated					Higher-risk categories	Unrated
		AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	Below B-				AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	Below B-		
Drawn exposures																
Sovereign																
Bank																
Project Finance																
Equity																
Retail																
Credit cards																
Instalment loans																
Revolving credits																
Residential mortgages																
Small business facilities																
Other retail																
Undrawn commitments with maturity up to 1 year																
Sovereign																
Bank																
Project Finance																
Retail																
Credit cards																
Instalment loans																
Revolving credits																
Residential mortgages																
Small business facilities																
Other retail																
Undrawn commitments with maturity over 1 year																
Sovereign																
Bank																
Project Finance																
Retail																
Credit cards																
Instalment loans																
Revolving credits																
Residential mortgages																
Small business facilities																
Other retail																
Other off-balance sheet items																
Sovereign																
Bank																
Project Finance																
Retail																
Credit cards																
Instalment loans																
Revolving credits																
Residential mortgages																
Small business facilities																
Other retail																
Total																
Sovereign																
Bank																
Project Finance																
Equity																
Retail																

Table IX.2.3. Risk-weighted assets for other exposures after the effects of CRM

Portfolio	Amount (€ millions)								Percentages (%)							
	Total	Rated					Higher-risk categories	Unrated	Total	Rated					Higher-risk categories	Unrated
		AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	Below B-				AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	Below B-		
Drawn exposures																
Sovereign																
Bank																
Project Finance																
Equity																
Retail																
Credit cards																
Instalment loans																
Revolving credits																
Residential mortgages																
Small business facilities																
Other retail																
Undrawn commitments with maturity up to 1 year																
Sovereign																
Bank																
Project Finance																
Retail																
Credit cards																
Instalment loans																
Revolving credits																
Residential mortgages																
Small business facilities																
Other retail																
Undrawn commitments with maturity over 1 year																
Sovereign																
Bank																
Project Finance																
Retail																
Credit cards																
Instalment loans																
Revolving credits																
Residential mortgages																
Small business facilities																
Other retail																
Other off-balance sheet items																
Sovereign																
Bank																
Project Finance																
Retail																
Credit cards																
Instalment loans																
Revolving credits																
Residential mortgages																
Small business facilities																
Other retail																
Total																
Sovereign																
Bank																
Project Finance																
Equity																
Retail																

SECTION IX-3: Securitised assets

Table IX.3. Securitised assets [1]

Portfolio	Amount (€ millions)							Percentages (%)						
	Total	Rated					Unrated	Total	Rated					Unrated
		AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ or below			AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ or below	
Investments in ABS														
Originated by a third party														
Originated and retained by bank														
Originated ABS														
Credit enhancements provided														
Revolving ABS with early amortisation features														

1/ For further discussion on the treatment of asset securitisations, please refer to the Rules Paper beginning at paragraph 516.

PART X. CREDIT RISK MITIGATION - STANDARDISED APPROACH

Banks should provide information on the percentage of total corporate exposures in the banking book (100% of drawn + 20% short term commitments + 50% long term commitments) collateralised by the following types of credit risk mitigants.

Table X. Credit Risk Mitigant for corporate exposures (standard categories)

Type of credit risk mitigant	Total	Risk weights			
		20%	50%	100%	150%
Uncollateralised or not guaranteed					
Collateralised or guaranteed					
Cash					
Government and public sector entity securities rated BB- and above					
Bank, securities firm and corporate securities rated BBB- and above					
Mutual funds					
Equities included in a main index					
Gold					
Exposures guaranteed by:					
a) Sovereigns					
b) Banks / security firms					
c) Insurance companies rated A or above					
d) Corporates rated A or above					
Exposures hedged by:					
e) Credit derivatives: single named					
f) Credit derivatives: basket products					

Chapter 3

Internal Ratings Based Approach Questionnaire

PART XI: DISTRIBUTIONS FOR CORPORATE, SOVEREIGN AND BANK EXPOSURES

Banks should show the allocation of exposures across their own grading system and provide probability of default (PD) estimates associated with each of these grades as well as the exposures that have not been allocated to an internal grade. Banks should try to allocate at least 80% of the exposures of a particular type to a grade. Estimates could be provided for the summary tables (covering only PD estimates for 3 broad ranges) if that would be more feasible than providing finer gradations. Therefore, banks could show an internal grade classification with associated PD estimates for at least 80% of each exposure in the summary tables while finer breakdown by gradations and PD estimates for a smaller percentage of exposures.

SECTION XI-1: Summary tables of quality distributions

Table XI.1. Quality distributions for corporate, sovereign and bank exposures (summary)

Portfolio	Amount (€ millions)					Percentages (%)				
	Total	Not Allocated to a grade	PD Estimates			Total	Not Allocated to a grade	PD Estimates		
			PD < 0.2%	0.2% = PD < 0.8%	0.8% = PD			PD < 0.2%	0.2% = PD < 0.8%	0.8% = PD
Drawn exposures										
Corporate										
Sovereign										
Bank										
Undrawn commitments										
Corporate										
Sovereign										
Bank										
Other off-balance sheet items										
Corporate										
Sovereign										
Bank										
Total										
Corporate										
Sovereign										
Bank										

SECTION XI-2: Bank's own quality distributions

Table XI.2. Quality distributions for corporate, sovereign and bank exposures (bank's own estimates) [1]

Portfolio	Amount (€ millions)					Percentages (%)				
	Grades					Grades				
Drawn exposures										
Corporate	PD (%) [1]					PD (%)				
	Amount					Percentage				
Sovereign	PD (%)					PD (%)				
	Amount					Percentage				
Bank	PD (%)					PD (%)				
	Amount					Percentage				
Undrawn commitments										
Corporate	PD (%)					PD (%)				
	Amount					Percentage				
Sovereign	PD (%)					PD (%)				
	Amount					Percentage				
Bank	PD (%)					PD (%)				
	Amount					Percentage				
Other off-balance sheet items										
Corporate	PD (%)					PD (%)				
	Amount					Percentage				
Sovereign	PD (%)					PD (%)				
	Amount					Percentage				
Bank	PD (%)					PD (%)				
	Amount					Percentage				

1/ PD estimate associated with each grade.

SECTION XI-3: Granularity [1]

XI. 3.1. Banks should calculate the granularity scaling factor (GSF) based on all non-retail exposures for which capital was calculated under the IRB Foundation approach as reported in Table VI.1.1., Part C (IRB Foundation Approach) and, if applicable, the non-retail exposures for which capital was calculated under the IRB Foundation and Advance approaches in Part D (IRB Advanced Approach).

Granularity Scaling Factor	
GSF - Foundation Approach *(Table VI.1.1., Part C - Foundation approach column)*	
GSF - Foundation Approach *(Table VI.1.1., Part D - Foundation approach column)*	
GSF - Advanced Approach *(Table VI.1.1., Part D - Advanced approach column)*	

XI. 3.2. Taking into account the granularity adjustment for the non-retail exposures, banks should calculate the amount of capital generated by the granularity adjustment under the IRB Foundation and Advanced approaches.

Granularity Adjustment (€ millions)	
Capital requirement - Foundation *(Table VI.1.1., Part C - Foundation approach column)*	
Capital requirement - Foundation *(Table VI.1.1., Part D - Foundation approach column)*	
Capital requirement - Advanced *(Table VI.1.1., Part D - Advanced approach column)*	

1/ For further discussion regarding granularity, see the Internal Ratings-Based Approach consultative document beginning at paragraph 422. In addition, an Excel workbook entitled "QIS Template - Final" may provide assistance in calculating the above. Please ask your national supervisor for further information.

PART XII: QUALITY DISTRIBUTIONS FOR PROJECT FINANCE

Banks that use EL estimates should answer section XII-1. Banks which make separate estimates of PD and LGD should answer Section XII-2.

SECTION XII-1: Quality distributions - Banks using EL estimates

Table XII.1. Quality distributions for project finance (using EL bands) [1]

Portfolio	Total	Not Allocated to a grade	Amount (€ millions) Grades					Total	Not Allocated to a grade	Percentages (%) Grades				
Drawn exposures														
Total														
Project-based Lending			EL (%) [2]							EL (%)				
			Amount							Percentage				
Asset-based Lending			EL (%)							EL (%)				
			Amount							Percentage				
Income Producing CRE			EL (%)							EL (%)				
			Amount							Percentage				
Other (specify)			EL (%)							EL (%)				
			Amount							Percentage				

1/ Banks should show the allocation of exposures across their own grading system, using as many grades as necessary. Banks should try to allocate at least 80% of each type of exposure to a grade and must also report the total amount of exposures not allocated to grades.

2/ EL estimate associated with each grade.

SECTION XII-2: Quality distributions - Banks using PD and LGD estimates

Table XII.2. Quality distributions for retail exposures (using PD and LGD estimates) [1]

Drawn exposures - Project-based Lending

LGD \ PD	Amount (€ millions) Total	Not associated to a PD estimate	PD Estimates					Percentages (%) Total	Not associated to a PD estimate	PD Estimates				
Total														
Not associated to a LGD estimate														
LGD Estimates														

Drawn exposures - Asset-based Lending

LGD \ *PD*	Amount (€ millions)							Percentages (%)						
	Total	Not associated to a PD estimate	PD Estimates					Total	Not associated to a PD estimate	PD Estimates				
Total														
Not associated to a LGD estimate														
LGD Estimates														

Drawn exposures - Income Producing CRE

LGD \ *PD*	Amount (€ millions)							Percentages (%)						
	Total	Not associated to a PD estimate	PD Estimates					Total	Not associated to a PD estimate	PD Estimates				
Total														
Not associated to a LGD estimate														
LGD Estimates														

Drawn exposures - Other

LGD \ *PD*	Amount (€ millions)							Percentages (%)						
	Total	Not associated to a PD estimate	PD Estimates					Total	Not associated to a PD estimate	PD Estimates				
Total														
Not associated to a LGD estimate														
LGD Estimates														

1/ Banks should show the allocation of exposures across their own grading system, using as many grades as necessary. Banks should try to allocate at least 80% of each type of exposure to a grade and must also report the total amount of exposures not allocated to grades.

PART XIII: QUALITY DISTRIBUTIONS FOR RETAIL EXPOSURES

Banks that use EL estimates should answer section XIII-1. Banks which make separate estimates of PD and LGD should answer Section XIII-2.

SECTION XIII-1: Quality distributions - Banks using EL estimates

Table XIII.1. Quality distributions for retail exposures (using EL bands) [1]

Portfolio	Total	Not Allocated to a grade	Amount (€ millions) Grades					Total	Not Allocated to a grade	Percentages (%) Grades				
Drawn exposures														
Total														
Credit cards			EL (%) [2]							EL (%)				
			Amount							Percentage				
Instalment loans			EL (%)							EL (%)				
			Amount							Percentage				
Revolving credits			EL (%)							EL (%)				
			Amount							Percentage				
Residential mortgages			EL (%)							EL (%)				
			Amount							Percentage				
Small business facilities			EL (%)							EL (%)				
			Amount							Percentage				
Other retail			EL (%)							EL (%)				
			Amount							Percentage				

1/ Banks should show the allocation of exposures across their own grading system, using as many grades as necessary. Banks should try to allocate at least 80% of each type of exposure to a grade and must also report the total amount of exposures not allocated to grades.

2/ EL estimate associated with each grade.

SECTION XIII-2: Quality distributions - Banks using PD and LGD estimates

Table XIII.2. Quality distributions for retail exposures (using PD and LGD estimates) [1]

Drawn exposures - Credit cards

LGD \ PD	Total	Not Allocated to a grade	Amount (€ millions) PD Distribution					Total	Not Allocated to a grade	Percentages (%) PD Estimates				
Total														
Not allocated to a grade														
LGD Estimates														

Drawn exposures - Instalment loans

LGD \ PD	Total	Not Allocated to a grade	Amount (€ millions) PD Estimates					Total	Not Allocated to a grade	Percentages (%) PD Estimates				
Total														
Not allocated to a grade														
LGD Estimates														

Drawn exposures - Revolving credits

LGD \ PD	Amount (€ millions)							Percentages (%)						
	Total	Not Allocated to a grade	PD Estimates					Total	Not Allocated to a grade	PD Estimates				
Total														
Not allocated to a grade														
LGD Estimates														

Drawn exposures - Residential mortgages

LGD \ PD	Amount (€ millions)							Percentages (%)						
	Total	Not Allocated to a grade	PD Estimates					Total	Not Allocated to a grade	PD Estimates				
Total														
Not allocated to a grade														
LGD Estimates														

Drawn exposures - Small business facilities

LGD \ PD	Amount (€ millions)							Percentages (%)						
	Total	Not Allocated to a grade	PD Estimates					Total	Not Allocated to a grade	PD Estimates				
Total														
Not allocated to a grade														
LGD Estimates														

Drawn exposures - Other retail

LGD \ PD	Amount (€ millions)							Percentages (%)						
	Total	Not Allocated to a grade	PD Estimates					Total	Not Allocated to a grade	PD Estimates				
Total														
Not allocated to a grade														
LGD Estimates														

1/ Banks should show the allocation of exposures across their own grading system, using as many grades as necessary. Banks should try to allocate at least 80% of each type of exposure to a grade and must also report the total amount of exposures not allocated to grades.

PART XIV: DISTRIBUTION OF PORTFOLIO INTO MATURITY BANDS

Table XIV. Distribution into Maturity Bands [1]

Portfolio	Amount (€ millions)								
	Total	0 < M = 3 months	3 < M = 6 months	6 < M = 12 months	1 < M = 3 years	3 < M = 5 years	5 < M = 7 years	7 < M = 15 years	M > 15 years
Drawn exposures									
Corporate									
Sovereign									
Bank									
Project Finance									
Retail									
Residential mortgages									
Other retail									
Undrawn commitments									
Corporate									
Sovereign									
Bank									
Project Finance									
Retail									
Residential mortgages									
Other retail									
Other off-balance sheet items									
Corporate									
Sovereign									
Bank									
Retail									
Residential mortgages									
Other retail									
Total									
Corporate									
Sovereign									
Bank									
Project Finance									
Retail									
Residential mortgages									
Other retail									

Portfolio	Percentage of total exposures (%)								
	Total	0 < M = 3 months	3 < M = 6 months	6 < M = 12 months	1 < M = 3 years	3 < M = 5 years	5 < M = 7 years	7 < M = 15 years	M > 15 years
Drawn exposures									
Corporate									
Sovereign									
Bank									
Project Finance									
Retail									
Residential mortgages									
Other retail									
Undrawn commitments									
Corporate									
Sovereign									
Bank									
Project Finance									
Retail									
Residential mortgages									
Other retail									
Other off-balance sheet items									
Corporate									
Sovereign									
Bank									
Retail									
Residential mortgages									
Other retail									
Total									
Corporate									
Sovereign									
Bank									
Project Finance									
Retail									
Residential mortgages									
Other retail									

1/ Banks should use the foundation IRB approach to complete this table.

Not to be filled out.

PART XV: ESTIMATES OF LGD AND EAD

SECTION XV-1: LGD estimates for corporate book exposures

Banks should provide information on own estimates of loss given default (LGD) and their own estimates of exposure at default (EAD) for the corporate book where these are available.

Banks may provide this information using the standard categories proposed in Table XV.1.A. or, if desired, using its own categories by filling out Table XV.1.B. When the own LGD estimates vary geographically, banks may use separate tables if possible.

Table XV.1.A. Standard categories [1]

Type of collateral / facility	Average percentage of collateralisation	Estimated LGD [2]
Unsecured		
Senior		
Junior		
Secured		
Cash		
Government and public sector entity securities rated BB- and above		
Bank, securities firm and corporate securities rated BBB- and above		
Mutual funds		
Equities included in a main index		
Gold		
Eligible commercial real estate		
Eligible residential real estate		
Other commercial real estate [3]		
Other residential real estate		
Plant and machinery		
Trade receivables		
Other financial collateral (Please specify)		
a)		
b)		
…		
Other (Please specify)		

1/ Where a bank has precise information, it should fill in the data requested. However, if a bank is unable to access the specific information requested it could provide estimates of the average percentage of collateralisation and the average corresponding LGD for each collateral type. Banks should discuss these estimates with their national supervisors and indicate clearly where estimates have been provided.

2/ Given the average collateralisation.

3/ e.g. construction lending, raw land, project lending and income producing/investment commercial real estate.

Table XV.1.B. Bank's own categories [1]

Type of collateral / facility	Definition	Average percentage of collateralisation	Estimated LGD

1/ The calculations for the information required in this table may be estimated by sampling loan documentation where taking into account the whole portfolio is not currently possible.

SECTION XV-2: EAD estimates for corporate off-balance sheet exposures

Banks should provide their own estimates of EAD for their corporate portfolio which are expressed in terms of a credit conversion factor that can be applied to the off-balance sheet exposures. For further guidance, see discussion beginning at paragraph 326 of The New Basel Capital Accord consultative document and beginning at paragraph 81 of The Internal Ratings-Based Approach supporting document.

Banks may provide the information using the standard categories proposed in Table XV.2.A. or, if desired, using its own categories by filling out Table XV.2.B.

Table XV.2.A. Standard categories

Off-balance sheet exposures	EAD Estimates
Direct credit substitutes	
Certain transaction-related contingent items	
Short-term, self-liquidating, trade-related contingencies	
Sale and repurchase agreements and asset sales with recourse, where the credit risk remains with the bank	
Note issuance facilities and revolving underwriting facilities	
Other commitments with an original maturity of over one year	
Similar commitments with an original maturity of up to one year	
Similar commitments which can be unconditionally cancelled at any time	

Table XV.2.B. Bank's own categories

Off-balance sheet exposures	Definition	Credit conversion factor

PART XVI: CREDIT RISK MITIGATION - FOUNDATION IRB APPROACH

Banks should provide information on the percentages of total corporate exposures classified by type of collateral and grouped in three broad ranges of PD estimates.

Table XVI. PD and collateral for corporate exposures (standard categories)

Type of collateral / facility	PD Estimates			Not associated with a PD estimate
	PD < 0.2%	0.2% = PD < 0.8%	0.8% = PD	
Uncollateralised and unguaranteed				
Collateralised or guaranteed				
Cash				
Government and public sector entity securities rated BB- and above				
Bank, securities firm and corporate securities rated BBB- and above				
Mutual funds				
Equities included in a main index				
Gold				
Eligible commercial real estate				
Eligible residential real estate				
Exposures guaranteed by:				
a) Sovereigns				
b) Banks / security firms				
c) Insurance companies rated A or above				
d) Corporates rated A or above				
Exposures hedged by:				
e) Credit derivatives: single named				
f) Credit derivatives: basket products				