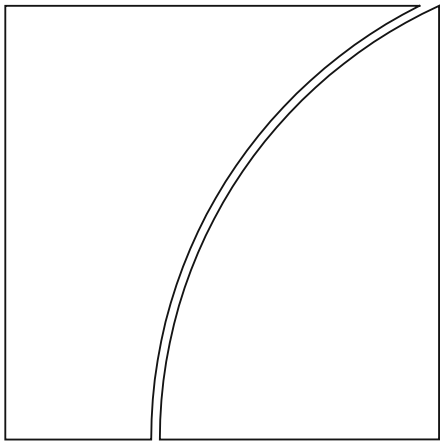
Basel Committee
on Banking Supervision



Instructions for Basel III monitoring

20 January 2026

BIS

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

Grey underlined text in this publication shows where hyperlinks are available in the electronic version.

© *Bank for International Settlements 2025. All rights reserved. Brief excerpts may be reproduced or translated provided the source is stated.*

ISSN 92-9131-870-1 (online)

Contents

Instructions for Basel III monitoring 1

1. Introduction 1

2. General 2

2.1 Scope of the exercise 2

2.2 Filling in the data 2

2.3 Process 4

2.4 Reporting date 4

2.5 Structure of the Excel questionnaire 4

3. General information 5

3.1 General bank data (panel A) 6

3.2 Current capital (panel B) 10

3.3 Capital distribution data (panel C) 10

4. Risk-weighted assets, exposures and TLAC 12

4.1 Overall capital requirements and actual capital ratios (worksheet "Requirements") 12

4.3 Additional information on TLAC 14

5. Leverage ratio 16

5.1 On-balance sheet items (panel A) 17

5.2 Derivatives and off-balance sheet items (panel B) 19

5.3 Adjusted notional exposures for written credit derivatives (panel C) 22

5.4 Additional information (panel D) 22

5.5 Memo: calculation of revised leverage ratio (panel E) 23

5.6 Business model categorisation under the 2014 leverage ratio framework (panel F) 25

5.7 Calculation of averaged leverage ratio exposures (panel G) 27

6. The Net Stable Funding Ratio 28

6.1 Introduction 28

6.2 Available stable funding (panel A) 30

6.3 Required stable funding (panel B) 35

7. Monitoring credit risk reforms 52

7.1 Overview 52

7.2 Worksheet "Credit risk (SA)" 53

7.3 Worksheet "Credit risk (IRB)" 58

7.4 Worksheet "Securitisation" 63

8. Operational risk 68
8.1 Balance sheet and other items (panel A) 68
8.2 Income statement (panel B) 68
8.3 Operational losses (panel C) 71
8.4 Standardised approach component calculations (panel D) 74
8.5 Risk-weighted assets and regulatory add-ons (panel E) 75
9. Trading book 76
9.1 Worksheet "TB" 77
9.2 Worksheet "TB risk class" 99
9.3 Worksheet "TB IMA Backtesting-P&L" 111
10. CCR and CVA 116
10. CCR and CVA 117
10.1 Panel A: Exposures subject to counterparty credit risk 118
10.2 Panel B: Credit valuation adjustments 122
11. Cryptoassets 126
11.1 Cryptoassets under custody, under management and facilitating client trading (panel A) 127
11.2 Crypto-related liabilities (panel B) 129
11.3 Cryptoassets exposures and activities (panel C) 130
12. Sovereign exposures 134
12.1 General remarks 134
12.2 Definitions 134
12.3 Specific instructions for panel A to D 135
12.4 Illustrative example for breakdowns for panels A and D 136
Annex: Main changes 137

Quantitative Impact Study Working Group
of the Basel Committee on Banking Supervision

Chair	Martin Birn, Secretariat of the Basel Committee on Banking Supervision, Bank for International Settlements, Basel	
Argentina	Griselda Amalia Martiarena	Central Bank of Argentina
Australia	Fiona Scott	Australian Prudential Regulation Authority
Belgium	Sabina Bernardo	National Bank of Belgium
Brazil	Felipe Rocha	Central Bank of Brazil
Canada	Lindsay Cheung	Office of the Superintendent of Financial Institutions
China	Xinya Kong	China Banking and Insurance Regulatory Commission
France	Nicolas Olano	French Prudential Supervision and Resolution Authority
Germany	Ingo Torchiani	Deutsche Bundesbank
	Michael Schöppe	Federal Financial Supervisory Authority (BaFin)
India	Manoj Kumar Poddar	Reserve Bank of India
Indonesia	Tony	Indonesia Financial Services Authority (OJK)
Italy	Mauro Marinelli	Bank of Italy
Japan	Hideki Nomura	Bank of Japan
	Tsubasa Onodera	Financial Services Agency
Korea	Yujin Lee	Financial Supervisory Service
Luxembourg	Natalia Katilova	Commission de Surveillance du Secteur Financier
Mexico	Estefania Guadalupe Arellano Martínez	Bank of Mexico
	Daniela Montes de Oca	National Banking and Securities Commission
Netherlands	Monique Smit	De Nederlandsche Bank
Saudi Arabia	Mohammad Alsuhaibani	Saudi Arabian Monetary Agency
Singapore	Sandy Ho	Monetary Authority of Singapore
South Africa	Tebogo Ntseane	South African Reserve Bank
Spain	David Barra	Bank of Spain
Sweden	Andreas Borneus	Finansinspektionen
Switzerland	Rachel Arulraj-Cordonier	Swiss Financial Market Supervisory Authority (FINMA)
Türkiye	Aydan Aydin Inan	Banking Regulation and Supervision Agency
United Kingdom	Simeon Ebechidi	Bank of England
	Melissa Tsang	Prudential Regulation Authority
United States	Dennis Mawhirter	Board of Governors of the Federal Reserve System
	Logan Herman	Federal Reserve Bank of New York
	Paul Vigil	Federal Deposit Insurance Corporation
	Benjamin Pegg	Office of the Comptroller of the Currency

European Central Bank	Pär Torstensson	European Central Bank
	Kallol Sen	European Central Bank Single Supervisory Mechanism
Observers	Lampros Kalyvas	European Banking Authority
	Alberto Gilesi	European Commission
	Peik Granlund	Finnish Financial Supervisory Authority
Secretariat	Verena Seidl	Bank for International Settlements
	Rebeca Anguren	
	Carsten Folkertsma	
	Mariana Gimpelewicz	
	Pradeep Kumar	
	Nadya Wildmann	
	Monika Spudic	
	Bettina Farkas	
	Helga Koo	
	Jeta Limani	
	Lea Neugebauer	
	Tito Quadri	
	Eleonora Scognamiglio	
	Markus Zoss	

Instructions for Basel III monitoring

1. Introduction

The Basel Committee on Banking Supervision ("the Committee") is monitoring the impact of the final Basel III framework ("the Basel III standards") on participating banks. Furthermore, the Committee is monitoring the overall impact of Total Loss Absorbing Capacity (TLAC).[1] For market risk, the Committee is also collecting data from selected banks on backtesting and profit and loss (P&L) accounts related to the revised internal models-based approach (IMA) for calculating minimum capital requirements for market risk more specifically. Unless noted otherwise, all paragraph references refer to the Basel Framework applicable at the reporting date.[2] The Basel II framework[3] is explicitly mentioned in all references to older standards.

While the final Basel III standards were set to be implemented starting from January 2022, in light of the Covid-19 pandemic implementation was deferred by one year to January 2023. Also, implementation dates in individual jurisdictions may differ. Since these instructions refer to the consolidated Basel III framework, the final Basel III framework is referred to as the framework applicable in 2023.

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

The descriptions of data items in these instructions intend to facilitate the completion of the monitoring questionnaire and are not to be construed as an official interpretation of other documents published by the Committee.

This version of the instructions refers to versions 5.5.0 or later of the reporting template which should be used for the end-December 2025 reporting date. Changes compared to the previous version of the reporting template are highlighted in the Annex.

The remainder of this document is organised as follows. Sections 2 and 3 discuss general issues such as the scope of the exercise, the process and the overall structure of the quantitative questionnaire. Section 4 discusses the worksheets for data collection on TLAC and banks' holdings of TLAC instruments as well as capital requirements. Sections 5 and 6 discuss the Basel III leverage ratio and liquidity, respectively. Section 7 describes the worksheets for the collection of data relevant to the Committee's monitoring work on the credit risk framework whereas Section 8 introduces the worksheet for operational risk. Sections 9 and 10 introduce the worksheets to collect data on the revised minimum capital requirements for market risk as well as counterparty credit risk (CCR) and credit valuation adjustment (CVA), respectively. Finally, Sections 11 provides instructions on the crypto assets data collection.

Parts which have been added since the previous version of the document are shaded yellow; parts which have been revised materially (other than updated cell or paragraph references) are shaded red.

[1] See Financial Stability Board, *Total Loss-Absorbing Capacity (TLAC): Principles and Term Sheet*, 9 November 2015, www.fsb.org/2015/11/total-loss-absorbing-capacity-tlac-principles-and-term-sheet/.

[2] See www.bis.org/basel_framework.

[3] Basel Committee on Banking Supervision, *Basel II: International convergence of capital measurement and capital standards: a revised framework - comprehensive version*, June 2006, www.bis.org/publ/bcbs128.htm.

2. General

2.1 Scope of the exercise

Participation in the monitoring exercise is voluntary. The Committee expects both large internationally active banks and smaller institutions to participate in the study, as all of them will be materially affected by some or all of the revisions of the various standards. Where applicable and unless noted otherwise, data should be reported for consolidated[4] groups.

The monitoring exercise is targeted at banks under the Basel II/III frameworks.[5] However, as outlined in the remainder of these instructions some parts of the questionnaire are only relevant to banks applying a particular approach. **Unless stated otherwise,** banks should calculate capital requirements based on the **national implementation** of the Basel Framework. **Unless stated otherwise**, all elements of the Basel Framework should be reflected to the extent they are part of the applicable regulatory framework in a bank's home jurisdiction at the reporting date.

Where specified in the reporting template and instructions, banks should also reflect elements of the Basel Framework that are not applicable rules at the reporting date, such as the Committee's finalisation of post-crisis reforms agreed in December 2017, referred to as the "final Basel III framework" or the "final Basel III standards".[6]

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

2.2 Filling in the data

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

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

4 This refers to the consolidation for regulatory rather than accounting purposes.

5 If Basel I figures are used, they should be calculated based on the national implementation, referred to as "Basel I" in this document. In some countries, supervisors may have implemented additional rules beyond the 1988 Accord or may have made modifications to the Accord in their national implementation, and these should be considered in the calculation of "Basel I" capital requirements for the purposes of this exercise. See Basel Committee on Banking Supervision, *International convergence of capital measurement and capital standards (updated to April 1998)*, 1998, www.bis.org/publ/bcbsc111.htm.

6 Basel Committee on Banking Supervision, *High-level summary of Basel III reforms*, December 2017, www.bis.org/bcbs/publ/d424_hlsummary.pdf; Basel Committee on Banking Supervision, *Basel III: Finalising post-crisis reforms*, December 2017, www.bis.org/bcbs/publ/d424.htm.

Cell colours used in the Basel III monitoring reporting template

Colour	Worksheet(s)	Content
Yellow	All	Mandatory input cell.
Green	Requirements	To be completed if requested by the national supervisor or in order to calculate the capital ratios in panel C.
	TLAC	To be filled in, if necessary, based on the national implementation of the definition of capital or TLAC.
	Leverage ratio, Leverage ratio additional	Additional information needed to monitor the Basel III leverage ratio and its components during the transition period, in accordance with the Basel III leverage ratio framework. Banks are encouraged to fill in green cells on a best-efforts basis as well. For G-SIBs, the green cells on the "Leverage ratio additional" worksheet are mandatory.
	NSFR	To be completed if requested by the national supervisor in light of national discretion choices.
	Credit risk (SA), Credit risk (IRB)	Additional information to be completed on a best efforts basis.
	Securitisation	Additional information needed to monitor the revised securitisation framework (for EU only).
	CCR and CVA	Additional information to be completed on a best efforts basis.
	OpRisk	Additional information to be provided **at the request of the national supervisor.**
	Other	Additional information to be completed on a best efforts basis.
Pink	All	To be completed by the supervisor.
White, orange	All	Calculation result or consistency check. Must not be changed.
Grey	All	Empty cell.
Grey pattern	All	Check that cannot yet be evaluated due to missing input data.

Where information is not available, the corresponding cell should be left empty. No text such as "na" should be entered in these cells. In addition, banks must not fill in any arbitrary numbers to avoid error messages or warnings that may be provided by their supervisors. However, leaving a cell empty could trigger exclusion from some or all of the analyses if the respective item is required, ie it should be aimed at providing data for all **yellow** cells. The automated calculations in the workbook indicate whether or not a certain item can be calculated using the data provided. The national supervisor will provide guidance on which of the **green** cells should be filled in by a particular bank.

Data can be reported in the most convenient currency. The currency that has been used should be recorded in the "General Info" worksheet (see Section 3.1). Supervisors will provide the relevant exchange rate for converting the reporting currency to euros. If 1,000 or 1,000,000 currency units are used for reporting, this should also be indicated in this worksheet. When choosing the reporting unit, it should be considered that the worksheet shows all amounts as integers. **The same currency and unit should be used for all currency amounts throughout the workbook**, irrespective of the currency of the underlying exposures. The unit conversion does **not** apply to any numbers provided in the worksheet that are not currency amounts.

Percentages should be reported as decimals and will be converted to percentages automatically. For example, 1% should be entered as 0.01.[7] Where banks are required to provide text, banks should use English language and avoid revealing their identity in their responses.

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

Banks using the Basel II internal ratings-based (IRB) approaches should, where applicable, report risk-weighted assets (RWA) after applying the scaling factor of 1.06 to credit RWA.

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

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

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

2.3 Process

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

Similarly, banks should direct all questions related to this study, the related rules, standards and consultative documents to their national supervisory agencies. Where necessary, they will coordinate their responses through the Secretariat of the Basel Committee to provide responses that are consistent across countries. A document with responses to frequently asked questions will be maintained on the Basel Committee's website.[8]

Banks should specify any instance where they had to deviate from the instructions provided in an additional document.

2.4 Reporting date

If possible, and unless the national supervisor has provided different guidance, generally all data should be reported as of end-December or end-June, as applicable. If data availability does not allow a bank to use these reporting dates or if the financial year differs from the calendar year, suitable alternatives should be discussed with the relevant national supervisor.

2.5 Structure of the Excel questionnaire

All banks participating in the impact study should generally complete all relevant input worksheets among them. Some banks may be directed by their supervisor to complete only certain parts of the workbook. Finally, the "Checks" worksheet provides an overview of all the checks included on the other worksheets but does not require any input. The worksheets requiring data input are the following:

- The **"Supervisory information"** worksheet captures general information regarding the bank, which will be completed by the relevant supervisory authority.

[8] www.bis.org/bcbs/qis/.

- The "**General Info**" worksheet is intended to capture **general information** regarding the bank, approaches used, eligible capital and deductions as well as capital distribution data. This worksheet should be completed by all banks.
- The **"Requirements"** worksheet captures overall capital requirements and actual capital ratios. This worksheet should be completed by all banks.
- The **"TLAC holdings"** worksheet captures information on regulatory adjustments for holdings of other TLAC liabilities.
- The **"TLAC"** worksheet captures data on eligible regulatory capital as well as instruments that are not eligible for regulatory capital but that are eligible to meet minimum TLAC requirements.
- The **"Leverage ratio"** worksheet captures data necessary for the calculation of the changes to the Basel III leverage ratio framework, which are part of the final Basel III framework.
- The "**Leverage ratio additional**" collects data for the calculation of averaged leverage ratio exposures. **It should only be filled in for year-end reporting dates.**
- The **"NSFR"** worksheets are intended to capture key data regarding the net stable funding ratio (NSFR).
- The **"Credit risk (SA)"** worksheet collects information on the current credit risk exposures under the SA subject to the current national rules and the revised framework.
- The **"Credit risk (IRB)"** worksheet exclusively collects data on IRB exposures.
- The "**Securitisation**" worksheet collects data on the revised securitisation framework including the capital treatment for simple, transparent and comparable (STC) securitisation structures.
- The **"CCR and CVA"** worksheet collects data on exposures subject to CCR, to central counterparties (CCPs) and on the impact of the revisions to the minimum capital requirements for CVA risk.
- The **"TB"** and **"TB risk class"** worksheets collect data to calculate the overall impact of the revised **minimum capital requirements for market risk**.
- The **"TB IMA Backtesting-P&L"** worksheet collects data on backtesting and P&L related to the revised **internal models-based approach in the trading book** at the end-year reporting dates. **This worksheet is relevant only to those banks with internal model approval under the current framework that have been asked by their supervisor to complete the worksheet. It should only be filled in for year-end reporting dates.**
- The "**OpRisk**" worksheet collects data on the revised standardised measurement approach.
- The "**Crypto**" worksheet gathers information on banks' exposures to and liquidity risk emerging from crypto assets.
- The **"Sovereign exposures"** worksheet is intended to capture data regarding the banks' exposures to sovereigns at the end-year reporting dates. This worksheet is optional; banks should fill it in following the instructions in Section 12 if requested by their supervisory agency and **only for year-end reporting dates**.

3. General information

The "General Info" worksheet gathers basic information that is needed to process and interpret the survey results. Banks only providing data for liquidity are only required to fill in panels A and B.

3.1 General bank data (panel A)

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

Row	Column	Heading	Description
A.1	**Reporting data**		
4	C	Reporting date (yyyy-mm-dd)	Date as of which all data are reported in worksheets.
5	C	Reporting currency **for this survey** (ISO code)	**Three-character** ISO code of the currency in which all data are reported (eg USD, EUR).
6	C	Reporting currency **used in the bank's financial statements** (ISO code)	**Three-character** ISO code of the currency in which the bank prepares its financial statements (eg USD, EUR). In some instances, this may be different from the currency used for reporting the data in the monitoring exercise.
7	C	Unit (1, 1000, 1000000)	Units (single currency units, thousands, millions) in which results are reported.
8	C	Accounting standard	Indicate the accounting standard used.
A.2	**Approaches for credit risk**		
A.2.a	**General, under the current framework**		
Banks using more than one approach to calculate RWA for credit risk should select **all** those approaches in rows 11 to 14. However, if a bank uses the foundation IRB approach for all non-retail asset classes subject to the IRB approach for the retail asset class, "foundation IRB" should be selected as the only IRB approach (and additionally the standardised approach if applicable). If an IRB bank has only retail exposures and no other exposures subject to an IRB approach, then "advanced IRB" should be selected as the only IRB approach (and additionally the standardised approach if applicable).			
11	C	Standardised approach	Indicate whether the standardised approach is used to calculate capital requirements for a portion of the exposures reported in this study.
12	C	FIRB approach	Indicate whether the foundation IRB approach is used to calculate capital requirements for a portion of the exposures reported in this study.
13	C	AIRB approach	Indicate whether the advanced IRB approach is used to calculate capital requirements for a portion of the exposures reported in this study.
14	C	Guaranteed IRB exposures	Indicate guaranteed IRB exposures for which loss given default (LGD) adjustment has been applied and where guarantor asset class is subject to partial use of the standardised approach
15	C	Supervisory slotting criteria approach for specialised lending exposures	Indicate whether the supervisory slotting approach is used to calculate capital requirements for a portion of the specialised lending exposures reported in this study.
A.2.b	**Counterparty credit risk**		
Indicate the relevant approaches used under the current rules and the Basel Framework as applicable in 2023 by selecting "yes" or "no" on the dropdown menu in rows 19 to 22.			
Derivatives exposures			
19	C	Internal Model Method	Indicate whether, under current rules, the Internal Model Method (IMM) as set out in CRE53.6 to CRE53.60 is used to calculate the CCR exposure amounts associated with derivative contracts for a portion of the exposures reported in this study.

Row	Column	Heading	Description
19	D	Internal Model Method	Indicate whether, under the Basel Framework as applicable in 2023, the Internal Model Method (IMM) is used to calculate the CCR exposure amounts associated with derivative contracts for a portion of the exposures reported in this study.
20	C	Current Exposure Method	Indicate whether, under current rules, the Current Exposure Method (CEM) as set out in paragraphs 91 to 96(v) of Annex 4 of the Basel II framework is used to calculate the counterparty credit risk (CCR) exposure amounts associated with derivative contracts for a portion of the exposures reported in this study.
21	C	Standardised Method	Indicate whether, under current rules, the Standardised Method (SM) as set out in paragraphs 69 to 90 of Annex 4 of the Basel II framework is used to calculate the CCR exposure amounts associated with derivative contracts for a portion of the exposures reported in this study.
22	C	SA-CCR	Indicate whether, under current rules, the SA-CCR is used to calculate the CCR exposure amounts associated with derivative contracts for a portion of the exposures reported in this study.
22	D	SA-CCR	Indicate whether, under the Basel Framework as applicable in 2023, the SA-CCR is used to calculate the CCR exposure amounts associated with derivative contracts for a portion of the exposures reported in this study.
22	E	National version	Banks in EU member countries should fill in whether they use a national version of SA-CCR under the Basel Framework as applicable in 2023. Banks in all other countries can leave this cell empty, unless their supervisor asked them to fill it in.
SFT exposures			
24	C	Internal Model Method	Indicate whether, under current rules, the Internal Model Method (IMM) as set out in CRE53.6 to CRE53.60 is used to calculate the CCR exposure amounts associated with securities financing transactions (SFTs) for a portion of the exposures reported in this study.
24	D	Internal Model Method	Indicate whether, under the Basel Framework as applicable in 2023, the Internal Model Method (IMM) is used to calculate the CCR exposure amounts associated with securities financing transactions (SFTs) for a portion of the exposures reported in this study.
25	C	Repo-VaR	Indicate whether, under current rules, Repo-VaR is used to calculate the CCR exposure amounts associated with securities financing transactions (SFTs) for a portion of the exposures reported in this study.
25	D	Repo-VaR	Indicate whether, under the Basel Framework as applicable in 2023, Repo-VaR is used to calculate the CCR exposure amounts associated with securities financing transactions (SFTs) for a portion of the exposures reported in this study.
26	C	Collateral Comprehensive Approach with own estimates of haircuts (CA(OE))	Indicate whether, under current rules, the Collateral Comprehensive Approach with own estimates of haircuts (CA(OE)) is used to calculate the CCR exposure amounts associated with securities financing transactions (SFTs) for a portion of the exposures reported in this study.

Row	Column	Heading	Description
27	C	Collateral Comprehensive Approach with supervisory haircuts (CA(SH))	Indicate whether, under current rules, the Collateral Comprehensive Approach with supervisory haircuts (CA(SH)) is used to calculate the CCR exposure amounts associated with securities financing transactions (SFTs) for a portion of the exposures reported in this study.
27	D	Collateral Comprehensive Approach with supervisory haircuts (CA(SH))	Indicate whether, under the Basel Framework as applicable in 2023, the Collateral Comprehensive Approach with supervisory haircuts (CA(SH)) is used to calculate the CCR exposure amounts associated with securities financing transactions (SFTs) for a portion of the exposures reported in this study.
Cross-product netting			
28	C	Use of cross-product netting	Indicate whether, under the current rules, the bank makes use of the cross-product netting as set out in CRE53.62 to CRE53.71 (under IMM only).
A.2.c	**Credit risk mitigation**		
30	C	Simple approach for financial collateral	Indicate whether the simple approach for financial collateral as set out in CRE22.78–80 is used to calculate capital requirements for a portion of the exposures reported in this study.
31	C	Comprehensive approach for financial collateral	Indicate whether the comprehensive approach for financial collateral (CRE22.21 to CRE22.30 and CRE22.40 to CRE22.77 of the Basel Framework) is used to calculate capital requirements for a portion of the exposures reported in this study.
32	C	if yes: own estimates of haircuts	If the comprehensive approach for financial collateral is used, indicate whether own estimates of haircuts (CRE22.48 to CRE22.59) are used to calculate capital requirements for a portion of the exposures reported in this study.
33	C	if yes: repo VaR	If the comprehensive approach for financial collateral is used, indicate whether repo value-at-risk (VaR) (CRE22.30 and CRE22.40 to CRE22.77) is used to calculate capital requirements for a portion of the exposures reported in this study.
34	C	if yes: carve-out for repo style transactions	If the comprehensive approach for financial collateral is used, indicate whether the carve-out for repo style transactions (CRE22.66 to CRE22.68) is used to calculate capital requirements for a portion of the exposures reported in this study.
35	C	Is CRM applied before or after CCF?	Please indicate whether credit risk mitigation (CRM) is applied before or after credit conversion factors (CCF).
A.3	**Approaches for CVA**		
38	C	Advanced CVA	Indicate whether, under current rules, the advanced CVA approach is used to calculate CVA for a portion of the exposures reported in this study.
39	C	Standardised CVA	Indicate whether, under current rules, the standardised CVA approach is used to calculate CVA for a portion of the exposures reported in this study.
40	D	Reduced BA-CVA	Indicate whether, under the final Basel III standards, the reduced BA-CVA approach is used to calculate CVA for a portion of the exposures reported in this study.
41	D	Full BA-CVA	Indicate whether, under the final Basel III standards, the full BA-CVA approach is used to calculate CVA for a portion of the exposures reported in this study.

Row	Column	Heading	Description
42	D	SA-CVA	Indicate whether, under the final Basel III standards, the SA-CVA approach is used to calculate the CVA for a portion of the exposures reported in this study.
A.4	**Securitisation**		
44	C	Has the bank implemented the revised securitisation framework?	Indicate whether the bank has implemented the revised securitisation framework.
A.5	**Approaches to market risk**		
47	C	Revised market risk framework definition of TB-BB boundary	Indicate whether the revised market risk framework definition of the trading book banking book boundary per RBC25 (2023 version) has been used for reporting data on the "TB" and "TB IMA Backtesting-P&L" worksheets.
48	C	Standardised measurement method, current framework	Indicate whether the standardised measurement method is used under the **current** framework to calculate capital requirements for a portion of the market risk positions reported in this study.
48	D	Standardised measurement method, revised framework	Indicate whether the standardised measurement method is used under the **revised** framework to calculate capital requirements for a portion of the market risk positions reported in this study. Banks using the simplified standardised approach under the revised framework should select "Yes (simplified SA)". For the purpose of this exercise, the criteria set out in MAR11.7 are deemed applicable. Banks that do not meet the criteria but indicate to use simplified SA will not be considered in the analysis.
49	C	Internal models approach, current framework	Indicate whether the internal models approach is used under the **current** framework to calculate capital requirements for a portion of the market risk positions reported in this study.
49	D	Internal models approach, revised framework	Indicate whether the internal models approach is used under the **revised** framework to calculate capital requirements for a portion of the market risk positions reported in this study.
50	C	Effective regulatory multiplier for VaR	Please provide the current effective regulatory multiplier for VaR applicable as of the reporting date if you are using the internal models approach. Banks not using the internal models approach for market risk should leave this cell blank.
51	C	Effective regulatory multiplier for stressed VaR	Please provide the current effective regulatory multiplier for stressed VaR applicable as of the reporting date if you are using the internal models approach. Banks not using the internal models approach for market risk should leave this cell blank.
A.6	**Operational risk**		
53	C	Which definition of the TB-BB boundary is used for the net profit split?	Indicate whether the bank has used an accounting definition of the TB-BB boundary for the split of net profits into banking and trading books in panel B of the "OpRisk" worksheet or alternatively the old or revised market risk framework definition of the boundary.
A.7	**Accounting information**		
55	C	Accounting total assets	Total assets following the relevant accounting balance sheet (considering the regulatory consolidation).

3.2 Current capital (panel B)

Panel B of the "General Info" worksheet deals with information on eligible capital and deductions according to the national implementation of the Basel standards. This calculation should be conducted in the same way as the calculation of eligible capital for solvency reporting to the national supervisory agency at the reporting date.

The regulatory adjustments should be assigned to the tier of capital **from which they are actually taken**. For example, if a bank has not enough additional Tier 2 capital to make all those regulatory adjustments which can be made to Tier 2 capital, the adjustment should be reported as an adjustment to the relevant higher tier of capital.

Row	Column	Heading	Description
Total Common Equity Tier 1 capital			
62	C	Prior to regulatory adjustments, national rules as at reporting date	Amount of gross Common Equity Tier 1 capital. This line should not include any regulatory adjustments.
63	C	Regulatory adjustments, national rules as at reporting date	All regulatory adjustments to Common Equity Tier 1 capital elements. Banks should generally **not** report regulatory adjustments in this row that are applied to total Tier 1 capital as these should generally be reported in row 64. The only exception to this is in cases where the deductions in row 64 would otherwise exceed the Additional Tier 1 instruments reported in row 63.
Additional Tier 1 capital			
65	C	Prior to regulatory adjustments, national rules as at reporting date	Amount of gross Additional Tier 1 capital. This line should not include any regulatory adjustments.
66	C	Regulatory adjustments, national rules as at reporting date	All regulatory adjustments to Additional Tier 1 capital elements. If the sum of the regulatory adjustments exceeds the amount reported in row 63 the excess should be reported in row 61 (ie the regulatory adjustments reported in row 64 must not exceed the capital reported in this row).
Tier 2 capital			
70	C	Prior to regulatory adjustments, national rules as at reporting date	Amount of gross Tier 2 capital. This line should not include any regulatory adjustments.
71	C	Regulatory adjustments, national rules as at reporting date	All regulatory adjustments to Tier 2 capital elements and to total capital elements. If the sum of the regulatory adjustments exceeds the amount reported in row 68 the excess should be reported in row 64 (ie the regulatory adjustments reported in this row must not exceed the capital reported in row 68).

3.3 Capital distribution data (panel C)

Panel C of the "General Info" worksheet deals with data on banks' income, capital distributions and capital raised. **In contrast to previous exercises, all data should be provided for both the six- month period ending on the reporting date (in column C) and the 12-month period ending on the reporting date (in column D)**. Distributions and buybacks should be reported in the period in which they reduce regulatory capital.

Row	Column	Heading	Description
Income			
77	C, D	Profit after tax	Total amount of profit (loss) after tax. This should include profits attributable to minority shareholders.
78	C, D	Profit after tax prior to the deduction of relevant (ie expensed) distributions below	Total amount of profit (loss) after tax including profits attributable to minority shareholders, but prior to the relevant distributions listed in the section below. The **relevant** distributions are only those which were included in the income statement in such a way as to reduce profit after tax as set out in row 60 (ie items that were expensed), and thus the relevant distributions are not necessarily the sum of the items listed below. The line seeks to collect the profit after tax, which would have been reported had none of the distributions listed below been paid. As such, any tax impact of making such payments should also be reversed in this line.
Distributions			
80	C, D	Dividends on CET1 instruments	Total dividend payments on CET1 instruments. The amount entered should be the amount paid in cash, not stock.
81	C, D	Other coupon/dividend payments on Tier 1 instruments	Total coupon/dividend payments paid to other Tier 1 instruments. The amount entered should be the amount paid in cash, not stock. It should include both amounts reported in the income statement as an interest expense and amounts reported as a distribution of profits.
82	C, D	Considered as expenses	Of the amount reported in the row above, the amount considered as expenses (ie deducted from earnings).
83	C, D	Common stock share buybacks	Total common stock share buybacks (effective amounts to be reported on gross basis, ie excluding stock insurance etc).
84	C, D	Other Tier 1 buyback or repayment (gross)	Total gross buyback or repayment of other Tier 1 instruments (effective amounts).
85	C, D	Discretionary staff compensation/bonuses	Total amount of discretionary staff bonuses and other discretionary staff compensation. These amounts should be included if and when they result in a reduction of Tier 1 capital. For purposes of the Basel III monitoring exercise, discretionary staff bonuses and other discretionary compensation include all variable compensation to staff that the bank is not contractually obliged to make. Banks should only include such amounts if they result in a reduction in Tier 1 capital or would have resulted in an increase in Tier 1 capital if they had not been made. For example, under US GAAP, a bank is required to classify as a liability certain shares that give employees the right to require their employer to repurchase shares in exchange for cash equal to the fair value of the shares. As such, discretionary compensation results in a reduction in GAAP equity and consequently Tier 1 capital, it would be included in this row. Similarly, discretionary compensation made out of retained net income would have resulted in an increase in Tier 1 capital if it had not been made and therefore should also be included in this row. By contrast, compensation to employees in the form of newly issued shares may in certain circumstances result in an increase in the number of outstanding shares with no change in GAAP equity and consequently no reduction in Tier 1 capital. These amounts should not be included in this row.

Row	Column	Heading	Description
86	C, D	Tier 2 buyback or repayment (gross)	Total gross buyback or repayment of Tier 2 instruments (effective amounts).
Capital raised (gross) Since these are cells to report newly issued capital amounts, the amounts of capital raised must always be positive or zero. Banks should apply the Basel Framework's definition of capital in all reporting periods. **Profit retention should not be included in the amounts of capital raised reported in this panel.**			
88	C, D	CET1	Total gross Common Equity Tier 1 capital issued.
89	C, D	Additional Tier 1	Total gross Additional Tier 1 capital issued.
90	C, D	Tier 2	Total gross Tier 2 capital issued.

4. Risk-weighted assets, exposures and TLAC

4.1 Overall capital requirements and actual capital ratios (worksheet "Requirements")

The "Requirements" worksheet deals with overall capital requirements and actual capital ratios. Most of the data are pulled from the various worksheets and provide a summary of the information reported by banks. Banks are encouraged to check the consistency of data provided and reconcile them with data provided in supervisory reporting where possible. Furthermore, a limited number of data items should be entered in rows 39, 40, 124, 131 to 134 and 142. Rows 155 and 157 allow banks to enter additional items on an optional basis to reconcile numbers with regulatory reporting.

Panel A reports data on all exposures subject to credit risk. Panel A.1 shows the totals, panel A.2 exposures which are and remain subject to the standardised approach for credit risk, panel A.3 exposures which are and remain subject to the IRB approaches for credit risk while panel A.4 shows exposures which are currently subject to the IRB approaches for credit risk but will become subject to the standardised approach after implementation of the Basel Framework as applicable in 2023. In particular,

- In columns C to J, exposures, RWA and expected loss (EL) amounts (for IRB exposures) under the current national rules, the final Basel III framework for credit risk and the output floor (fully phased-in) are automatically reported;
- In columns L to S, a set of indicators is calculated. These indicators measure the percentage changes of exposures, RWA and EL amounts (if relevant) between the current and the final frameworks as well as between the current framework and the output floor;
- In columns U to AA, checks are reported. These checks are based on the indicator values and may report an error or a warning message in case the absolute value of indicators is considered high or relevant.

Banks should pay attention to the check results as they aim at helping banks in ensuring the consistency of data provided. Accordingly, a limited number of errors and warning messages is expected.

The remaining input cells are described below.

Row	Column	Heading	Description
A. Credit risk requirements (including counterparty credit risk and non-trading credit risk) If no such exposures exist, 0 should be entered in the relevant cell.			
39	C–D	Current, trade exposures	RWA for trade exposures to CCPs, calculated applying current national rules at the reporting date.

Row	Column	Heading	Description
39	F–G	Final Basel III, trade exposures	RWA for trade exposures to CCPs, assuming any changes following on the implementation of the Basel Framework as applicable in 2023 following CRE54.7–16.
39	I–J	Non-modelling approaches, trade exposures	RWA for trade exposures to CCPs, assuming any changes following on the implementation of the Basel Framework as applicable in 2023 following CRE54.7–16, limited to non-modelling approaches.
40	C–D	Current, default fund exposures	Exposures and RWA for default fund exposures to CCPs, calculated applying current national rules at the reporting date.
40	F–G	Final Basel III, default fund exposures	Exposures and RWA for default fund exposures to CCPs, assuming any changes following on the implementation of the Basel Framework as applicable in 2023 following CRE54.24-39.
B.	**All risk types**		
Capital requirements **should** be converted to risk-weighted assets.			
123	G	Final Basel III, RWA for topics subject to the final framework and not reported above	To the extent banks are no longer required by their national supervisors to provide data for topics that are already in force and subject to supervisory reporting, banks must enter the total RWA amount under the actual approaches of the final framework for those topics that are no longer reported elsewhere in the Basel III monitoring reporting template.
123	J	Non-modelling approaches, RWA for topics subject to the final framework and not reported above	The related RWA amount, limited to non-modelling approaches. If no such requirements exist, 0 should be entered in the relevant cell.
124	D	Current, Other Pillar 1 requirements	RWA for other **Pillar 1** capital requirements according to national discretion, calculated applying current national rules at the reporting date. If no such requirements exist, 0 should be entered in the relevant cell.
124	G	Final Basel III, Other Pillar 1 requirements	RWA for other **Pillar 1** capital requirements according to national discretion, assuming any changes following on the implementation of the Basel Framework as applicable in 2023. If no such requirements exist, 0 should be entered in the relevant cell.
124	J	Non-modelling approaches, Other Pillar 1 requirements	RWA for other **Pillar 1** capital requirements according to national discretion, assuming any changes following on the implementation of the Basel Framework as applicable in 2023, limited to non-modelling approaches. If no such requirements exist, 0 should be entered in the relevant cell.
C.	**RWA effects from phase-in arrangements**		
129	C, D	RWA impact of any phase-in arrangements	Incremental RWA impact of full implementation of any phase-in arrangements. If the national framework has already been fully phased-in or no such phase-in arrangements exist, banks should report 0.

Row	Column	Heading	Description
D)	**Total risk-weighted assets and capital ratios**		
135	D	Total risk-weighted assets after application of the transitional floors (national implementation)	Total RWA after application of the transitional floors under the fully phased-in national implementation of the current Basel Framework. Note that for banks subject to the EU Regulation 575/2013 (CRR), any transactions currently excluded from the CVA capital requirements calculation should be reintegrated in total RWA. This is discussed in more detail in the second paragraph of Section 10.2 below.
E)	**Reconciliation with regulatory reporting**		
147	D	Total risk-weighted assets **before** application of the transitional floors **as in regulatory reporting**	Total RWA **before** application of the transitional floors **as in regulatory reporting.** This optional cell allows the calculation of RWA not covered in the monitoring exercise without using regulatory reporting information.
149	D	Total risk-weighted assets **after** application of the transitional floors **as in regulatory reporting**	Total RWA **after** application of the transitional floors **as in regulatory reporting.** This optional cell allows the calculation of the current transitional floor for all exposures covered in regulatory reporting in the monitoring exercise, without using regulatory reporting information.

4.2 Information on TLAC holdings

In order to calculate regulatory capital correctly, **the "TLAC holdings" worksheet should be completed by all banks**.

The amounts in rows 5 and 6 should reflect only the amount deducted after applying the thresholds, not the full amounts of the holdings. The deductions in row 6 are measured on a gross long basis. The deductions in other rows are measured on a net long basis (ie the gross long position net of short positions in the same underlying exposure where the maturity of the short position either matches the maturity of the long position or has a residual maturity of at least one year).

4.3 Additional information on TLAC

In order to analyse the impact of total loss absorbing capacity (TLAC) requirements on participating banks, **the "TLAC" worksheet should be completed by all participating G-SIBs as well as all other banks which have been asked to do so by their national supervisory authority**. For banks with a Single point of Entry (SPE) resolution strategy, data should be provided for the entire resolution group. For banks with a Multiple point of Entry (MPE) resolution strategy, data should be reported for the resolution group for which data are being reported to the supervisor at the consolidated group level.

The worksheet collects the data necessary to calculate non-regulatory-capital TLAC under the nationally implemented rules ("National implementation"). The instructions below are based on the international standard. Banks should consult national rules, where they differ from the TLAC Term Sheet, to complete this worksheet.

Row	Column	Heading	Description
A.	**Eligible TLAC**		
A.1	**Eligible regulatory capital**		
5	C	Common Equity Tier 1 capital	Common Equity Tier 1 capital net of regulatory adjustments available at the resolution group level.
6	C	Additional Tier 1 capital	Additional Tier 1 capital net of regulatory adjustments available at the resolution group level.

Row	Column	Heading	Description
7	C	Tier 2 capital	Tier 2 capital net of regulatory adjustments available at the resolution group level.
A.2	**Non-regulatory capital elements of TLAC and adjustments**		
11	C	External TLAC instruments issued directly by the G-SIB that meet the subordination requirement in Section 11 of the TLAC term sheet	External TLAC instruments issued directly by the G-SIB or resolution entity (as the case may be) and subordinated to Excluded Liabilities. To be reported here instruments must meet the subordination requirements set out in points (a) to (c) of Section 11 of the TLAC term sheet, or be exempt from this requirement by meeting the conditions set out in points (i) to (iv) of the same section. The latter conditions provide a limited subordination exemption in relation to a de minimis amount of non-TLAC liabilities meeting certain requirements. External TLAC instruments that rank pari passu or junior to such a de minimis amount of non-TLAC liabilities should be considered to be subordinated for this monitoring exercise and hence should be reported in this row.
12	C	External TLAC instruments issued directly by the G-SIB which are not subordinated to Excluded Liabilities but meet all other TLAC term sheet requirements prior to the application of the caps described in the penultimate paragraph of Section 11 of the TLAC term sheet	External TLAC instruments issued directly by the G-SIB or resolution entity (as the case may be), that are not subordinated to Excluded Liabilities and that do not satisfy the conditions relating to the de minimis exemption in points (i) to (iv) of Section 11 of the TLAC term sheet, but meet the other TLAC term sheet requirements. The amount reported here should be subject to recognition as a result of the application of the penultimate and antepenultimate paragraphs of Section 11 of the TLAC term sheet. The full amounts should be reported in this row, ie without applying the 2.5% and 3.5% caps set out the penultimate paragraph.
13	C	of which: amount eligible as TLAC after application of the caps in the penultimate paragraph of Section 11	The amount reported in the row above after the application of the 2.5% and 3.5% caps set out in the penultimate paragraph of Section 11 of the TLAC term sheet. If the external TLAC instruments are eligible for recognition under the antepenultimate paragraph of Section 11 (rather than under the capped exemption in the penultimate paragraph), then the amount reported in this row will be the same as in the row above.
15	C	External TLAC instruments issued by funding vehicles prior to 1 January 2022 (or corresponding deadline in national implementation)	External TLAC instrument issued by a funding vehicle prior to 1 January 2022 (or corresponding deadline in national implementation).
16	C	Eligible ex ante commitments to recapitalise a G-SIB in resolution	Eligible ex ante commitments that meet the conditions set out in the second paragraph of Section 7 of the TLAC term sheet, up to an amount equivalent to 3.5% RWA.
17	C	Deduction for investments in own other TLAC liabilities (excluding amounts already derecognised under the relevant accounting standards)	CAP30.18–20 requires G-SIB resolution entities to deduct holdings of their own other TLAC liabilities when calculating TLAC resources. "Other TLAC liabilities" is defined in CAP30.3–5. The amount reported in this row should be entered as a positive number.
18	C	Other TLAC adjustments	Adjustments according to national rules that are not based on the TLAC term sheet.
A.3	**Total**		
22	C	Total eligible TLAC	Total eligible TLAC Please always fill in this cell if TLAC data are available for a bank. If granular data for panels A.1 or A.2 are not available, please leave them empty.

Row	Column	Heading	Description
B.	**TLAC raised (gross) in the six-month period ending on the reporting date**		
28	C	Issued up to three months before the reporting date	The amounts reported should be gross of any exchanges or redemptions. Since these are cells to report newly issued non-regulatory-capital TLAC amounts, the amounts must always be positive or zero.
29	C	Issued more than three but less than six months before the end of the reporting date	The amounts reported should be gross of any exchanges or redemptions. Since these are cells to report newly issued non-regulatory-capital TLAC amounts, the amounts must always be positive or zero.
C.	**TLAC requirements**		
34	C	Risk-weighted assets	Risk-weighted assets for the level of consolidation for which eligible TLAC is reported in panel A.
35	C	Leverage ratio exposure measure	Leverage ratio exposure for the level of consolidation for which eligible TLAC is reported in panel A.

5. Leverage ratio

The "Leverage ratio" and "Leverage ratio additional" worksheets collect data on the exposure measure of the Basel III leverage ratio (the denominator of the ratio) as defined by the January 2014 Basel III leverage ratio framework,[9] the *Frequently asked questions on the Basel III leverage ratio framework*[10] and the December 2017 Basel III leverage ratio framework.[11] Unless otherwise mentioned, the Basel framework references in this chapter refer to the 2023 version. The "Leverage ratio additional" worksheet is only part of year-end exercises.

As for other parts of the reporting template, exposures are to be reported in the worksheet on a group-wide consolidated basis for all entities that are consolidated by the bank for *risk-based regulatory purposes*.

When filling the worksheets the following rules should be applied:

- "0" means no exposure.
- A cell left "blank" means that there are exposures but the bank is unable to provide them. Where a cell is left blank, the bank has to provide information about the materiality and the reasons why the information cannot be completed in a separate document.

Yellow cells are fundamental to the calculation of the Basel III leverage ratio per the January 2014 framework or the December 2017 framework.

The green cells collect additional information necessary to monitor the Basel III leverage ratio and its components.

Data on the capital measure of the Basel III leverage ratio (the numerator of the ratio) are collected in the "General Info" worksheet and from regulatory reporting.

[9] Basel Committee on Banking Supervision, *Basel III leverage ratio framework and disclosure requirements*, January 2014, www.bis.org/publ/bcbs270.htm. Available in the Basel Framework under the LEV standard, 2019 version.

[10] Basel Committee on Banking Supervision, *Frequently asked questions on the Basel III leverage ratio framework*, April 2016, www.bis.org/bcbs/publ/d364.htm.

[11] Basel Committee on Banking Supervision, *Basel III: Finalising post-crisis reforms*, December 2017, www.bis.org/bcbs/publ/d424.htm. Available in the Basel Framework under the LEV standard, 2023 version.

5.1 On-balance sheet items (panel A)

5.1.1 Accounting values as reported in the banks' financial statements

Column H requires data as reported in the banks' financial statements prepared in accordance with the applicable accounting standards. Data in this column should correspond to figures as reported in the financial statements (considering the regulatory scope of consolidation). These data should be net of specific provisions and valuation adjustments and include the effects of balance sheet offsetting as a result of netting agreements and credit risk mitigation only when permitted under the applicable accounting standards.

5.1.2 Gross values

Column I requires data to be entered using the sum of accounting values (net of specific provisions and valuation adjustments), assuming no accounting netting or credit risk mitigation effects (ie gross values).[12] Items that are not eligible for accounting netting or subject to credit risk mitigation should be the same as those reported in column H.

5.1.3 Counterparty credit risk exposure after applying the regulatory netting standards

Column K requires reporting of derivative exposure replacement costs according to the modified version of the standardised approach to counterparty credit risk (SA-CCR) (hereafter "modified SA-CCR") as specified in the December 2017 leverage ratio framework.

CRE52.76 states that where a single margin agreement applies to several netting sets, the PFE add-on must be calculated according to the unmargined methodology. Accordingly, CRE52.76 applies in the event collateral exchanged on a net basis as a consequence of a global netting agreement (ie a legally enforceable netting agreement that enables a bank to net and margin client positions across products and across the bank's legal entities) is insufficient to cover exposures arising from associated derivative transactions.

5.1.4 Description of the data

The following table provides a description of the data to be entered in each row.

Row	Column	Heading	Description
6	K	Exempted leg of derivatives for which the bank provides clearing services within a multi-level client structure: replacement cost (RC)	Amount of replacement cost per modified SA-CCR with the legs of derivative exposures that may be excluded per LEV30.26. The alpha factor of 1.4 must not be applied by the bank.
7	K	Exempted leg of derivatives for which the bank provides clearing services within a multi-level client structure: replacement cost (RC); Of which Associated with entities affiliated with the bank outside the scope of regulatory consolidation for which the bank acts as a clearing member	Amount of replacement cost per modified SA-CCR for the legs of derivative exposures which may be excluded per LEV30.29 that are associated with entities affiliated with the bank but that are outside the scope of regulatory consolidation and for which the bank acts as a clearing member per LEV30.29. The alpha factor of 1.4 must not be applied by the bank.

[12] For example, if a bank is permitted to net cash collateral against the net derivatives exposure amount under the applicable accounting standards (as reported in column H), then the bank must take that cash collateral out (ie gross up its exposure amount) for purposes of column I.

Row	Column	Heading	Description
8	K	Check: total ≥ amounts associated with affiliated entities	Non-data entry row. Provides a check that the amount reported in row 6 is greater than or equal to the amount reported in row 7.
9	K, L	Replacement cost (RC) for all derivative transactions	RC for all derivatives transactions (ie non-client cleared derivatives and client-cleared derivatives) as calculated per the SA-CCR. Do not apply the 1.4 alpha multiplier.
10	K, L	of which: RC for client cleared derivatives only	RC for client cleared derivatives only as calculated per the SA-CCR. Do not apply the 1.4 alpha multiplier.
11	H, I	Securities financing transactions	Non entry cells: Items in rows 12 and 13 provide a breakdown of SFTs and should sum to total SFTs.
12	H, I, J	SFT agent transactions eligible for the exceptional treatment	Only SFT agent transactions where the bank acting as agent provides an indemnity or guarantee to a customer or counterparty that is limited to the difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided are eligible for this exceptional treatment, see LEV30.42–43. Column H must be reported net of specific provisions and valuation adjustments and include the effects of netting agreements and credit risk mitigation only as per the relevant accounting standards. Column I must be reported with no recognition of accounting netting of (cash) payables against (cash) receivables as permitted under relevant accounting standards. SFT traded OTC, on an exchange and through a CCP should all be included. Column J provides a check that the amount reported in column I is greater than or equal to the amount reported in column H.
13	H, I, J	Other SFTs	SFTs other than SFT agent transactions reported in row 12. Column H must be reported net of specific provisions and valuation adjustments and include the effects of netting agreements and credit risk mitigation only as per the relevant accounting standards. Column I must be reported with no recognition of accounting netting of (cash) payables against (cash) receivables as permitted under relevant accounting standards. SFT traded OTC, on an exchange and through a CCP should all be included. Column J provides a check that the amount reported in column I is greater than or equal to the amount reported in column H.
14		Other assets	Non-data entry row.
15	I	On-balance sheet specific provisions and valuation adjustments under the 2014 LR framework	Gross amounts for on-balance sheet specific provisions and valuation adjustments according to LEV30.9.
16	I	Deduction of eligible general provisions and general loan loss reserves from on-balance sheet exposures	Eligible general provisions and general loan loss reserves that may be deducted from the exposure measure according to LEV30.9.

Row	Column	Heading	Description
17	I	Deduction of eligible prudential valuation adjustments (PVAs)	Eligible PVAs or exposures to less liquid positions (other than those related to liabilities) that are deduced from Tier 1 capital and may be deducted from the exposure measure according to LEV30.3.
18	I	Trade date accounting: amount of gross cash receivables less offsetting	For banks that utilise trade date accounting, the amount of gross cash receivables taking into account offsetting only per the criteria in LEV30.10 (ie not the offsetting that may be permitted under the bank's accounting framework).
19	G–J	Cash pooling transactions	Amounts for all cash pooling transactions exposure value (ie those that meet and those that do not meet the criteria of LEV30.12).
20	G– J	Of which: cash pooling transactions that meet the criteria of LEV30.12	Cash pooling amounts that meet the conditions of LEV30.12.
21	G–I	Check: total ≥ of which amount	Non-data entry row. Provides a check that amounts reported in row 19 are greater than or equal to amounts reported in row 20.
22	I	Check: gross ≥ exposure value ≥ net value	Non-data entry row. Provides a check the exposure values of cash pooling transactions as reported on rows 19 and 20 is less than or equal to the gross amounts reported on row 19 and is greater than or equal to the net amount reported on row 20.
23	I	Check: consistent reporting in rows 19 and 20	Non-data entry row. Provides a check that amounts in rows 19 and 20 are reported consistently.
24	I	Securitised assets meeting SRT criteria	Gross amounts for securitised assets meeting operational requirements for the recognition of risk transference (SRT criteria) according to CRE40.24 (2019 version).
25	I	Total central bank reserves	Gross amount of total central bank reserves.
26	I	Central bank reserves eligible for deduction from revised LR exposure measure	Gross amount of central bank reserves that the bank's supervisor has exempted from the exposure measure on a temporary basis according to LEV30.7.
27	I	Check: total ≥ of which amount	Non-data entry row. Provides a check that the amount of central bank reserves exempted from the exposure measure is less than or equal to total central bank reserves maintained by the bank.

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

The following table provides a description of the data to be entered in each row associated with the potential future exposure, notional amount or modified SA-CCR measurement for derivative exposures and off-balance sheet items.

Row	Column	Heading	Description
Derivatives			
32	H, I	Exempted CCP leg of client-cleared trade exposures (potential future exposure)	Potential future exposure using the current exposure method and assuming no netting or CRM associated with exempted CCP leg of client-cleared trade exposures (potential future exposure fulfilling the exemption criteria laid down in LEV30.26.

Row	Column	Heading	Description
33	J	Potential future exposure: with maturity factor unchanged and without collateral	Potential future exposure of all derivative transactions (margined and unmargined) calculated according to LEV30.16(3). The amount of PFE per modified SA-CCR associated with the CCP-leg of clearing members' client-cleared trade exposures to a QCCP as set out in LEV30.26 may be excluded. The alpha factor of 1.4 must not be applied by the bank.
34	H	Potential future exposure: with use of CEM, of which PFE of centrally cleared trades	Report PFE as determined per the use of CEM, assuming no netting or CRM.
34	J	Potential future exposure: with maturity factor unchanged and without collateral, of which PFE of centrally cleared trades	Amount included in row 33 associated with centrally cleared client trades, where the bank acts as clearing member. The alpha factor of 1.4 must not be applied by the bank.
34	K	Potential future exposure: with use of unmodified SA-CCR, of which PFE of centrally cleared trades	Report PFE as determined per the use of unmodified SA-CCR as used for the risk-based framework as finalised in the June 2019 publication *Leverage ratio treatment of client-cleared derivatives* and set out in LEV30.27. **Do not apply the 1.4 alpha multiplier.**
34	L	Check: SA-CCR ≤ modified CCR	Non-data entry row. Provides a check that the exposure amount reported for SA-CCR is lower than or equal to that for modified SA-CCR.
35	J–K	Check: total ≥ of which amount	Non-data entry row. Provides a check that the amount reported in row 33 is greater than or equal to the amount reported in row 34.
36	J	Exempted leg of derivatives for which the bank provides clearing services within a multi-level client structure: potential future exposure (PFE)	Amount of PFE per modified SA-CCR associated with the legs of derivative exposures that may be excluded per LEV30.26 The alpha factor of 1.4 must not be applied by the bank.
37	J	Exempted leg of derivatives for which the bank provides clearing services within a multi-level client structure: potential future exposure (PFE); of which associated with entities affiliated with the bank outside the scope of regulatory consolidation for which the bank acts as a clearing member	Amount of PFE per modified SA-CCR associated with the legs of derivative exposures which may be excluded per LEV30.26 that are associated with entities affiliated with the bank but that are outside the scope of regulatory consolidation and for which the bank acts as a clearing member per LEV30.29. The alpha factor of 1.4 must not be applied by the bank.
38	J	Check: total ≥ of which amount	Non-data entry row. Provides a check that the amount reported in row 36 is greater than or equal to the amount reported in row 37.
Off-balance sheet items under the 2014 leverage ratio framework			
40	I	Off-balance sheet items with a 10% CCF under the 2014 LR framework	Off-balance sheet items with a 10% CCF under the 2014 LR framework

Row	Column	Heading	Description
41	I	Off-balance sheet items with a 10% CCF under the 2014 LR framework; of which unconditionally cancellable credit cards commitments; Notional amount	Credit cards commitments that are unconditionally cancellable at any time by the bank without prior notice (UCC) that receive a 10% CCF under LEV30.46 (2019 version). Credit card commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but that are not UCC should not be included in this row.
42	I	Off-balance sheet items with a 10% CCF under the 2014 LR framework; of which other unconditionally cancellable commitments; Notional amount	Other commitments that are unconditionally cancellable at any time by the bank without prior notice that receive a 10% CCF under LEV30.46 or LEV30.53 (both 2019 version). Commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but that are not UCC should be included in this row.
43	I	Off-balance sheet securitisation exposures under the 2014 LR framework	Notional amounts for off-balance sheet securitisation exposures that meet the criteria of LEV30.53 (2019 version).
44	I	Reported unsettled financial asset purchases as OBS items with 100% CCF under the 2014 LR framework?	Drop down menu. Select 'yes' if a positive amount of unsettled financial asset purchases were reported as OBS items with a 100% CCF as per LEV30.47–48 (2019 version). Otherwise, select 'No'. Select 'No' if the associated amounts are zero.
Off-balance sheet items under the revised leverage ratio framework			
46	I	Off-balance sheet items with a 10% CCF	Off-balance sheet items that would be assigned a 10% credit conversion factor as specified in LEV30.54.
47	I	Off-balance sheet items with a 20% CCF	Off-balance sheet items that would be assigned a 20% credit conversion factor as specified in LEV30.53.
48	I	Off-balance sheet items with a 40% CCF	Off-balance sheet items that would be assigned a 40% credit conversion factor as specified in LEV30.52.
49	I	Off-balance sheet items with a 50% CCF	Off-balance sheet items that would be assigned a 50% credit conversion factor as specified in LEV30.50-51.
50	I	Off-balance sheet items with a 100%	Off-balance sheet items that would be assigned a 100% credit conversion factor as specified in LEV30.49.
51	I	Off-balance sheet securitisation exposures	Off-balance sheet securitisation exposures as specified in LEV30.56
52	I	Deduction of eligible specific and general provisions from off-balance sheet items	Amounts of specific and general provisions set aside against off-balance sheet exposures that have decreased Tier 1 capital that may be deduced from credit exposure equivalent amounts as specified in LEV30.48.
53	I	Banks using settlement date accounting: amount of gross commitments to pay for unsettled purchases less cash to be received for unsettled trades	For banks that use settlement date accounting, the exposure amount associated with unsettled financial asset purchases less cash to be received for unsettled trades that meet the criteria of LEV30.49.
54	I	Check: sum of OBS items ≥ deduction of eligible specific and general provisions in row 50	Non-data entry row. It checks that amount of off-balance sheet items reported in rows 46 through 51 is greater than or equal to amounts eligible specific and general provisions to be deducted from off-balance sheet items

5.3 Adjusted notional exposures for written credit derivatives (panel C)

Panel C collects information on the impact of the additional criteria specified in LEV30.30–35 regarding the eligibility of credit protection purchased through credit derivatives to reduce the effective notional amount of written credit derivatives in the leverage ratio exposure measure.

Regarding the scope of instruments to be reported in this panel, banks must apply the proposed definition for written credit derivatives as set out in LEV30.31–32.

Row	Column	Heading	Description
58	I	Credit derivatives	Non-data entry row. Total capped notional amount.
59	I	Credit derivatives (protection sold); Capped notional amount; Total	Capped notional of written credit derivatives as set out in LEV30.31 to excluding any exempted legs associated with client-cleared trades or the provision of clearing services in a multi-level client services structure.
60	I	Credit derivatives (protection sold); Capped notional amount; Of which: exempted legs associated with client-cleared trades or the provision of clearing services in a multi-level client services structure	Capped notional of written credit derivatives that meet the conditions of LEV30.31 to be excluded from the calculation of the exposure measure as exempted legs associated with client-cleared trades or the provision of clearing services in a multi-level client services structure.
61	I	Credit derivatives (protection bought); Capped notional amount; Total	Capped notional of credit protection purchased through credit derivatives.
61	J	Credit derivatives (protection bought); Capped notional amount; same reference name (non-exempted)	Capped notional of credit protection purchased through credit derivatives that feature the same reference name as written credit derivatives and which are not excluded according to LEV30.31.
61	K	Credit derivatives (protection bought); Capped notional amount (meeting all criteria of para 45 of the revised LR framework, non-exempted)	Capped notional of credit protection purchased through credit derivatives that meet all criteria of LEV30.31–32 to serve as offset for written credit derivatives and which are not excluded according to LEV30.31.
62	J	Credit derivatives (protection sold less protection bought); Capped notional amount (same reference name; non-exempted)	Non-data entry cell. Calculates the difference between written and purchased credit protection on the same underlying names, regardless of the other criteria of LEV30.31.
62	K	Credit derivatives (protection sold less protection bought); Capped notional amount (meeting all criteria of para 45 of the revised LR framework, non-exempted))	Non-data entry cell. Calculates the difference between written and purchased credit protection on the same underlying names, based upon all criteria of LEV30.31.
63	I, J, K	Check: credit derivatives are consistently filled-in	Non-data entry row. Provide checks that the notional amounts of credit derivatives as described above are consistently filled-in per reporting instructions.

5.4 Additional information (panel D)

Panel D requests additional data for regulatory adjustments. The following tables provide a description of the data to be entered in each row.

Row	Column	Heading	Description
1. Exclusions from total exposures that are only reflected in total exposure and not in the individual line items			
94	H	Amount excluded due to Covid-19	Amount excluded from total exposures due to Covid-19. These amounts should **not** be reflected in panels A to C and column H of panel E. Exclusions should be reported as **positive** values.
95	H	Other amounts excluded (that are not related to Covid-19)	Other amounts excluded from total exposures that are not reflected in panels A to C and column H of panel E. Please do not include in this line any exclusions due to Covid-19, as well as any exclusions that are reflected in these panels already. Exclusions should be reported as **positive** values.
2. Regulatory adjustments related to the asset side			
98	J	Cash flow hedge reserve to be deducted from (or added to if negative) Common Equity Tier 1 capital related to the asset side	Amount of cash flow hedge reserve to be deducted from (or added to if negative) Common Equity Tier 1 according to CAP30.11–12 (2022 national implementation).
98	K	Cash flow hedge reserve to be deducted from (or added to if negative) Common Equity Tier 1 capital related to the asset side	Amount of cash flow hedge reserve to be deducted from (or added to if negative) Common Equity Tier 1 according to Basel III CAP30.11–12 (2022 Basel III pure).
99	J	Deductions for prudent valuation related to the asset side	Amount of deductions for prudent valuation associated with CAP50.14, but related to the asset side only (2022 national implementation).
99	K	Deductions for prudent valuation related to the asset side	Amount of deductions for prudent valuation associated with CAP50.14, but related to the asset side only (2022 Basel III pure).

5.5 Memo: calculation of revised leverage ratio (panel E)

Panel E allows the banks to see the actual calculated leverage ratio based on the data as requested in the below table per the 2017 framework. The following tables provide a description of the data to be entered in each row. Data reporting is **not mandatory** for the Committee's analyses but required in order to calculate the leverage ratio within the reporting template. Data for all cells in column H are to be provided per the 2014 version of the leverage ratio framework.

Row	Column	Heading	Description
103	H	Leverage ratio exposure measure post regulatory adjustments	Exposure measure **after** application of regulatory adjustments permitted per LEV30.6 (2019 version).
104	H	Derivatives counterparty credit risk exposure	Replacement cost of derivatives as determined per the LEV standard (2019 version).
105	H	Derivatives, potential future exposure (current exposure method; apply regulatory netting)	Potential future exposure of derivatives as determined per the LEV standard (2019 version).

Row	Column	Heading	Description
106	H	Credit derivatives (protection sold less protection bought), capped notional amount	Capped notional amounts including the full treatment set out in LEV30.14 (2019 version) (capping add-on at unpaid premiums). Where the effective notional amount of written credit derivatives is included in the exposure measure and not offset pursuant to LEV30.34 (2019 version), banks may choose to set the individual potential future exposure amounts relating to those written credit derivatives to zero. Less: capped notional amounts of purchased credit derivatives (ie where the bank is buys credit protection from a counterparty)
107	H	Other assets	Non-entry row.
108	H	Off-balance sheet items with a 0% CCF in the RSA, notional amount	Off-balance sheet items that would be assigned a 0% credit conversion factor as defined in the standardised approach to credit risk in the Basel II framework. That is commitments that are unconditionally cancellable at any time by the bank without prior notice (UCC), or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness (see CRE20.37 (2019 version) and the footnote to this paragraph).
109	H	Off-balance sheet items with a 20% CCF in the RSA, notional amount	Off-balance sheet items that would be assigned a 20% credit conversion factor as defined in the standardised approach to credit risk (see CRE20.37 and CRE20.44 and the footnote to CRE20.37, all 2019 version).
110	H	Off-balance sheet items with a 50% CCF in the RSA, notional amount	Off-balance sheet items that would be assigned a 50% credit conversion factor as defined in the standardised approach to credit risk (see CRE20.37 and CRE20.42–43). This includes liquidity facilities and other commitments to securitisations incorporating the changes according to the *Enhancements to the Basel II framework*. That is the CCF for all eligible liquidity facilities in the securitisation framework is 50% regardless of the maturity.
111	H	Off-balance sheet items with a 100% CCF in the RSA, notional amount	Off-balance sheet items that would be assigned a 100% credit conversion factor as defined in the standardised approach to credit risk (see CRE20.38-41, 2019 version). This includes liquidity facilities and other commitments to securitisations incorporating the changes according to the *Enhancements to the Basel II framework*.
112	J	Leverage ratio exposure measure post regulatory adjustments, 2017 framework pre-exclusions	Non-entry cell, 2017 framework calculated amount.
112	K	Leverage ratio exposure measure post regulatory adjustments, Exclusions	
112	L	Leverage ratio exposure measure post regulatory adjustments, 2017 framework post-exclusions	
113	J	Leverage ratio (approx), 2017 framework pre-exclusions	Non-entry row, 2017 framework calculated leverage ratio.
113	L	Leverage ratio (approx), 2017 framework post-exclusions	

5.6 Business model categorisation under the 2014 leverage ratio framework (panel F)

Panel F provides additional data for the purposes of the categorisation of business models. The definitions for the line items correspond as far as possible with those provided in the Basel II framework (cross references as provided below).

The following table provides a description of the data to be entered in each row. All values are to correspond to the amounts included in the January 2014 leverage ratio framework and should be provided without application of any associated regulatory adjustments.

Row	Column	Heading	Description
117	K	Total exposures; of which:	Non-data entry row. Rows 118, 122 and 149 provide a breakdown of total exposures.
118	K	Total trading book exposures; of which:	Non-data entry row. Items in rows 119 to 121 provide a breakdown of the Basel III leverage ratio exposure amount for exposures that meet the definition in RBC25 and MAR10.8 (all 2019 version).
119	K	Derivatives	Basel III leverage ratio exposure amount for derivatives that belong to the trading book according to RBC25 and MAR10.8 (all 2019 version).
120	K	SFTs	Basel III leverage ratio exposure amount for SFTs that belong to the trading book according to RBC25 and MAR10.8 (all 2019 version).
121	K	Other trading book exposures	Basel III leverage ratio exposure amount for instruments that belong to the trading book according to RBC25 and MAR10.8 (all 2019 version) other than derivatives and SFT.
122	K	Total banking book exposures; of which:	Non-data entry row. Items in rows 123 to 126 provide a breakdown of the Basel III leverage ratio exposure amount for all exposures that do not meet the definition in RBC25 and MAR10.8 (all 2019 version).
123	K	Derivatives	Basel III leverage ratio exposure amount for derivatives.
124	K	SFTs	Basel III leverage ratio exposure amount for SFTs.
125	K	Investments in covered bonds	Basel III leverage ratio exposure amount for covered bonds.
126	K	Other banking book exposures; of which:	Non-data entry row. Items in rows 127, 134, 135, 140 and 146 provide a breakdown of the Basel III leverage exposure amount of banking book exposures other than derivatives, SFT and covered bonds.
127	K	Sovereigns; of which:	Non-data entry row. Basel III leverage ratio exposure amount for exposures that meet the definition in CRE30.18 (2019 version), as well as Basel III leverage ratio exposures that meet the definition of claims on domestic PSEs and of exposures to MDBs in CRE30.19 (2019 version). Items in rows 128, 132 and 133 provide a breakdown of the sovereign exposures.
128	K	Public sector entities (PSEs); of which:	Basel III leverage ratio exposure amount for exposures to PSEs referred to in CRE30.18–19 (2019 version).
129	K	PSE guaranteed by central government	Basel III leverage ratio exposure amount for PSE exposures guaranteed by central government (of which item, also to be included in row 128).

Row	Column	Heading	Description
130	K	PSEs not guaranteed by central government but treated as a sovereign under CRE30.18 (2019 version)	Basel III leverage ratio exposure amount for PSEs not guaranteed by central government but treated as a sovereign under CRE30.18 (2019 version) (of which item, also to be included in row 128).
131	K	Check row	Non-data entry row. It checks that the sum of the exposure amounts in rows 129 and 130 is smaller than or equal the amount of total PSE exposures in row 128.
132	K	MDBs	Basel III leverage ratio exposure amount for exposures to MDBs referred to in CRE30.18–19 (2019 version).
133	K	Other sovereign exposures	Basel III leverage ratio exposure amount for sovereigns exposures, excluding exposures to PSEs and MDBs.
134	K	Banks	Basel III leverage ratio exposure amount for exposures which meet the definition in CRE30.19 (2019 version), excluding exposures to PSEs and MDBs.
135	K	Retail exposures; of which:	Non-data entry row. Items in rows 136 to 139 provide a breakdown of the Basel III leverage ratio exposure amount for exposures that meet the definition in CRE30.20–24 (2019 version).
136	K	Residential real estate exposures	Basel III leverage ratio exposure amount for exposures that meet the definition in CRE30.21(2) (2019 version).
137	K	SME exposures	Basel III leverage ratio exposure amount for exposures that meet the definition in CRE30.21(3) (2019 version) and CRE30.22 (2019 version).
138	K	Qualifying revolving retail exposures	Basel III leverage ratio exposure amount for exposures that meet the definition in CRE30.24 (2019 version).
139	K	Other retail exposures	Basel III leverage ratio exposure amount for retail exposures other than residential real estate, SME and qualifying revolving retail exposures.
140	K	Corporate; of which:	Non-data entry row. Items in rows 141 and 142 provide a breakdown of Basel III leverage ratio exposure amount for exposures that meet the definition in CRE30.7–17 (2019 version).
141	K	Financial	Basel III leverage ratio exposure amount for corporate exposures that meet the definition in CRE31.8 (2019 version).
142	K	Non-financial; of which:	Non-data entry row. Items in rows 143 to 145 provide a breakdown of non-financial exposures.
143	K	SME exposures	Basel III leverage ratio exposure amount for exposures that meet the definition in CRE31.9 excluding exposures that meet the definition in CRE30.21(3) and CRE30.22 (all 2019 version).
144	K	Commercial real estate	Basel III leverage ratio exposure amount for commercial real estate exposures that meet the definition in CRE30.8–17 (2019 version).
145	K	Other corporate non-financial	Basel III leverage ratio exposure amount for non-financial corporate exposures that meet the definition in CRE30.8–17 (2019 version), other than SME and commercial real estate exposures.
146	K	Other exposures (eg equity and other non-credit obligation assets); of which:	Basel III leverage ratio exposure amount for banking book exposures other than sovereigns, banks, retail and corporate exposures.
147	K	Securitisation exposures	Basel III leverage ratio exposure amount for securitisation exposures (of which item).

Row	Column	Heading	Description
148	K	Check row	Non-data entry row. It checks that the exposure amount for securitisation exposures reported in row 147 is smaller than or equal the amount of total other exposures reported in row 146.
149	K	Exposure amounts resulting from the additional treatment for credit derivatives	Basel III leverage ratio exposure amount for capped notional amounts for credit derivatives (panel E).
151	K	Memo item: Trade finance exposures	Basel III leverage ratio exposure amount for issued and confirmed import and export letters of credit that are short-term and self-liquidating, and similar transactions. Trade finance exposures should also be included in one of the rows 119 to 149.
152	K	Memo item: Client clearing derivative exposures	Basel III leverage ratio exposure amount for the client leg of centrally cleared derivative exposures. These exposures should also be included in one of the rows 119 to 149.
153	K	Memo item: Client clearing SFT exposures	Basel III leverage ratio exposure amount for the client leg of centrally cleared SFT exposures. These exposures should also be included in one of the rows 119 to 149.

5.7 Calculation of averaged leverage ratio exposures (panel G)

This worksheet should only be filled in for the reporting dates at the end of each year.

Panel G on the "Leverage ratio additional" worksheet requests additional data on the leverage ratio exposure measure as measured over the course of the quarter that corresponds to the reporting date used throughout the worksheet. The rows of this panel are associated with the total leverage ratio exposure measure and primary components and sub-components as determined per the January 2014 Basel III leverage ratio framework. Panel G.1 requests data based on monthly data, while panel G.2 asks for data based on daily data. For G-SIBs, the green cells in panel G.2 are mandatory.

Rows	Column	Heading	Description
5, 10	C–K	SFTs – adjusted gross assets	Amount of adjusted gross SFT assets as per LEV30.37(1) (2019 version).
6, 11	C–K	Derivatives replacement cost	Amount of the replacement cost for all derivative exposures as per LEV30.9–32 (2019 version).
7, 12	C–K	Central bank reserves included on-balance sheet	Amount of central bank reserves included in the measure of on-balance sheet exposure as per LEV30.5–7 (2019 version).
5–7, 10–12	C	Average	Average amount of exposure over the reporting quarter.
5–7, 10–12	D	Median	Median amount of exposure over the reporting quarter.
5–7, 10–12	E	Max	Maximum amount of exposure over the reporting quarter.
5–7, 10–12	F	Min	Minimum amount of exposure over the reporting quarter.

Rows	Column	Heading	Description
5–7	G	Quarter-end	Quarter-end amount of exposure under the same definition as used for columns C–F. If the bank uses estimation for columns C–F (eg without regulatory netting and only including major subsidiaries), then report the quarter-end amount corresponding to the same definitions as used for columns C–F. Alternatively, if the bank does not use any estimation for columns D–G, then report the quarter-end amount of exposure as calculated under the LEV standard (2019 version).
5–7, 10–12	H	Standard deviation	Standard deviation of the exposure over the reporting quarter.
5–7, 10–12	I	Does the bank use estimations to calculate the exposure of the LR component? [Y/N]	Select response from drop down menu. If "yes" is selected, please provide detail on the estimation process in a supplementary explanatory document.
5–7	J	Would the production of daily average values for these exposure items be operationally feasible within the next 12 months? [Y/N]	Indicate whether the bank would be able within the next 12 months to produce the mean value for the exposure type as calculated as of each day of the reporting quarter. Select response from drop down menu. If "no" is selected, please provide an explanation in column K.
5–7, 10–12	O	Specify the key challenges and any impediments to the implementation of an averaging methodology	Free text entry. Specify key challenges or impediments the bank would face to operationalise regular reporting of average values of the exposure measure/exposure component. In the event the bank has already implemented regular reporting of average values of the exposure measure/exposure component and did not face any associated challenges or impediments, please input "no challenges".

6. The Net Stable Funding Ratio

Please refer to guidance from the national supervisor as to whether it is necessary to fill in this worksheet.

6.1 Introduction

This chapter of the Instructions regards the NSFR as specified in *Basel III: The Net Stable Funding Ratio*, published by the Committee in October 2014. This document is referred to in the remainder of this chapter as the "Basel III NSFR standards". Purpose of this exercise is to collect information that enables the Committee to monitor banks' migration towards compliance with the NSFR as specified in the Basel III NSFR standards.

All specifications and criteria specified in the Basel III Liquidity Coverage Ratio (LCR) standards and the Basel III NSFR standards apply. The instructions indicate which paragraph of these documents the data requested refer to. If the instruction contradicts these documents, the standards overrule the instructions. Where the instructions provide further specification on the requested data beyond the standards, however, these instructions should be followed.

The worksheet should be filled in on a consolidated basis following the existing scope of application set out in SCO10 (NSF10.4). Consistent with all other worksheets, data for the "NSFR"

worksheet should be reported in the most convenient currency. The currency that has been used should be recorded in the "General Info" worksheet (see Section 2.2).

The NSFR has been developed to ensure a stable funding profile in relation to the characteristics of the composition of an institution's assets and off-balance sheet activities. A sustainable funding structure is intended to reduce the likelihood that disruptions to a bank's regular sources of funding will erode its liquidity position in a way that would increase the risk of its failure and potentially lead to broader systemic stress. This metric establishes a minimum level of stable funding based on the liquidity characteristics of an institution's on- and off-balance sheet items over a one-year horizon.

The NSFR is defined as the ratio of the amount of available stable funding to the amount of required stable funding. *Available* stable funding is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The amount of such funding *required* of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet exposures.

All references to LCR definitions in the NSFR refer to the definitions in the LCR standard of the Basel Framework. Supervisors who have chosen to implement a more stringent definition in their domestic LCR rules than those set out in the Basel Committee's LCR standard have discretion over whether to apply this stricter definition for the purposes of implementing the NSFR requirements in their jurisdiction.

The template asks banks to allocate their liabilities and capital as reported on their balance sheet to the specific Available Stable Funding (ASF) categories outlined below. Banks should allocate the assets reported on their balance sheet to specific Required Stable Funding (RSF) categories according to:

(i) their remaining maturity;

(ii) whether they are unencumbered or encumbered; and,

(iii) if they are encumbered, the duration of the encumbrance.

6.1.1 Treatment of securities financing transactions

Use of balance sheet and accounting treatments should generally result in banks **excluding,** from their assets, securities which they have borrowed in securities financing transactions (such as reverse repos and collateral swaps) where they do not have beneficial ownership. In contrast, banks should **include** securities they have lent in securities financing transactions (such as repos or collateral swaps) where they retain beneficial ownership.

Banks should also exclude any securities they have received through collateral swaps if these securities do not appear on their balance sheets.

Where banks have encumbered securities in repos or other securities financing transactions, but have retained beneficial ownership and those assets remain on the bank's balance sheet, the bank should allocate such securities to the appropriate RSF category.

Securities financing transactions with a single counterparty may be measured net when calculating the NSFR, provided that the netting conditions set out in LEV30.37(1) are met. Amounts receivables and payable under these securities financing transactions should generally be reported on a gross basis, meaning that the gross amount of such receivables and payables should be reported on the RSF side and ASF side, respectively. The only exception, as per NSF30.22, is that "securities financing transactions with a single counterparty may be measured on a net basis when calculating the NSFR, provided that the netting conditions for securities financing transactions set out in LEV30 are met".

6.1.2 Treatment of encumbrance

In accordance with the principle that a bank cannot derive liquidity benefit from assets that they have encumbered, banks are required to identify whether specific assets have been encumbered and for what duration. For each category of assets, banks should report in separate lines the balances of encumbered

and unencumbered assets in the appropriate column, depending on the residual maturity of the asset. Assets encumbered for exceptional central bank liquidity operations[13] where national supervisors and central banks have agreed to a reduced RSF factor (not lower than the RSF factor applied to the equivalent asset that is unencumbered) should report such values separately as described below.

Further details of how encumbrance is to be reported are included at the start of Section 6.3.

6.1.3 Treatment of derivatives payables and derivatives receivables

A bank will usually have both derivatives liabilities (ie payables) and derivative assets (ie receivables) on its balance sheet. Derivative liabilities are calculated first based on the replacement cost for derivative contracts (obtained by marking to market) where the contract has a negative value. When an eligible bilateral netting contract is in place that meets the conditions as specified in LEV30.20–21, the replacement cost for the set of derivative exposures covered by the contract will be the net replacement cost. In calculating NSFR derivative liabilities, collateral posted in the form of variation margin in connection with derivatives contracts, regardless of the asset type, must be deducted from the negative replacement cost amount.[14,15]

Derivative assets are calculated first based on the replacement cost for derivative contracts (obtained by marking to market) where the contract has a positive value. When an eligible bilateral netting contract is in place that meets the conditions as specified in LEV30.20–21, the replacement cost for the set of derivative exposures covered by the contract will be the net replacement cost.

In calculating NSFR derivatives assets, collateral received in connection with derivatives contracts may not offset the positive replacement cost amount, regardless of whether or not netting is permitted under the bank's operative accounting or risk-based framework, unless it is received in the form of cash variation margin and meets the conditions as specified in LEV30.28 or further specified in the related FAQs. Any remaining balance sheet liability associated with (a) variation margin received that does not meet the criteria above or (b) initial margin received may not offset derivative assets and should be assigned a 0% ASF factor.

Some central bank operations may involve the use of derivative transactions such as foreign exchange swaps. A limited national discretion allows derivative transactions with central banks arising from the latter's short-term monetary policy and liquidity operations to be excluded from the reporting bank's NSFR computation and to offset unrealised capital gains and losses related to these derivative transactions from ASF. These transactions include foreign exchange derivatives such as foreign exchange swaps and should have a maturity of less than six months at inception. As such, the bank's NSFR would not change due to entering a short-term derivative transaction with its central bank for the purpose of short-term monetary policy and liquidity operations.

6.2 Available stable funding (panel A)

The available amount of stable funding is calculated by first assigning the **carrying value** of an institution's capital and liabilities to the categories below, which are also listed in NSF99.1. Carrying value represents

[13] In general, exceptional central bank liquidity operations are considered non-standard, temporary operations conducted by the central bank in order to achieve its mandate in a period of market-wide financial stress and/or exceptional macroeconomic challenges.

[14] NSFR derivative liabilities = (derivative liabilities) – (total collateral posted as variation margin on derivative liabilities)

[15] To the extent the bank's accounting framework reflects on balance sheet, in connection with a derivatives contract, an asset associated with collateral posted as variation margin that is deducted from the replacement cost amount for purposes of the NSFR, that asset should not be included in the calculation of a bank's RSF to avoid any double counting.

the amount at which a liability or equity instrument is recorded before the application of any regulatory deductions, filters or other adjustments and is the amount prior to the application of any ASF factors.

Some amendments have been made to the definitions in the Basel III NSFR standards to take into account the collection of data in maturity buckets.

- Institutions should report all capital and liabilities to the appropriate columns based on maturity.
- When determining the maturity of an instrument, investors are assumed to redeem a call option at the earliest possible date. For funding with options exercisable at the bank's discretion supervisors should take into account reputational factors that may limit a bank's ability not to exercise the option.[16] In particular, where the market expects certain liabilities to be redeemed before their legal final maturity date, banks and supervisors should assume such behaviour for the purpose of the NSFR and include these liabilities in the corresponding ASF category. For long-dated liabilities, only the portion of cash flows falling at or beyond the six-month and one-year time horizons should be treated as having an effective residual maturity of six months or more and one year or more, respectively. In line with the treatment for the LCR, but with a different relevant horizon, deposits maturing below one year, or which can be withdrawn early without a significant penalty that are classified as retail term deposits in the LCR should, for purposes of the NSFR, be classified according to their characteristics (eg insured, held in transactional account etc) as stable or less stable. Retail term deposits maturing over one year and which cannot be withdrawn early without significant penalty are subject to a 100% ASF.
- For retail and small business customers the same methodology for determining maturity should be followed in the NSFR as in the LCR.
- Deposits with a fixed term should be allocated to the appropriate maturity bucket; non-maturity (demand) deposits should be reported in the column for less than six months.

Row	Heading	Description	Basel III Framework NSF
7	Tier 1 and 2 capital (Basel III 2022), before the application of capital deductions and excluding the proportion of Tier 2 instruments with residual maturity of less than one year	Total amount of regulatory capital, before the application of capital deductions, as defined in CAP10.1, excluding the proportion of Tier 2 instruments with residual maturity of less than one year. Standards governing Tier 1 and Tier 2 capital are described in the CAP10.	30.10(1)
9	Capital instruments not included above with an effective residual maturity of one year or more	Total amount of any capital instrument not included in row 7 that has an effective residual maturity of one year or more but excluding any instruments with explicit or embedded options that, if exercised, would reduce the expected maturity to less than one year.	30.10(2)

[16] This could reflect a case where a bank may imply that it would be subject to funding risk if it did not exercise an option on its own funding.

Row	Heading	Description	Basel III Framework NSF
Funding from retail and small business customers			
11	Unsecured "Stable" (as defined in the LCR) demand and/or term deposits	"Stable" non-maturity (demand) deposits and/or term deposits (as defined in the LCR40.7–12) provided by retail customers and small business customers. Term deposits, regardless of the residual contractual maturity, which may be withdrawn early without entailing a withdrawal penalty significantly greater than the loss of interest should be reported in the <6 months column. In line with the treatment for the LCR, but with a different relevant horizon, deposits maturing below one year, or which can be withdrawn early without a significant penalty that are classified as retail term deposits in the LCR should, for purposes of the NSFR, be classified according to their characteristics (eg insured, held in transactional account etc) as stable or less stable. Retail term deposits maturing over one year and which cannot be withdrawn early without significant penalty are subject to a 100% ASF.	30.10(3), 30.11
12	Unsecured "Less stable" (as defined in the LCR) demand and/or term deposits	"Less stable" (as defined in the LCR40.13–15) non-maturity (demand) deposits and/or term deposits provided by retail and small business customers. Term deposits, regardless of the residual contractual maturity, which may be withdrawn early without entailing a withdrawal penalty significantly greater than the loss of interest should be reported in the <6 months column. In line with the treatment for the LCR, but with a different relevant horizon, deposits maturing below one year, or which can be withdrawn early without a significant penalty that are classified as retail term deposits in the LCR should, for purposes of the NSFR, be classified according to their characteristics (eg insured, held in transactional account etc) as stable or less stable. Retail term deposits maturing over one year and which cannot be withdrawn early without significant penalty are subject to a 100% ASF.	30.10(3), 30.12
13	Secured borrowings and liabilities (including secured term deposits)	Secured borrowings and liabilities (including secured term deposits) provided by retail and small business customers.	
Funding from non-financial corporates			
16	Unsecured funding	Unsecured funding, non-maturity deposits and/or term deposits provided by non-financial corporates (excluding small business customers).	30.10(3), 30.13(1)
17	Secured borrowings and liabilities (including secured term deposits)	Secured borrowings and liabilities (including secured term deposits) provided by non-financial corporates (excluding small business customers).	
Funding from central banks			
20	Unsecured funding	Unsecured funding, non-maturity deposits and/or term deposits provided by central banks.	30.10(3), 30.13(2), 30.13(4), 30.14(1)
23	Secured borrowings and liabilities (including secured term deposits)	Secured borrowings and liabilities (including secured term deposits) provided by central banks.	

Row	Heading	Description	Basel III Framework NSF
Funding from sovereigns/PSEs/MDBs/NDBs			
26	Unsecured funding	Unsecured funding, non-maturity deposits and/or term deposits provided by sovereigns, public sector entities (PSEs), multilateral development banks (MDBs) and national development banks (NDBs). Banks should include in this line unsecured funding received from the Bank for International Settlements, the International Monetary Fund and the European Commission. Banks should refer to guidance from their supervisors to determine if any NDBs in their jurisdictions or abroad can qualify for the treatment under NSF30.13. These entities would likely include banks that provide financing for development projects. Contrary to multilateral development banks, whose membership and operation involve several countries, national development banks typically belong to or are controlled by the state in which they are incorporated.	30.10(3), 30.13(3)
27	Secured borrowings and liabilities (including secured term deposits)	Secured borrowings and liabilities (including secured term deposits) provided by sovereigns, public sector entities (PSEs), multilateral development banks (MDBs) and national development banks (NDBs).	
Funding from other legal entities (including financial corporates and financial institutions other than banks that are members of the same cooperative network of banks)			
30	Unsecured funding	Total amount of unsecured borrowings and liabilities (including term deposits) not reported in rows 13 to 28, comprising funding from other legal entities (including financial corporates and financial institutions (other than banks that are members of the same cooperative network of banks). Consistent with LCR40.64 (4) and (5) and NSF10.2, banks, securities firms, insurance companies, fiduciaries (defined in this context as a legal entity that is authorised to manage assets on behalf of a third party, including asset management entities such as pension funds and other collective investment vehicles), and beneficiaries (defined in this context as a legal entity that receives, or may become eligible to receive, benefits under a will, insurance policy, retirement plan, annuity, trust, or other contract) are considered as financial institutions for the application of the NSFR standard.	30.10(3), 30.13(2), 30.13(4), 30.14(1)
33	Secured borrowings and liabilities (including secured term deposits)	Secured borrowings and liabilities (including secured term deposits) provided by other legal entities.	

Row	Heading	Description	Basel III Framework NSF
Other available stable funding			
35	Deposits from members of the same cooperative network of banks subject to national discretion	In accordance with footnote 7 of NSF30.14, this section should only be used to report deposits that exist between banks within the same cooperative network, provided they are either (a) required by law in some jurisdictions to be placed at the central organisation and are legally constrained within the cooperative bank network as minimum deposit requirements, or (b) in the context of common task sharing and legal, statutory or contractual arrangements, so long as the bank that has received the monies and the bank that has deposited participate in the same institutional network's mutual protection scheme against illiquidity and insolvency of its members. Any deposits that are operational deposits according to LCR40.23–36 or other deposits from members of their institutional networks of cooperative networks would be reported in row 36.	30.14FN7, 30.10(3)
36	Other deposits from members of a cooperative network of banks	Any deposits from banks that are members of the same cooperative network of banks that are operational deposits according to LCR40.23–36 or other deposits from members of their cooperative networks that are not included in row 35.	
37	NSFR **net** derivative liabilities	In calculating net NSFR derivative liabilities, derivative assets and collateral posted in the form of variation margin in connection with derivatives contracts, regardless of the asset type, is deducted from the negative replacement cost amount or the negative net replacement cost where applicable.[17] **Zero must be reported if the result of the calculation is negative.**	30.8, 30.9, 30.9FN2
38	Total initial margin received	All cash, securities or other assets received as initial margin for all derivative contracts (eg, including any independent amount received in relation to OTC contracts).	
40	Deferred tax liabilities (DTLs)	Amount of deferred tax liabilities, reported according to the nearest possible date in which such liabilities could be realised.	30.14(2)
41	Minority interest	Amount of minority interest, reported according to the term of the instrument, usually in perpetuity.	30.14(2)
42	Trade date payables	Amount of payables arising from purchases of financial instruments, foreign currencies and commodities that (i) are expected to settle within the standard settlement cycle or period that is customary for the relevant exchange or type of transaction, or (ii) have failed to, but are still expected to, settle.	30.14(4)

[17] NSFR derivative liabilities = (derivative liabilities) – (total collateral posted as variation margin on derivative liabilities).

Row	Heading	Description	Basel III Framework NSF
43	Interdependent liabilities	National supervisors have discretion in limited circumstances to determine interdependent assets and liabilities in accordance with NSF30.35–37. Report here liability items which, on the basis of contractual arrangements, are interdependent on corresponding assets report in row 283 below such that: the liability cannot fall due while the asset remains on the balance sheet, the principal payment flows from the asset cannot be used for something other than repaying the liability, and the liability cannot be used to fund other assets. For interdependent items, supervisors may adjust RSF and ASF factors so that they are both 0%, subject to the following criteria: • The individual interdependent asset and liability items must be clearly identifiable. • The maturity and principal amount of both the liability and its interdependent asset should be the same. • The bank is acting solely as a pass-through unit to channel the funding received (the interdependent liability) into the corresponding interdependent asset. • The counterparties for each pair of interdependent liabilities and assets should not be the same. Consistent with NSF30.35 FAQ1, interdependent assets and liabilities are not intended to be applied to derivative transactions, since it is rarely the case that derivatives would meet all conditions in NSF30.35–37.	30.35
44	All other liability and equity categories not included above	All other liabilities of the institution (not otherwise reported in above categories) should be accounted for in this row at their carrying value. The value of short positions and open maturity positions should be reported in the < 6 month column. Note: deductions from capital should not be included in the amount reported in this line item and should instead be reported according to the instructions in row 281 below.	30.10(3), 30.13(4), 30.14(1), 30.14(2)

6.3 Required stable funding (panel B)

The amount of required stable funding (RSF) is measured using assumptions on the broad characteristics of the liquidity risk profile of an institution's assets and off-balance sheet exposures. The amount of required stable funding is calculated by first assigning the **carrying value** of an institution's assets to the categories below, which are also listed in NSF99.2 Table 2. The amount assigned to each category is then multiplied by an RSF factor and the total RSF is the sum of the weighted amounts added to the amount of off-balance sheet activity (or potential liquidity exposure) multiplied by its associated RSF factor.

The RSF factor applied to the reported values of each asset or off-balance sheet exposure is intended to approximate the amount of a particular asset that would have to be funded, either because it will be rolled over or because it could not be monetised through sale or used as collateral in a secured borrowing transaction over the course of one year without significant expense. Under the standard, such amounts are expected to be supported by stable funding.

In completing this section of the template banks should allocate the assets recorded on their balance sheet to the appropriate RSF category. For purposes of determining its required stable funding, an institution should (i) include financial instruments, foreign currencies and commodities for which a purchase order has been executed, and (ii) exclude financial instruments, foreign currencies and

commodities for which a sales order has been executed, even if such transactions have not been reflected in the balance sheet under a settlement-date accounting model, provided that (i) such transactions are not reflected as derivatives or secured financing transactions in the institution's balance sheet, and (ii) the effects of such transactions will be reflected in the institution's balance sheet when settled.

Assets that are owned by banks but segregated to satisfy statutory requirements for the protection of customer equity in margined trading accounts, should be reported (consistent with NSF99.5) in accordance with the underlying exposure, whether or not the segregation requirement is separately classified on a bank's balance sheet. However, those assets should also be treated according to NSF30.20. That is, they could be subject to a higher RSF depending on (the term of) encumbrance. The (term of) encumbrance should be determined by authorities, taking into account whether the institution can freely dispose or exchange such assets and the term of the liability to the bank's customer(s) that generates the segregation requirement.

Treatment of encumbrance

Where indicated, banks should report assets according to:

(i) whether they are encumbered or unencumbered; and,

(ii) if they are encumbered, according to the period of encumbrance.

(iii) In determining encumbrance where it is not tied to specific assets, eg the encumbrance is allocated against a pool of assets that includes different RSF categories, the bank should assume that the highest RSF factor assets are encumbered first.

Where a bank has rehypothecated assets in which it has both positions it owns outright and borrowed positions, a bank should assume it has encumbered the borrowed securities first, unless it has an internal process for making this allocation, or it has applied a different methodology for determining the encumbrance of positions in the LCR. For example, if for the LCR the bank assumes positions held outright are encumbered before borrowed positions in order to recognise inflows from maturing borrowed positions, then the bank must use an equivalent approach for these transactions in the NSFR. For their encumbered assets, banks should first report their value in the appropriate column **according to residual maturity** at the carrying value on the balance sheet, and not the value assigned to it for the purposes of the encumbrance transaction. If the bank is required to over-collateralise transactions, for example due to the application of haircuts, or to achieve a desired credit-rating on a funding instrument, then these excess assets should be reported as encumbered.

The bank should then report that same value **according to the remaining period of encumbrance** in the same column of the appropriate row beneath. Banks should consider whether specific assets have a remaining term of encumbrance period (or residual encumbrance period) that is longer than the maturity of the asset, eg where in practice there is a requirement to encumber additional assets at the contracted maturity date of the currently encumbered asset. For example, if debt is secured on loans of a shorter maturity and the bank will be required to pledge additional collateral to maintain appropriate collateralisation levels, as may be the case with mortgage-backed securities.

Consistent with FAQ2 to NSF30.20, to the extent that the bank's accounting framework reflects on balance sheet, in connection with a derivative contract, an asset associated with collateral posted as initial margin for purposes of the NSFR, that asset should not be counted as an encumbered asset in the calculation of a bank's RSF to avoid any double-counting.

Collateral should be considered encumbered for the term of the repo or secured transaction, even if the actual maturity of the collateral is shorter than that of the repo or secured transaction. This follows because the collateral would have to be replaced once it matures. Thus, collateral with a remaining maturity of less than one year that is pledged under a transaction maturing beyond one year should be subject to a RSF factor of 100%.

Where loans are only partially secured and are therefore separated into secured and unsecured portions, the specific characteristics of these portions of loans should be taken into account for the calculation of the NSFR: the secured and unsecured portions of a loan should each be treated according to its characteristics and assigned the corresponding RSF factor. If it is not possible to draw the distinction between the secured and unsecured part of the loan, the higher RSF factor should apply to the whole loan.

For example, if a bank had a non-financial corporate loan that had a value of 50 with a residual maturity of 10 months, 25 of which were encumbered for a remaining period of two months, and 25 of which were encumbered for a remaining period of for seven months, it would complete the template as follows:

	Amount		
	< 6 months	**≥ 6 months to < 1 year**	**≥1 year**
Loans to non-financial corporate clients with residual maturities less than one year			
Unencumbered			
Remaining period of encumbrance < 6 months		25	
Remaining period of encumbrance ≥ 6 months to < 1 year		25	
Remaining period of encumbrance ≥ 1 year			
Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year			
Encumbered for exceptional CB liquidity operations, ≥ 1 year			

Assets encumbered for exceptional central bank liquidity operations[18] where national supervisors and central banks have agreed to a reduced RSF factor (not lower than the RSF factor applied to the equivalent asset that is unencumbered) should report such values separately in the last two rows of each section. **In accordance with NSF30.20 and its FN12, these rows should only include those balances where the supervisor and central bank have agreed to a reduced RSF factor. All other banks should leave these rows blank.** Values reported in these rows should not be included in any other rows to avoid double counting.

[18] In general, exceptional central bank liquidity operations are considered non-standard, temporary operations conducted by the central bank in order to achieve its mandate in a period of market-wide financial stress and/or exceptional macroeconomic challenges.

Row	Heading	Description	Basel Framework NSF
B.	**Required stable funding**		
The required amount of stable funding is calculated by first assigning the **carrying value** of an institution's assets to the categories below, which are also listed in NSF99.2. The amount assigned to each category is to be multiplied by an RSF factor and the total RSF is the sum of the weighted amounts. The carrying value of an asset item should generally be recorded by following its accounting value, ie net of specific provisions, in line with CRE20.1 and LEV30.1 and disclosure requirements. Of note, definitions in the NSFR mirror those in the LCR, unless otherwise specified. In addition, for purposes of calculating the NSFR, HQLA is defined as all HQLA (defined in LCR30 and LCR31) without regard to LCR operational requirements (defined in LCR30.13–28) and LCR caps on Level 2 and Level 2B assets that may limit the ability of some HQLA to be included as eligible HQLA in the calculation of the LCR. Assets that are deducted from capital should be reported in the relevant asset categories below. *Treatment of maturity* • Institutions should allocate all assets to the appropriate columns based on their residual maturity or liquidity value. • When determining the maturity of an instrument, investors are assumed to exercise any option to extend maturity. • For assets with options exercisable at the bank's discretion, supervisors should take into account reputational factors that may limit a bank's ability not to exercise the option.[19] In particular, where the market expects certain assets to be extended in their maturity, banks and supervisors should assume such behaviour for the purpose of the NSFR and include these assets in the corresponding RSF category. • If there is a contractual provision with a review date to determine whether a given facility or loan is renewed or not, supervisors may authorise, on a case by case basis, banks to use the next review date as the maturity date. In doing so, supervisors must consider the incentives created and the actual likelihood that such facilities/loans will not be renewed. In particular, options by a bank not to renew a given facility should generally be assumed not to be exercised when there may be reputational concerns. • For amortising loans, the portion that comes due within the one-year horizon can be treated in the less than one year residual maturity categories. Note that the portion of any loan or claim that comes due in a given time bucket has to be assigned to the corresponding maturity and is subject to the corresponding RSF factor.		
B.1	**On-balance sheet items**		
54	Coins and banknotes	Coins and banknotes currently held and immediately available to meet obligations. Banks should not report loans to counterparties in this row.	30.25(1)
55	Total central bank reserves; of which:	Total amount held in central bank reserves (including required and excess reserves) including banks' overnight deposits with the central bank and term deposits with the central bank.	30.25(2)
56	Required central bank reserves	Total amount held in central bank reserves related to minimum deposit requirements. Supervisors may agree with the relevant central bank on the RSF factor to be assigned to required reserves, based in particular on consideration of whether or not the reserve requirement must be satisfied at all times and thus the extent to which reserve requirements in that jurisdiction exist on a longer-term horizon and therefore require associated stable funding. **Please refer to the instructions from your supervisor for the specification of this item.**	See 30.25FN14

[19] This could reflect a case where a bank may imply that it would be subject to funding risk if it did not exercise an option to extend the maturity of its own assets.

Row	Heading	Description	Basel Framework NSF
Securities held where the institution has an offsetting reverse repurchase transaction when the security on each transaction has the same unique identifier (eg ISIN number or CUSIP) and such securities are reported on the balance sheet of the reporting institutions			
This category is only applicable for jurisdictions where accounting standards would require both the reverse repo transaction and the collateral to be reported on-balance sheet. Where this is the case, banks should report in this category, any securities reported on their balance sheet that are borrowed in reverse repurchase transactions. Reverse repo transactions that appear on their balance sheets as secured cash loans and deposits placed should not be reported in this category, rather should be reported with loans to financial institutions. Securities in default should not be reported in this category.			
60	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	
61	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
62	Remaining period of encumbrance ≥ 6 months to < 1 year		
63	Remaining period of encumbrance ≥ 1 year		
64	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
65	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
Deposits held at other banks which are members of the same cooperative network of banks and which are subject to national discretion according to NSF30.FN7			
68	Deposits held at other banks which are members of the same cooperative network of banks and which are subject to national discretion according to NSF30.14FN7	In accordance with footnote 7 of NSF30.14, this section should only be used to report deposits that exist between banks within the same cooperative network, provided they are received in the context of common task sharing and legal, statutory or contractual arrangements, and so long as the bank that has received the monies and the bank that has deposited participate in the same institutional network's mutual protection scheme against illiquidity and insolvency of its members. Such deposits can be assigned an ASF up to the RSF factor assigned by regulation for the same deposits to the depositing bank, not to exceed 85%. Deposits reported in this category should not be reported in any other RSF category. This category **does not** apply to banks in jurisdictions where deposits are required by law to be placed at the central organisation and are legally constrained within the cooperative bank network as minimum deposit requirements.	30.14FN7, 30.32(3)
Other deposits at other banks which are members of the same cooperative network of banks			
This section should only be used to report other deposits that exist between banks within the same cooperative network, provided they are received in the context of common task sharing and legal, statutory or contractual arrangements that are not included above.			
70	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	

Row	Heading	Description	Basel Framework NSF
71	Remaining period of encumbrance < 6 months	All such asses that have been encumbered should **in addition** be allocated to a cell in one of the three rows **according to the remaining period of encumbrance**. Attention is drawn to the worked example at the start of this section.	
72	Remaining period of encumbrance ≥ 6 months to < 1 year		
73	Remaining period of encumbrance ≥ 1 year		
Loans to financial institutions secured by Level 1 collateral and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan			
All loans to financial institutions where the loan is secured against Level 1 assets, as defined in LCR30.41, **and** where the bank has the ability to freely rehypothecate the received collateral for the life of the loan. Report loans to financial institutions secured by Level 1 assets where the bank **does not** have the ability to freely rehypothecate the received collateral for the life of the loan in rows 79ff below. Non-performing loans should not be included in this category; rather these should be reported in row 277.			
78	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	
79	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
80	Remaining period of encumbrance ≥ 6 months to < 1 year		
81	Remaining period of encumbrance ≥ 1 year		
82	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
83	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
All other secured loans to financial institutions			
All other secured loans to financial institutions, including both loans secured against collateral other than Level 1 assets **and** loans secured by Level 1 assets where the bank **does not** have the ability to freely rehypothecate the received collateral for the life of the loan. Non-performing loans should not be included in this category; rather these should be reported in row 277.			
87	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity. This includes both unencumbered loans secured against collateral other than Level 1 assets **and** unencumbered loans secured by Level 1 assets where the bank **does not** have the ability to freely rehypothecate the received collateral for the life of the loan.	
88	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
89	Remaining period of encumbrance ≥ 6 months to < 1 year		
90	Remaining period of encumbrance ≥ 1 year		

Row	Heading	Description	Basel Framework NSF
91	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
92	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
Unsecured loans to financial institutions			
All loans to financial institutions that are unsecured. Non-performing loans should not be included in this category; rather these should be reported in row 277.			
96	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	
97	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
98	Remaining period of encumbrance ≥ 6 months to < 1 year		
99	Remaining period of encumbrance ≥ 1 year		
100	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
101	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
Securities eligible as Level 1 HQLA for the LCR			
Securities that, if unencumbered, would qualify as Level 1 liquid assets according to LCR30.41. Consistent with NSF30.26 FAQ1, sovereign bonds issued in foreign currencies that are excluded from HQLA according to LCR 30.41(5) (applying to those sovereign or central bank debt securities issued in foreign currencies which are not computable given that their amount exceeds the bank's stressed net cash outflows in that currency and country) can be treated as Level 1 for the NSFR. Securities that would otherwise qualify according to that paragraph, but are excluded for operational or other reasons, are reported in this category. Coins and banknotes, and central bank reserves should be reported in lines 84, 85 and 86 respectively and not in this category. Securities in default should not be included in this category; rather these should be reported in row 277.			
115	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	

Row	Heading	Description	Basel Framework NSF
116	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
117	Remaining period of encumbrance ≥ 6 months to < 1 year		
118	Remaining period of encumbrance ≥ 1 year		
119	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
120	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
Securities eligible for Level 2A HQLA for the LCR			
Securities that, if unencumbered, would qualify as Level 2A liquid assets, according to LCR30.43. Securities that would otherwise qualify according to that paragraph, but are excluded for exceeding the 40% cap, or for operational or other reasons, are reported in this category. Securities in default should not be included in this category; rather these should be reported in row 277.			
124	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	
125	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
126	Remaining period of encumbrance ≥ 6 months to < 1 year		
127	Remaining period of encumbrance ≥ 1 year		
128	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
129	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
Securities eligible for Level 2B HQLA for the LCR			
Securities that, if unencumbered, would qualify as Level 2B liquid assets, according to LCR30.45. Securities that would otherwise qualify according to that paragraph, but are excluded for exceeding the 15% or 40% caps, or for operational or other reasons, are reported in this category. Securities in default should not be included in this category; rather these should be reported in row 277.			
133	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	

Row	Heading	Description	Basel Framework NSF
134	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
135	Remaining period of encumbrance ≥ 6 months to < 1 year		
136	Remaining period of encumbrance ≥ 1 year		
137	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
138	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
Deposits held at financial institutions for operational purposes			
Deposits held at financial institutions, including banks subject to prudential supervision, for operational purposes, as defined in LCR40.26–36. Non-operational deposits held at other financial institutions should be included with loans to financial institutions (above), taking into account the term of the operation. That is, demand deposits and term deposits with residual maturities of less than six months are assigned a 15% RSF factor; and term deposits with residual maturity of between six months and less than one year have a 50% RSF factor or 100% if the maturity is beyond one year.			
151	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	
152	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
153	Remaining period of encumbrance ≥ 6 months to < 1 year		
154	Remaining period of encumbrance ≥ 1 year		
155	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
156	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
Loans to non-financial corporate clients			
Non-performing loans should not be included in this category; rather these should be reported in row 277. Performing loans to non-financial corporate clients with a residual maturity of less than one year and with a greater than 35% risk weight under CRE20.41–51 (2023 version) should be reported in this category and not in rows 223–229. Performing loans are considered those that are not past due for more than 90 days in accordance with CRE20.104 (2023 version). Conversely, non-performing loans are considered to be loans that are more than 90 days past due.			
161	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	

Row	Heading	Description	Basel Framework NSF
162	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
163	Remaining period of encumbrance ≥ 6 months to < 1 year		
164	Remaining period of encumbrance ≥ 1 year		
165	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
166	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
Loans to central banks with a residual maturity of less than one year			
Loans to central banks having a residual maturity of less than one year that do not qualify to meet local reserve requirements. Balances (including term placements) that qualify toward reserve requirements should be considered as "total central bank reserves" and reported in row 55, even if these balances are in excess of the required level of reserves. Performing loans to central banks with a residual maturity of less than one year and a greater than 35% risk weight under CRE20.7–9 (2023 version) should be reported in this category and not in rows 223–229. Non-performing loans should not be included in this category; rather these should be reported in row 277. Performing loans are considered those that are not past due for more than 90 days in accordance with CRE20.104 (2023 version). Conversely, non-performing loans are considered to be loans that are more than 90 days past due. Consistent with NSF30.25(3) and NSF30FN15, all claims on central banks with residual maturities of less than six months receives a 0% RSF factor. For balances reported in this row with residual maturities less than six months, note that the term "claims" is broader than loans. The term "claims" in NSF30.25(3) also includes central bank bills and the asset account created on banks' balance sheets by entering into repo transactions with central banks.			
170	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	
171	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
172	Remaining period of encumbrance ≥ 6 months to < 1 year		
173	Remaining period of encumbrance ≥ 1 year		
174	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
175	Encumbered for exceptional CB liquidity operations, ≥ 1 year		

Row	Heading	Description	Basel Framework NSF
Loans to sovereigns, PSEs, MDBs and NDBs with a residual maturity of less than one year			
Loans to sovereigns, PSEs, MDBs and NDBs having a residual maturity of less than one year. Loans to the Bank for International Settlements, the International Monetary Fund and the European Commission should also be reported in this category. Non-performing loans should not be included in this category; rather these should be reported in row 277. Performing loans are considered those that are not past due for more than 90 days in accordance with CRE20.104 (2023 version). Conversely, non-performing loans are considered to be loans that are more than 90 days past due. Performing loans to sovereigns, PSEs, MDBs and NDBs with a residual maturity of less than one year and a greater than 35% risk weight under CRE20.10–15 (2023 version) should be reported in this category and not in rows 223–229.			
179	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	
180	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
181	Remaining period of encumbrance ≥ 6 months to < 1 year		
182	Remaining period of encumbrance ≥ 1 year		
183	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
184	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
Residential mortgages of any maturity that would qualify for the 35% or lower risk weight under the standardised approach for credit risk			
Residential mortgages of any maturity that would qualify for the 35% or lower risk weight under the standardised approach to credit risk (Basel II or CRE20.69–84 (2023 version)). According to NSF30.17, "investors should be assumed to exercise any option to extend maturity". As such, include balances for floating rate loans without a stated final maturity where the borrower may repay the loan in full and without penalty charges at the next rate reset date as having an effective residual maturity of greater than one year. Non-performing residential mortgages should not be included in this category; rather these should be reported in row 277. Performing residential mortgages are considered those that are not past due for more than 90 days in accordance with CRE20.104 (2023 version). Conversely, non-performing residential mortgages are considered to be loans that are more than 90 days past due.			
188	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	

Row	Heading	Description	Basel Framework NSF
189	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
190	Remaining period of encumbrance ≥ 6 months to < 1 year		
191	Remaining period of encumbrance ≥ 1 year		
192	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
193	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
Other loans, excluding loans to financial institutions, with a residual maturity of one year or greater that would qualify for the 35% or lower risk weight under the standardised approach for credit risk			
All other loans, excluding loans to financial institutions, with a residual maturity of one year or more, that would qualify for the 35% or lower risk weight under the standardised approach to credit risk (CRE.20). According to NSF30.17, "investors should be assumed to exercise any option to extend maturity". As such, include balances for floating rate loans without a stated final maturity where the borrower may repay the loan in full and without penalty charges at the next rate reset date as having an effective residual maturity of greater than one year. Non-performing loans should not be included in this category; rather these should be reported in row 277. Performing loans are considered those that are not past due for more than 90 days in accordance with CRE20.104 (2023 version). Conversely, non-performing loans are considered to be loans that are more than 90 days past due.			
197	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity. Columns D and E are only required if an RSF factor greater than zero is applicable in the national rules applicable to the bank.	
198	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Columns D and E are only required if an RSF factor greater than zero is applicable in the national rules applicable to the bank. Attention is drawn to the worked example at the start of this section.	
199	Remaining period of encumbrance ≥ 6 months to < 1 year		
200	Remaining period of encumbrance ≥ 1 year		
201	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
202	Encumbered for exceptional CB liquidity operations, ≥ 1 year		

Row	Heading	Description	Basel Framework NSF
Loans to retail and small business customers (excluding residential mortgages reported above) with a residual maturity of less than one year			
Loans to retail (eg natural persons) and small business customers (as defined in the LCR) having a residual maturity of less than one year with a greater than 35% risk weight under the standardised approach for credit risk. Non-performing loans should not be included in this category; rather these should be reported in row 277. Performing loans are considered those that are not past due for more than 90 days in accordance with CRE20.104 (2023 version). Conversely, non-performing loans are considered to be loans that are more than 90 days past due. Performing loans to retail and small business customers with a residual maturity of less than one year with a greater than 35% risk weight under CRE20.47 and CRE20.63–68 (2023 version) should also be reported in this category and not in rows 223–229.			
215	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	
216	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
217	Remaining period of encumbrance ≥ 6 months to < 1 year		
218	Remaining period of encumbrance ≥ 1 year		
219	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
220	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
Performing loans (except loans to financial institutions and loans reported in above categories) with risk weights greater than 35% under the standardised approach for credit risk			
Performing loans, not captured by one of the above categories, with a greater than 35% risk weight under CRE20, excluding loans to financial institutions. Non-performing loans should not be included in this category; rather these should be reported in row 277. Performing loans are considered those that are not past due for more than 90 days in accordance with CRE20.104 (2023 version). Conversely, non-performing loans are considered to be loans that are more than 90 days past due. According to NSF30.17, "investors should be assumed to exercise any option to extend maturity". As such, include balances for floating rate loans without a stated final maturity where the borrower may repay the loan in full and without penalty charges at the next rate reset date as having an effective residual maturity of greater than one year.			
224	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	

Row	Heading	Description	Basel Framework NSF
225	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
226	Remaining period of encumbrance ≥ 6 months to < 1 year		
227	Remaining period of encumbrance ≥ 1 year		
228	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
229	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
Non-HQLA exchange traded equities			
Exchange traded equities that do not qualify as Level 2B assets. This includes exchange traded FI equities as well as exchange traded non-FI equities that do not meet all of the requirements outlined in LCR30.45(3). Amounts related to non-HQLA exchange traded equities that are deducted from capital should not be reported here; rather these should be reported in the ≥ 1 year column in row 281.			
242	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	
243	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Columns D and E are only required if an RSF factor greater than zero is applicable in the national rules applicable to the bank. Attention is drawn to the worked example at the start of this section.	
244	Remaining period of encumbrance ≥ 6 months to < 1 year		
245	Remaining period of encumbrance ≥ 1 year		
246	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
247	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
Non-HQLA securities not in default			
Securities that are not eligible for HQLA treatment as defined by the Basel LCR framework, other than non-HQLA exchange traded equities, which should be reported in rows 242 to 247, and which are not in default. Securities in default should not be reported in this category; rather these should be reported in row 277.			
251	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	
252	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
253	Remaining period of encumbrance ≥ 6 months to < 1 year		
254	Remaining period of encumbrance ≥ 1 year		

Row	Heading	Description	Basel Framework NSF
255	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
256	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
Physical traded commodities including gold			
Total balance of physical traded commodities including gold. No maturity breakdown is required in this section.			
260	Unencumbered	All such **unencumbered** assets.	
261	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
262	Remaining period of encumbrance ≥ 6 months to < 1 year		
263	Remaining period of encumbrance ≥ 1 year		
264	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
265	Encumbered for exceptional CB liquidity operations, ≥ 1 year		
Other short-term unsecured instruments and transactions with a residual maturity of less than one year			
Balances of other short-term unsecured instruments with outstanding maturities of less than one year. Such instruments include but are not limited to: short-term government and corporate bills, notes, and obligations; commercial paper; negotiable CDs; bankers' acceptances; money market mutual funds. **Please do not report in this row any central bank reserves, Level 1, Level 2A and Level 2B assets, unsecured interbank and other money market placements (eg federal funds or euro currencies sold) or instruments in default. These are reported elsewhere on the template.**			
269	Unencumbered	All such **unencumbered** assets in the appropriate column according to their residual maturity.	
270	Remaining period of encumbrance < 6 months	All such assets that have been encumbered should **in addition** be allocated to a cell in one of the five rows **according to the remaining period of encumbrance** and, in jurisdictions where this is relevant, depending on whether assets are encumbered for exceptional central bank liquidity operations. Attention is drawn to the worked example at the start of this section.	
271	Remaining period of encumbrance ≥ 6 months to < 1 year		
272	Remaining period of encumbrance ≥ 1 year		
273	Encumbered for exceptional CB liquidity operations, ≥ 6 months to < 1 year		
274	Encumbered for exceptional CB liquidity operations, ≥ 1 year		

Row	Heading	Description	Basel Framework NSF
Other items			
277	Defaulted securities and non-performing loans	All defaulted securities and non-performing loans should be reported in this line and **not** in one of the above categories. Performing loans are considered those that are not past due for more than 90 days in accordance with CRE20.104 (2023 version). Conversely, non-performing loans are considered to be loans that are more than 90 days past due.	30.31FN17, 30.32(3)
278	NSFR **net** derivative assets	In calculating net NSFR derivatives assets, collateral received in connection with derivatives contracts may not offset the positive replacement cost amount, regardless of whether or not netting is permitted under the bank's operative accounting or risk-based framework, unless it is received in the form of cash variation margin and meets the conditions as specified in LEV30.28 or further specified in any related FAQ.[20] The value reported here should be net of derivative liabilities and variation margin received. **Zero must be reported if the result of the calculation is negative.** Note that, consistent with NSF30.24 FAQ1, the existence of minimum thresholds of transfer amounts for exchange of collateral in derivative contracts does not automatically preclude such contracts from being considered for the condition of NSF30.24 to allow an offsetting of collateral received (in particular regarding the daily calculation and exchange of variation margins).	30.24, 30.24FN13
279	Required stable funding associated with derivative liabilities	Non-entry field. In accordance with NSF30.32(5), the value here equals 20% of derivative liabilities (ie negative replacement cost amounts or negative net replacement cost where applicable) before deducting variation margin posted.	30.32(5)
280	Required stable funding associated with initial margin posted and cash or other assets provided to contribute to the default fund of a CCP	Non-entry field. In accordance with NSF30.31(1), required stable funding associated with initial margin posted and cash or other assets provided to contribute to the default fund of a CCP.	30.31(1)
281	Items deducted from regulatory capital	Includes all items deducted from Basel III regulatory capital according to CAP30.	30.32(3)
282	Trade date receivables	Amount of receivables arising from sales of financial instruments, foreign currencies and commodities that (i) are expected to settle within the standard settlement cycle or period that is customary for the relevant exchange or type of transaction, or (ii) have failed to, but are still expected to, settle.	30.25(4)

[20] NSFR derivative assets = (derivative assets) – (cash collateral received as variation margin on derivative assets).

Row	Heading	Description	Basel Framework NSF
283	Interdependent assets	National supervisors have discretion in limited circumstances to determine interdependent assets and liabilities in accordance with NSF30.35. Report here asset items which, on the basis of contractual arrangements, are interdependent on corresponding liabilities report above in row 43 such that: the liability cannot fall due while the asset remains on the balance sheet, the principal payment flows from the asset cannot be used for something other than repaying the liability, and the liability cannot be used to fund other assets. For interdependent items, supervisors may adjust RSF and ASF factors so that they are both 0%, subject to the following criteria: • The individual interdependent asset and liability items must be clearly identifiable. • The maturity and principal amount of both the liability and its interdependent asset should be the same. • The bank is acting solely as a pass-through unit to channel the funding received (the interdependent liability) into the corresponding interdependent asset. • The counterparties for each pair of interdependent liabilities and assets should not be the same. Consistent with NSF30.35 FAQ1, interdependent assets and liabilities are not intended to be applied to derivative transactions, since it is rarely the case that derivatives would meet all conditions in NSF30.35.	30.35
285	All other assets not included in above categories that qualify for 100% treatment	Carrying value of all other assets not included in the above categories. If this number cannot be calculated, contrary to general Basel III monitoring instruction, please input 0 in the template for these cells and indicate in an anonymised remarks document that you are unable to calculate these values.	30.32(3)
B.2	**Off-balance sheet items**		
291	Irrevocable and conditionally revocable liquidity facilities	Balances of undrawn committed liquidity facilities extended by the bank that are either irrevocable or conditionally revocable.	30.34, 99.3
292	Irrevocable and conditionally revocable credit facilities	Balances of undrawn committed credit facilities extended by the bank that are either irrevocable or conditionally revocable.	30.34, 99.3
293	Unconditionally revocable liquidity facilities	Balances of undrawn liquidity facilities where the bank has the right to unconditionally revoke the undrawn portion of these facilities.	30.34, 99.3
294	Unconditionally revocable credit facilities	Balances of undrawn credit facilities where the bank has the right to unconditionally revoke the undrawn portion of these facilities.	30.34, 99.3
295	Trade finance-related obligations (including guarantees and letters of credit)	Balances of trade finance-related obligations (including guarantees and letters of credit)	30.34, 99.3
296	Guarantees and letters of credit unrelated to trade finance obligations	Balances of guarantees and letters of credit unrelated to trade finance obligations.	30.34, 99.3
297	Non-contractual obligations, such as:	Non-entry row.	30.34, 99.3

Row	Heading	Description	Basel Framework NSF
298	Debt-buy back requests (incl related conduits)	Potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities.	30.34, 99.3
299	Structured products	Structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs).	30.34, 99.3
300	Managed funds	Managed funds that are marketed with the objective of maintaining a stable value such as money market mutual funds or other types of stable value collective investment fund, etc.	30.34, 99.3
301	Other non-contractual obligations	Other non-contractual obligations not entered above.	30.34, 99.3
302	All other off balance-sheet obligations not included in the above categories	All other off balance-sheet obligations not reported in lines 291 to 301 above. **Please refer to the instructions from your supervisor for the specification of this item.**	30.34, 99.3

7. Monitoring credit risk reforms

Please refer to guidance from the national supervisor as to whether it is necessary to fill in these worksheets.

7.1 Overview

This section aims to monitor the compound impact of the credit risk reforms including: (i) the revised standardised approach (SA) and the internal ratings-based (IRB) approaches in CRE20 to CRE36 (2023 versions); (ii) the replacement of the Basel I-based floor by the output floor fully based on non-modelling approaches as set out in RBC20.11–13 (2023 version)[21]; (iii) the standardised approach for measuring counterparty credit risk (SA-CCR) set out in CRE52 (2023 version); (iv) the final standard on the capital treatment of bank exposures to central counterparties (CCPs) set out in CRE54 (2023 version); and (v) the new framework for securitisation exposures, including the alternative capital treatment for "simple, transparent and comparable" (STC) securitisations set out in CRE40 to CRE44 (2023 versions).

Credit risk exposures in the respective worksheets refer to **all exposures in the banking book and to counterparty credit risk (CCR) exposures in the trading book**. All worksheets under this section should be completed **before** considering any output floors (eg Basel I-based floor) but **after** considering any parameter (eg PD, LGD) floors the bank is currently subject to in its jurisdiction. Unless stated otherwise, all exposures should be reported taking into account the effect of unfunded credit protections (ie guarantees and credit derivatives), and should hence be reported after substitution of the original obligor by the protection provider as applied in the current national rules. For exposures under the SA for credit risk, exposures should also be reported after substitution of the original obligor by the issuer of the collateral in case the bank uses the simple approach for collateralised transactions. Additional guidance is provided in the instructions for each worksheet.

Regarding the reporting of exposures CCPs in the *credit risk* worksheets, both trade exposures and default fund exposures to CCPs should be **excluded** as these should instead be reported in rows 38

[21] The calculations ignore the transitional arrangements set out in RBC90 (2023 version).

and 39 of the "Requirements" worksheet. Please note that trade exposures to CCPs should also be included in the "CCR and CVA" worksheet.

Panels in the worksheets collect data under the current national rules as well as the final Basel III framework and require information for calculating output floors. The following provides a brief overview for the ongoing monitoring of the credit risk reforms:

- **Credit risk (SA)**. This worksheet collects information on the current credit risk exposures under the SA subject to the current national rules and the final Basel III framework.
- **Credit risk (IRB)**. This worksheet exclusively collects data on IRB exposures. Given that SA-CCR has not yet been implemented in some jurisdictions, banks are allowed to calculate CCR exposures for derivatives according to current methods in use until they are able to apply the SA-CCR. Specific instructions are provided for ensuring the consistency of data collected between different reporting dates.
- **Securitisation**. This worksheet collects information on the securitisation exposures (also when subject to current national rules that are different from the revised securitisation framework), including STC securitisation exposures.

Only banks using the SA (as indicated in cell C11 of the "General Info" worksheet) have to complete the "Credit risk (SA)" worksheet. Similarly, only banks using the IRB approach (as indicated in cells C12 and C13 of the "General Info" worksheet) need to complete the "Credit risk (IRB)" worksheet. IRB banks with partial use of the standardised approach have to complete both worksheets.

Required data are conditional on the approaches to credit risk entered in panel A.2 of the "General Info" worksheet; therefore, this should be completed first.

The "Requirements" worksheet provides a summary of the information provided in the worksheets described below. It includes indicators and checks on changes between the current and final Basel III capital frameworks for credit risk.

7.2 Worksheet "Credit risk (SA)"

Panel A.1 and panel A.2 collect information on current credit risk exposures (with the exception of securitisation exposures) **in the banking book and on CCR exposures in the trading book under the SA** subject to the current national rules in place at the reporting date. Banks are also expected to report figures for the revised SA and the full non-modelling approaches where applicable. Panel A.2 is a memo item: collects further data on equity exposures under the SA.

To note that banks in jurisdictions requiring parallel calculations of RWA under the IRB and SA are expected to provide in panel A.1 exposures for which internal models have currently not been adopted. Exposures subject to adopted IRB models should be reported in panel A.1 of the "Credit risk (IRB)" worksheet.

7.2.1 Panel A.1: Standardised approach

Panel A.1 requires the reporting of information on exposures under the SA under the current national rules and the final Basel III framework following the **definition of asset classes under the final Basel III framework (ie the 2023 version of CRE20)**.

Row	Heading	Description
19–23	Sovereigns, PSEs, MDBs	These rows report all exposures to sovereigns, MDBs and PSEs, as defined in CRE20.7–15).
24–50	Banks (excluding covered bonds)	For jurisdictions allowing the use of external ratings for the calculation of RWA, rated bank exposures (other than in the form of covered bonds) are to be reported from rows 26 to 38 applying the classification of the External Credit Risk Assessment Approach (ECRA) while unrated banks exposures should be reported in rows 39 to 50 according to the relevant grade under the Standardised Credit Risk Assessment Approach (SCRA). For jurisdictions where external ratings are not allowed, exposures are to be reported in rows 39 to 50 following the SCRA classification, and rows 26 to 38 can be left empty. Claims on banks that belong to the same institutional protection scheme and treated according to footnote 14 of the final Basel III framework should be reported in row 25.
51–65	Covered bonds	Exposures to covered bonds with external credit assessments/ratings are to be reported from rows 52 to 57, while unrated exposures are to be reported from rows 58 to 65. For jurisdictions where external ratings are not allowed, rows 53 to 57 can be left empty.
68–79	Corporates (excluding SMEs)	Corporate exposures (excluding small and medium-sized enterprises – SMEs) in jurisdictions allowing the use of external credit assessments/ratings for the calculation of RWA are to be reported from rows 69 to 76. Banks in other jurisdictions can leave those rows empty. For jurisdictions where external ratings are not allowed, exposures are to be reported in rows 77 to 79. Banks in other jurisdictions can leave those rows empty.
80	Corporate SME exposures	Exposures to SMEs treated as corporates are to be reported here.
81–88	Specialised lending	Banks are expected to report specialised lending exposures as follows: **(i)** row 82 for exposures with an *issue-specific* external rating in jurisdictions that allow the use of external ratings for regulatory purposes; **(ii)** rows 83 to 86 for exposures to project finance transactions; **(iii)** row 87 for exposures to object finance transactions; **(iv)** row 88 for exposures to commodity finance transactions. Please note that project finance exposures are to be reported separately for the "pre-operational", "operational phase" and "operational phase (high quality)" cases. For further details, see CRE20.48–52.
89–93	Equity exposures	Banks are expected to report exposures to equities (excluding equity investments in funds) split into: **(i)** speculative unlisted equity (row 88); **(ii)** equity exposures to certain legislative programs (row 91); **(iii)** other equity exposures (row 92). Please refer to CRE20.53–59 and CRE20.61–62 for further details on the treatment for equity exposures. Equity exposures currently subject to the IRB approach, which will move to the SA, should **not** be reported here.
94	Subordinated debt and capital instrument other than equity	Subordinated debt and capital instruments other than equity should be reported here. Any other asset qualifying as TLAC liabilities not deducted from Tier 2 capital under the TLAC holdings standard should also be included here. Please refer to CRE20.60.

Row	Heading	Description
95–97	Equity investments in funds	Equity investments in funds are to be reported here (see CRE60). In particular, exposures under the SA look-through approach are to be reported directly in the relevant asset class of the fund's underlying exposures. In rows 95 and 96, exposures under the mandate approach and the fall back approach are to be reported, respectively. **Risk weights applied must include the leverage adjustment where applicable.** In the current framework, banks in jurisdictions that have not yet implemented the above-mentioned standards are expected to report exposures under current national rules in row 95 unless the current rules involve a look-through approach in which case the fund's underlying exposures may be reported directly in their relevant asset class.
98–101	Retail exposures	Banks have to split their retail exposures in different rows depending on the following regulatory retail criteria: **(i)** transactors (row 99); **(ii)** regulatory retail (row 100); **(iii)** other retail (row 101). Please refer to CRE20.63–68 for more details. **Risk weights must include the currency mismatch multiplier where applicable.**
102–140	Exposures secured by real estate	With certain prescribed exceptions, banks have to split their exposures secured by real estate according to five different sub-asset classes as defined in CRE20.69–91: **(i)** from rows 103 to 115, "Regulatory residential real estate" exposures that are **not** "materially dependent on cash flows generated by the property"; **(ii)** from rows 116 to 124, "Regulatory commercial real estate" exposures that are **not** "materially dependent on cash flows generated by the property"; **(iii)** from rows 125 to 132, "Regulatory residential real estate" exposures that are "materially dependent on cash flows generated by the property"; **(iv)** from row 133 to 137, "Regulatory commercial real estate" exposures that are "materially dependent on cash flows generated by the property"; **(v)** from row 1388 to 140, "Land acquisition, development and construction (ADC)" exposures. The prescribed exceptions referred to above are as follows: • "Other real estate" exposures are defined by CRE20.88 as exposures that do not meet the criteria set out in CRE20.71 to be classified as a "regulatory real estate" exposure and are not ADC exposures. Such exposures should be reported in one of the following rows that are labelled "requirements not met": row 115, row 124, row 132 and row 137. • Certain "regulatory commercial real estate" exposures that are "materially dependent on cash flows generated by the property" may be treated as "regulatory commercial real estate" exposures that are *not* "materially dependent on cash flows generated by the property" if they meet the conditions set out in footnote 39 to CRE20.87. Such exposures should be reported in row 118 to row 123. **Risk weights must include the currency mismatch multiplier where applicable.**
141–1429	Defaulted exposures	Exposures to defaulted assets, derivatives and off-balance sheet items are to be reported in row 141. Banks are also requested to report those defaulted exposures with provisioning rates below 20% of the gross exposure separately as a memo item.
144	Failed trades and non-DVP transactions	In this row, all unsettled and failed transactions according to CRE70 need to be reported.

Row	Heading	Description
145	Other assets	Includes all other SA exposures that are not reported in any of the rows above, including fixed assets and unassigned exposures. Banks using the IRB approach must report their other assets in panel A.1 of the "Credit risk (IRB)" worksheet and enter zero here.
148	Memo item: SA exposures reported in the banking book in regulatory reporting but no longer included above due to the application of the revised market risk framework definition of TB-BB boundary	For banks reporting data using the revised market risk framework's definition of the TB-BB boundary, positions that were previously held in the banking book but are held in the trading book under the revised definition should only be reported in this. This row is mandatory for banks that report data using the revised market risk framework's definition of the TB-BB boundary; all other banks should fill in zero.
149	Memo item: SA exposures reported in the trading book in regulatory reporting that are included above due to the application of the revised market risk framework definition of TB-BB boundary	For banks reporting data using the revised market risk framework's definition of the TB-BB boundary, positions that were previously held in the trading book but are held in the banking book under the revised definition should be reported in this row as well as in other rows of the "Credit risk (SA)" worksheet as relevant. This row is mandatory for banks that report data using the revised market risk framework's definition of the TB-BB boundary; all other banks should fill in zero.

Banks should provide data for the above groups of exposures computed according to:

- **The current national rules** in place at the reporting date (columns C to P). In particular, the current CRM framework and CCF for off-balance sheet items should be applied. Institutions subject to the EU Regulation 575/2013 (CRR) should report RWA (columns J to M) after the SME-supporting factor in accordance with Article 501 of the CRR;
- **The final Basel III SA and the SA-CCR (columns R to AC).** Banks should apply the CRM and CCF frameworks of the final Basel III framework on a best effort basis.

  For calculating CCR exposures, banks that do not adopt the IMM are expected to apply the SA-CCR. In jurisdictions where the SA-CCR has not yet been implemented, the SA-CCR should be applied on best effort basis. In case banks are not able to measure CCR exposures using the SA-CCR, they may use one of the current non-internal model methods. Note that once these banks will be able to apply the SA-CCR, they will be required to do a parallel computation for measuring CCR exposures (to report in columns AD and AE) under the current methods and the SA-CCR as described in Box 1 in Section 7.3.2;
- **Full non-modelling approach** (ie SA for credit risk and SA-CCR/non-internal model methods to CCR exposures and collateral) for the computation of the output floor (columns AF to AH). These columns are relevant for banks using the IMM under the final Basel III framework. For further details to fill in these columns, please see the instruction for the "Credit risk (IRB)" worksheet. For banks that will not use IMM the computation of the output floor will be based on columns W, S and AA instead; therefore, columns AF to AH should be left empty.

The data to be reported for each asset class are set out in the following table. **Exposures should be reported after substitution as applied in the current national rules, ie according to the credit protection providers for guaranteed exposures or for exposures guaranteed by credit derivatives, or according to the issuer of the collateral for collateralised transactions treated according to the simple approach. In other words, all exposures should be reported in the row of the protection provider, both pre and post credit risk mitigation, ie there is no change of the row because of unfunded credit protection or the financial collateral simple method.**

Column	Heading	Description
D, R	On-balance sheet exposures (post-CRM)	On-balance sheet exposures other than CCR exposures, after substitution (including the simple approach) and CRM.
E, S, AG	CCR	Counterparty credit risk exposures (ie associated with derivatives and SFTs) in both the banking book and the trading book.
F, T	Of which: CCR internal models	Of the amount reported in columns E and S, the exposure amount that has been calculated with CCR internal models.
H, V	Off-balance sheet exposures (post-CRM)	Off-balance sheet exposures after application of credit conversion factors and credit risk mitigation.
I, W, AD, AF	Exposure (post-CCF, post-CRM)	Total credit exposure after application of credit conversion factors and credit risk mitigation. It is calculated automatically as the sum of the previous columns for columns referring to the current and final Basel III SA frameworks.
J, X	RWA, on-balance sheet exposures	RWA related to the on-balance sheet exposures above, after application of credit conversion factors and of credit risk mitigation.
K, Y	RWA, CCR	RWA related to the CCR exposures above, after application of credit conversion factors and of credit risk mitigation.
L, Z	RWA, off-balance sheet exposures	RWA related to the off-balance sheet exposures above, after application of credit conversion factors and of credit risk mitigation.
AE	Difference in RWA	The **difference** in RWA according to the standards applied in the revised framework in column AA compared to the application of the previous non-internal method. The reported RWA difference should be positive if the previous non-internal method results in a **higher** number, otherwise negative.
AH	RWA, total	Total RWA related to the exposures reported in column AF, after application of credit conversion factors and of credit risk mitigation. Only standardised approaches should be applied for the calculation of RWA reported in this column ("full non-modelling approach").
N	Defaulted exposures	Provide on best efforts basis defaulted exposures split by asset classes.
O	Specific provisions	Specific provisions assigned to the relevant asset class.
P	General provisions	General provisions assigned to the relevant asset class.

It is worth noting that the standardised approach contains a number of options for the treatment of certain asset classes (eg exposure to banks, corporates and exposures secured by real estate). In columns corresponding to the **current** SA (ie blue part of the panel, from column C to column P), banks should only report data under the current national rules. For the columns corresponding to the **final Basel III** SA (columns R to AC), banks should report data for approaches or options (eg including or excluding the use of external ratings) that are expected to be implemented in their jurisdiction or in the jurisdiction of the exposure, if different. National supervisors will provide additional guidance.

For exposures to general residential real estates in jurisdictions adopting the loan splitting approach, banks are expected to provide data computed under the current national rules and the final Basel III framework, splitting exposures between: (i) the part of the exposures up to 55% of the property value (rows 113 and 122); and (ii) the other part of exposures above 55% of the property value (rows 114 and 123).[22] To note that under the current national rules the current RWA should be reported (columns C to P) while under the final Basel III framework (columns R to AC) a 20% risk weight is applied to exposures

[22] For instance, for an exposure to general residential real estate equal to 100 secured by a property with a value of 55 would be reported in rows 109 and 110 split in 55 and 45, respectively.

up to 55% of the property value (rows 113 and 122) and the obligor risk weight is applied to other exposures (rows 114, 115, 123 and 124).[23]

Banks in jurisdictions that are not adopting the loan splitting approach can leave rows 113 to 115 and 122 to 124 empty.

7.2.2 Panel A.2: Memo item: Equity exposures under the current treatment

Panel A.2 collects information on equity exposures treated under the SA under the current national rules. The panel further distinguishes between those equity exposures treated under the SA following the Basel II grandfathering provisions and all other equity exposures currently under the SA. This information will be used to disentangle the effects of the equity grandfathering expiring shortly from the effects of the final Basel III framework.

7.3 Worksheet "Credit risk (IRB)"

Banks adopting IRB models are to fill in this worksheet. It collects information on current credit risk exposures (except securitisation) in the banking book and to CCR in the trading book under the IRB approach subject to the current national rules in place at the reporting date and the revisions to internal models as well as the output floor.

7.3.1 Panel A

Panel A requires the reporting of information on exposures subject to the IRB approach according to the following exposure classes, as defined under the IRB section of the Basel Framework (ie the 2023 versions of CRE30 to CRE36).

Row	Headings	Description
17	Sovereigns	Sovereign exposures should be reported here, as defined in CRE30.17.
18	Banks	Bank exposures should be reported here, as defined in CRE30.18.
21–23	Large and mid-market general corporates	These rows report all exposures to corporates with the following **exceptions**: specialised lending (SL) exposures (to be reported in row 27 to row 45), small-and medium-sized entities (SME) exposures that are treated as corporates (to be reported in row 26), financial institutions that are treated as corporates (to be reported in row 24) and corporate eligible purchased receivables under the IRB approach (to be reported in row 76). The exposures must be split into the following two segments or (sub-)asset classes: • Exposures to corporates belonging to consolidated groups with annual revenues greater than €500 million. • Exposures to corporates belonging to consolidated groups annual revenues less than or equal to €500 million. In all cases above, the thresholds apply at the reporting date using the applicable exchange rate at that date and are based on total assets or total revenues numbers reported in the most recent set of audited financial statements of the consolidated group to which the corporate belongs.
24	Financial institutions treated as corporates	All exposures to financial institutions treated as corporate exposures should be reported here. This will include financial institutions that are treated as corporates due to the application of CRE20.40. It includes exposures to insurance companies.
26	SME treated as corporate exposures.	All exposures included in the IRB corporate asset class that benefit from the firm-size adjustment for SME must be reported here. That is, all exposures that benefit from the treatment outlined in CRE31.9–10.

[23] The risk weight applied is the risk weight to be assigned to an unsecured exposure to that counterparty. For further details, see CRE20.83.

Row	Headings	Description
27–39	Specialised lending exposures	All exposures that are currently within the IRB definition of specialised lending (ie Project Finance, Object Finance, Commodities Finance, Income-Producing Real Estate and High-Volatility Commercial Real Estate), as defined in CRE30.7–16.
48–51	Equity exposures; of which: speculative unlisted, exposures to certain legislative programs and others	All exposures to equities (as defined in CRE30.26) different from equity investments in funds (as defined in CRE60) are **to be in this row.** Exposures to equity investments in funds are to be reported in rows 56 to 58. Please note that the IRB approach is no longer allowed for these exposure under CRE30.34 so that exposures to equities should be reported in this panel under the current framework (columns C to AO, blue area) as well as in columns BY to CK under the final Basel III standards. For further details, please refer to the new standards of SA and IRB approaches. Equity exposures which are currently subject to the IRB approach but will be moving to the SA should be reported here (in columns C to M and BY to CK) and **not** be in the worksheet "Credit risk (SA)", panel A.
56–58	Equity investments in funds; of which: mandate-based approach and fall back approach	Equity investments in funds are to be reported here according to CRE60. In particular, exposures under the look-through approach are to be reported in the relevant asset class of the fund's underlying exposures. If the IRB approach is applied, the exposures are to be reported in this panel while exposures under SA should be reported in panel A.1 of the worksheet "Credit risk (SA)". In rows 57 and 58, exposures under the mandate-based approach and the fall back approach are to be reported, respectively. **Risk weights must include the leverage adjustment where applicable.** In the current framework, banks in jurisdictions that have not implemented yet the above-mentioned standards are expected to report exposures under current national rules in row 58 unless the current rules involve an IRB look-through approach in which case the fund's underlying exposures may be reported directly in their relevant asset class.
60	Retail residential mortgages	Exposures to retail residential mortgages should be reported here, as defined in CRE30.19 to CRE30.23.
61–67	Other retail exposures	Other retail exposures (as defined in CRE30.23) should be split by exposures that are fully unsecured (row 62) and those exposures that are secured by collateral (row 65). In addition, in rows 63 and 66 data on SME exposures that meet the conditions to be considered retail exposures should be provided.
68–70	QRRE exposures	Qualifying revolving retail exposures (QRRE) should be split by "transactors" (row 69) and "revolvers" (row 70), as defined in CRE30.24–25.
75–77	Eligible purchased receivables	All eligible purchased receivables (as defined in CRE30.27–31) split into corporate receivables (row 76); and retail receivables (row 77) should be reported in these rows. RWAs and EL amounts should include credit as well as dilution risk (CRE34.8–9).
79	Failed trades and non-DVP transactions.	In this row, all unsettled and failed transactions need to be reported, as defined in CRE70.
80–81	Other assets	These rows are to be used for all other IRB exposures that are not reported in any of the rows above, including fixed assets and unassigned exposures. Row 81 is for the amounts reported in row 80 that do not relate to credit obligations (eg fixed assets, non-guaranteed residual values of leasing contracts).
92	Memo item: IRB exposures reported in the banking book in regulatory reporting but no longer included above due to the application of the revised market risk framework definition of TB-BB boundary	For banks reporting data using the revised market risk framework's definition of the TB-BB boundary, positions that were previously held in the banking book but are held in the trading book under the revised definition should only be reported in this. This row is mandatory for banks that report data using the revised market risk framework's definition of the TB-BB boundary; all other banks should fill in zero.

Row	Headings	Description
93	Memo item: IRB exposures reported in the trading book in regulatory reporting that are included above due to the application of the revised market risk framework definition of TB-BB boundary	For banks reporting data using the revised market risk framework's definition of the TB-BB boundary, positions that were previously held in the trading book but are held in the banking book under the revised definition should be reported in this row as well as in other rows of the "Credit risk (IRB)" worksheet as relevant. This row is mandatory for banks that report data using the revised market risk framework's definition of the TB-BB boundary; all other banks should fill in zero.

Banks are to provide data for the above groups of exposures computed according to:

- The current national rules in place at the reporting date (columns C to AO). Total IRB exposures are reported in columns C to M. For most asset classes, they are calculated automatically as the sum of exposures reported as FIRB and AIRB, which are in columns N to Y and Z to AK, respectively. Banks subject to the EU Regulation 575/2013 (CRR) should report RWA (columns I to L, T to W, AF to AI) after the SME-supporting factor in accordance with Article 501 of the CRR.
- The proposed revisions to IRB approaches and the SA-CCR (columns AP to CK). Total IRB exposures are in columns AP to AZ. For most asset classes, they are calculated automatically as the sum of exposures reported as FIRB and AIRB that are reported in columns BM to BX and BA to BL, respectively. Exposures which are subject to the AIRB or FIRB approach under current national rules, but which, under the final Basel III standards move to the SA, either due to the application of rules of recognition of guarantees and credit derivatives (specified in CRE32.27, CRE32.28 and CRE32.60), or because they are equity exposures, should be reported in columns BY to CK.
- CCR exposures evaluated under SA-CCR for exposures currently subject to another non-internal model method (columns CL to CN); and
- Full non-modelling approach, ie the final Basel III SA for credit risk, the SA-CCR/non-internal model methods to counterparty credit risk exposures and collateral (columns CO to CS).

The data to be reported for each asset class and for each approach (FIRB, AIRB, SA and total IRB) are set out in the following table. **Exposures should be reported after substitution, ie according to the credit protection providers for guaranteed exposures or for exposures guaranteed by credit derivatives.** In particular: (i) in cases where the guarantee is currently recognised through a substitution approach, the guaranteed part of the exposure will be reported in the exposure class of the guarantor; (ii) in cases where the guarantee is recognised through a PD or LGD adjustment or by using the double default formula, the whole exposure will be reported in the exposure class of the obligor. **Exposures should be reported in the same row across all columns** (ie they should neither move across rows between the pre and post CRM columns, nor between the current and final Basel III framework columns). **This means that new substitutions in the final Basel III framework should not imply a change in the reporting line of the exposure.**

Column	Headings	Description
C, N, Z, AP, BA, BM and BZ	On-balance sheet exposures (post-CRM)	On-balance sheet exposures other than CCR exposures, after substitution (including the simple approach) and other CRM.
D, O, AA, AQ, BB, BN and CA	CCR, total	CCR exposures (ie associated with derivatives and SFTs) in both the banking book and the trading book.

E, P, AB, AR, BC, BO and CB	CCR, of which internal models	Of the amount reported in the "CCR, total" column, the exposure amount which has been calculated with CCR internal models.
G, R, AD, AT, BE, BQ and CD	Off-balance sheet exposures (post-CCF post-CRM)	Off-balance sheet exposures after application of CCF and CRM.
H, S, AE, AU, BF, BR and CE	EAD (post-CCF, post-CRM)	Total credit exposure after application of CCF and CRM. In most cases, it is calculated automatically as the sum of the previous columns.
I, T, AF, AV, BG, BS and CF	RWA, on-balance sheet exposures	RWA related to the on-balance sheet exposures above, after application of CCF and of CRM. **For the national rules in place at the reporting date, where relevant, the IRB scaling factor (1.06) needs to be applied in the computation of current RWA (columns I, T, AF).**
J, U, AG, AW, BH, BT and CG	RWA, CCR	RWA related to the CCR exposures above, after application of CCF and of CRM. **For the national rules in place at the reporting date, where relevant, the IRB scaling factor (1.06) needs to be applied in the computation of current RWA (columns J, U, AG).**
K, V, AH, AX, BI, BU and CH	RWA, off-balance sheet exposures	RWA related to the off-balance sheet exposures above, after application of CCF and of CRM. **For the national rules in place at the reporting date, where relevant, the IRB scaling factor (1.06) needs to be applied in the computation of current RWA (columns K, V, AH).**
L, W, AI, AY, BJ, BV and CI	RWA, total	Total RWA related to the exposures above, after application of CCF and of CRM. **For the national rules in place at the reporting date, where relevant, the IRB scaling factor (1.06) needs to be applied in the computation of current RWA (columns L, W, AI).** It is calculated automatically as the sum of the previous column
M, X, AJ, AZ, BK and BW	EL amounts (total)	Total expected loss amounts related to the exposures above.
Y, AK	Of which EL amounts for defaulted assets	Of the relevant total expected loss amounts, the amounts related to defaulted assets.
AL	Specific provisions, non-defaulted exposures	Specific provisions assigned to the non-defaulted exposures of the relevant asset class.
AM	Specific provisions, defaulted exposures	Specific provisions assigned to the defaulted exposures of the relevant asset class.
AN	General provisions, non-defaulted exposures	General provisions assigned to the non-defaulted exposures of the relevant asset class.
AO	General provisions, defaulted exposures	General provisions assigned to the defaulted exposures of the relevant asset class.
CJ	Average risk weight	Average SA risk weight, calculated automatically.

It is worth noting that:

- From columns C to AO, the current CRM framework to collateralised exposures and the current CCF to off-balance sheet exposures are to be applied. For counterparty credit risk, banks are to apply approaches currently used: the internal model method (IMM) or non-internal model methods. **In addition, for the national rules in place at the reporting date and where relevant, banks are expected to apply the 1.06 scaling factor in the computation of RWA**;
- From columns AL to AO, data on current specific and general provisions, for both non-defaulted and defaulted assets are to be reported. This information is needed to calculate the provision shortfall (excess) that must be deducted (added) from capital (to capital). The shortfall/excess is

given by the difference between eligible provisions and expected losses; expected losses are impacted by the IRB revisions, while the accounting provisions remain unchanged. Note that the bank should use internal rules for attributing general provisions across IRB and standardised approaches as well as across exposures or asset classes or, as a fallback, attribute on a pro-rata of credit RWA basis (see also CAP10.18–19 and CRE35.4–7 for the definition and allocation of provisions). In case the operative accounting framework allows for general provisions for defaulted assets, these have to be reported in column AL.

- From columns AP to CK, banks should apply on best effort basis the final Basel III framework for the IRB, CRM and CCF. Banks are expected: **(i)** to move exposures to banks, financial institutions treated as corporates and large and mid-market general corporates belonging to consolidated groups with annual revenues greater than €500 million currently under the AIRB approach to the FIRB approach **(columns BM to BX); (ii)** to move equity exposures to SA **(columns BY to CK)**;[24] **(iii) to move to the SA (columns BM to BX) the guaranteed portion of exposures in cases where the a direct exposure to the guarantor would be treated according to the SA (see CRE32.27); (iv)** to apply the final Basel III standards, including the CRM framework for collateralised exposures and CCF for off-balance sheet exposures. In particular, for off-balance sheet exposures under the FIRB approach, CCF of the SA are to be used; while for off-balance sheet exposures under the AIRB approach, CCF/EAD would still be modelled but a floor (equal to 50% of off-balance sheet exposures computed with the CCF of the SA) is applied; **(v)** to remove the IRB scaling factor (1.06) for reporting of RWA under the final Basel III framework.
- For calculating CCR exposures, banks that do not adopt the IMM are expected to apply the SA-CCR. In jurisdictions where the SA-CCR has not yet been implemented, the SA-CCR should be applied on best effort basis. In case banks are not able to measure CCR exposures using the SA-CCR, they may use one of the current non-internal model methods. Note that once these banks will be able to apply the SA-CCR, they will be required to do a parallel computation for measuring CCR exposures (to report in columns CL to CN) under the current methods and the SA-CCR as described in Box 1 in Section 7.3.2;

From columns CO to CS, banks should apply the full non-modelling approach for credit and counterparty credit risk and the collateral to **all** exposures reported in columns AP to CK of the relevant row as follows.

Column	Headings	Description
CO (AF in "Credit risk (SA)" worksheet)	Exposures (post-CCF, post-CRM), total	Credit exposures are computed according to the final standards for CRM (the simple approach or the comprehensive approach with supervisory haircut) and CCF of the final Basel III SA. To note that exposures reported here are to include defaults and non-performing loans. Counterparty credit risk exposures are computed applying: (i) CA(SH) or simple approach to SFTs; (ii) the SA-CCR to derivatives exposures.
CP (AG in "Credit risk (SA)" worksheet)	Exposures (post-CCF, post-CRM), of which: CCR	Of the amount reported in column CO, the CCR exposure amount.
CQ (AH in "Credit risk (SA)" worksheet)	RWA	Total RWA computed under the final Basel III SA related to the exposures in column CO.

[24] Such exposures should **not** be reported in panel A of the worksheet "Credit risk (all banks)", which includes exposures **currently** subject to the standardised approach, but instead in Columns BY to CK of panel A of the worksheet "Credit risk (IRB)", as well as in columns C to J of panel B of the worksheet "Credit risk (IRB)".

7.3.2 Panel B: Memo item: Equity exposures under the current treatment

Panel B collects information on equity exposures treated under the IRB approach and under the current national rules. The panel further distinguishes between those equity exposures subject to the Basel II grandfathering provisions and all other equity exposures currently under the IRB approach.

Box 1

Changes in CCR exposures evaluated under SA-CCR compared to the current non-internal model methods

Banks whose jurisdictions have not yet implemented the SA-CCR are allowed to measure counterparty credit exposures under the final Basel III framework applying the current CCR methods as long as they are not able to use the SA-CCR to measure counterparty credit risk exposures. When they will be able to apply the SA-CCR (and/or it will be implemented in their own jurisdictions), banks will be required to use it to compute data under the final Basel III framework (part of panel A.1 with green heading) and to still provide information on the changes in CCR exposures, and consequently in RWA and EL amounts, coming from the application of the SA-CCR instead of the non-internal model method currently used.

This information would disentangle the effects of the final Basel III framework to credit risk from the changes to CCR. To allow consistent analysis between different reference dates, such data will be requested for all reporting periods since the bank is able to apply the SA-CCR. This means that:

- As long as current non-internal model methods are applied (please pay attention to the flags set in the "General Info" worksheet) cells in columns CL, CM and CN should **not** be compiled;
- Since the SA-CCR is applied, banks should report: (i) data in panel A.1 (columns referring to the final Basel III framework) under the SA-CCR and; (ii) in column CL the CCR exposures using the non-internal model methods used before application of SA-CCR, applied to the same set of exposures to which SA-CCR is now applied; (ii) in columns CM and CN the resulting **differences** in RWA and EL amounts (where relevant) according to the standards applied in the final Basel III framework for the IRB in columns AY, BJ, BV and CI of the "Credit risk (IRB)" worksheet and for the SA in column AA of the "Credit risk (SA)" worksheet, compared to the application of the previous non-internal method. The reported RWA and EL differences should be positive if the previous non-internal method results in a **higher** number, otherwise negative.

Please note that these columns should be compiled for all the periods since banks are able to apply the SA-CCR (independently from the implementation date in the relevant jurisdiction). Banks adopting the IMM for all CCR exposures do not have to fill in these cells.

7.4 Worksheet "Securitisation"

This "Securitisation" worksheet collects information to assess the whether the objectives of the revised securitisation framework, including simple, transparent and comparable (STC) securitisation exposures[25] and the capital treatment of securitisations of non-performing loans (CRE45 (2023 version)),[26] are being met, and to evaluate the impact of the implementation of these standards in the jurisdictions which have not yet implemented it. **When providing the information, zeros should be indicated in the mandatory (yellow) cells when there are no exposures/RWA** (none of the yellow cells should be kept empty), except where explicitly noted below with respect to panel A.1.

[25] Basel Committee on Banking Supervision, *Revisions to the securitisation framework, amended to include the alternative capital treatment for "simple, transparent and comparable" securitisations*, July 2016, www.bis.org/bcbs/publ/d374.htm; Basel Committee on Banking Supervision and Board of the International Organization of Securities Commissions, Criteria for identifying simple, transparent and comparable securitisations, July 2015, www.bis.org/bcbs/publ/d332.htm.

[26] Basel Committee on Banking Supervision, *Capital treatment of securitisations of non-performing loans*, technical amendment, November 2020, www.bis.org/bcbs/publ/d511.htm.

Securitisation exposures in the trading book should be reported in the worksheets associated with trading book positions.

Securitisation exposures retained by the originator banks in a securitisation transaction not meeting the requirements for the recognition of risk transference (as set out in CRE40.24–25) are not to be reported in this worksheet.

Banks should provide additional information in the case of securitisation transactions which are eligible in national securitisation frameworks previous to the revised securitisation framework, but will no longer meet the requirements for the recognition of risk transference once the revised securitisation framework are implemented (or in the reverse case, if applicable) and hence would not be reported in this worksheet. For more details, see the instructions to column I in panel A.2.

Panel A.2 collects information on all securitisation exposures in the banking book under the revised standards (and its treatment under the national implementation where it the revised securitisation framework was not yet implemented), except for securitisation exposures deducted from capital. The calculation for the revised standards should reflect CRE45 (2023 version).

Banks in jurisdictions that have partially or fully implemented the revised securitisation framework should proceed as follows:

- Banks in jurisdictions that have fully implemented the revised securitisation framework including the output floor do not need to complete panels A.1 and A.2.
- Banks in jurisdictions that have implemented the revised securitisation framework but not yet the output floor only have to fill in panel A.1 and columns I, P and Q of panel A.2.
- Banks in jurisdictions which have partially implemented the revised securitisation framework should generally report the same information under the "current" and "final" rules in panel A.2 (ie the information reported in columns C, D and I will be the same as columns M, N and P) and should apply the revised framework to determine the required information. However, in the rows for STC securitisations, "current" and "final" columns may still differ, as only the latter should reflect CRE45 (2023 version). In the case of jurisdictions which have implemented the revised securitisation framework with a grandfathering rule for certain positions, data provided in columns C to L will be a mixture of the old framework (for positions subject to grandfathering) and the revised framework (position not subject to any grandfathering rule).

Please observe that the final Basel III framework makes some adjustments to the calculation of Kirb for the purpose of the application of the SEC-IRBA (CRE44.2–5 (2023 version)) and the caps (CRE44.50 and CRE40.52–53 (2023 versions)). In contrast to the 2019 versions of these paragraphs, the scaling factor of 1.06 will no longer be applied in this context.

EU banks should complete this template according to EU Regulations 2017/2401[27] and 2017/2402[28]. Columns C to L ("Current framework", "Securitisation" worksheet) should be consistent with the COREP submissions. More specifically, banks should consider the transitional arrangements foreseen by Art 2 of Regulation (EU) 2017/2401. Furthermore, both outstanding transactions (submitted according to the old framework) and new transactions (submitted according to the new framework) should be reported. Columns M to Q ("Final standards", "Securitisation" worksheet) should be based on the fully-

[27] Regulation (EU) 2017/2401 of the European Parliament and of the Council of 12 December 2017 amending Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms, eur-lex.europa.eu/legal-content/en/ALL/?uri=CELEX:32017R2401.

[28] Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No 1060/2009 and (EU) No 648/2012, eur-lex.europa.eu/legal-content/en/ALL/?uri=CELEX:32017R2402.

loaded framework (ie disregarding transitional arrangements of Art 2 of Regulation (EU) 2017/2401). Columns M to P are intended for both outstanding and new transactions.

7.4.1 Panel A.1: Current securitisation requirements (full portfolio)

In panel A.1, a bank should report their current securitisation RWA for their full set of exposures, irrespective of whether or not the bank had to use a subset of exposures for providing data in panel A.2.

Row	Column	Heading	Description
13	F	Total; of which:	Total RWA for exposures.
14	F	Standardised approach, RWA	RWA for exposures currently subject to the standardised approach.
15	F	IRB approaches, RWA	RWA for exposures currently subject to the IRB approach.

7.4.2 Panel A.2: Securitisation exposures – information on approaches

Panel A.2 requires the reporting of information on securitisation exposures split by the hierarchy of approaches as defined in the final standards: (i) the internal ratings-based approach (SEC-IRBA); (ii) the external ratings-based approach (SEC-ERBA); (iii) the internal assessment approach (IAA); and (iv) the standardised approach (SEC-SA). In addition, banks are expected to identify between their own exposures those that are STC securitisations, applying the criteria on a best effort basis. Resecuritisation as well as securitisation exposures not eligible to any of the approaches and hence receiving a 1250% risk weight are collected separately.

To note that the allocation of exposures to a specific row is only dependent on its treatment under the final standards, and independent of the approach used under the current rules if different from the final standards. **This means that, for the same securitisation exposure, the results under the current and final rules will be reported in the same row based on the approach used under the final rules according to the hierarchy of approaches.** Under no circumstance should one exposure be reported in more than one row.

Row	Headings	Description
22 and 29	of which: internal ratings-based approach (SEC-IRBA)	Securitisation exposures that meet the criteria to be treated under the SEC-IRBA according to the revised securitisation framework standards (CRE44.1–26) should be reported here. Securitisation exposures that would fulfil STC criteria should be reported in row 29 (CRE40.66–71 and CRE44.27–29), while non-STC qualifying securitisation exposures should be reported in row 22.
23 and 30	of which: external ratings-based approach (SEC-ERBA)	Securitisation exposures that meet the criteria to be treated under the SEC-ERBA according to the revised securitisation framework (CRE42.1–10) should be reported here. Securitisation exposures that would fulfil STC criteria (CRE40.66-71 and CRE42.12-13) should be reported in row 30 while the non-STC qualifying securitisation exposures in row 23.
24 and 31	of which: internal assessment approach (SEC-IAA)	Specific information on ABCP transactions under the IAA should be reported in row 24 and 31 (CRE43.1–4). Securitisation exposures that would fulfil STC criteria (CRE40.66-71 and CRE42.12-13) should be reported in row 31 while the non-STC qualifying securitisation exposures in row 24.
25, 26 and 32	of which: standardised approach (SEC-SA)	Securitisation exposures that meet the criteria to be treated under the SEC-SA according to the revised securitisation framework (CRE41.1–15) should be reported here. Securitisation exposures that would fulfil STC criteria (CRE40.66-71 and CRE41.21) should be reported in row 32, while non-STC qualifying securitisation exposures in row 25. Specific information on resecuritisation transactions is collected in row 26 (CRE40.48 and CRE41.16–19).

Row	Headings	Description
27	NPL securitisations subject to CRE45.5 (banks under final Basel III only)	Banks subject to the final Basel III standard that provide data only because they are not yet subject to the output floor can report NPL securitisations subject to CRE45.5 in this row. This option should only be used if such exposures are also reported separately in regulatory reporting.
33	Others (1250% RW)	Securitisation exposures to which none of the approaches set in the final standards can be applied and hence receive a risk weight of 1250% (CRE40.41) are to be reported here.[29]
34	Unassigned (banks under final Basel III only)	Banks subject to the final Basel III standard that provide data only because they are not yet subject to the output floor can report exposures that are not in one of the more granular rows as "unassigned". This option should only be used consistent with regulatory reporting.
35	Adjustment to total securitisation RWA (please report as negative number)	Adjustments to total securitisation RWA that cannot be assigned to one of the above categories should be reported in this row. Adjustments that reduce total RWA should be entered as a negative number.
37	Of the non-STC securitisations: NPL securitisations	Corresponding amounts of columns E, F and I to L that are related to NPL securitisations as defined in CRE45.1 should be reported in this row.
38	Of which: NPL securitisations subject to CRE45.5	Corresponding amounts of columns E, F and I to L that are related to NPL securitisations subject to CRE45.5 should be reported in this row.

In jurisdictions that have not yet implemented the revised securitisation standards, banks are expected to classify securitisation exposures on a best effort basis referring to the revised securitisation standards. Banks not currently allowed to use the internal ratings-based approach will classify exposures under one of the non-modelling approaches of the revised framework. Similarly, banks in jurisdictions permitting the use of external ratings would classify their exposures under the SEC-ERBA if currently not allowed to use the IRB on the underlying exposures. The IAA is allowed only for ABCP exposures that are also currently treated under this approach. Panel A.2 also requires the reporting of information based on current rules on securitisation exposures after considering credit risk mitigation divided into originator, investor and sponsoring positions.

Additionally, it is worth noting that:

- from columns C to L, current national rules are applied. Columns C to H collect data on the securitisation exposures, including overlapping exposures, while columns I to L collect data on RWA. To note that in column D the amount of overlapping exposures should be reported;
- from columns M to Q, banks are expected to apply the revised securitisation framework.[30] Data on exposure amounts (included overlapping exposures) are reported from columns M to O, while RWA are reported in columns P and Q.

[29] Securitisations transactions to which 1250% risk weight is currently applied (because not eligible for the approaches in the current national rules) but that will be eligible for one of the approaches set in the final standards are not to be reported here but in the row of the relevant approach of the revised securitisation framework.

[30] Basel Committee on Banking Supervision, *Revisions to the securitisation framework, amended to include the alternative capital treatment for "simple, transparent and comparable" securitisations*, July 2016, www.bis.org/bcbs/publ/d374.htm.

The following table provides further details on the data to be reported in single columns.

Column	Headings	Description
C and M	Exposures (post CRM post CCF post substitution and net of provisions)	Securitisation exposures amount of all transactions, included overlapping exposures calculated: (i) in column C according to the current national rules for securitisation, counterparty credit risk (CCR), CRM and CCF; (ii) in the column G following CRE40.19–20. **Note that securitisation transactions reported in columns C are the same reported in columns M.** Differences in exposure amounts reported in columns C and M should come from the application of current national rules versus the revised securitisation framework.
D and N	of which: overlapping exposures	Overlapping securitisation exposures should be reported here (CRE40.38–40). **Referring to the example set in CRE40.38, in the case a bank's exposure A overlaps another exposure B, exposure B should be reported in these columns while the sum of A and B should be reported in columns C and M.**
E and O	Exposure amounts	This amount corresponds to the exposures considered for risk capital purposes as defined in CRE40.19–20. To note that these columns are automatically computed as the difference between the previous two columns (columns C and D and M and N for columns E and O, respectively).
F	Exposure amounts; of which: originator	Of the exposure in column E, amount for originator positions.
G	Exposure amounts; of which: investor	Of the exposure in column E, amount for investor positions.
H	Exposure amounts; of which: sponsor	Of the exposure in column E, amount for sponsor positions.
I and P	RWA	RWA according to the current national rules and the revised securitisation framework. **Note that caps for risk weights and capital requirements as set out in the current rules as well as in the revised framework (CRE40.50–55) should be reflected in the RWA.** For non-STC securitisations, RWA under the revised framework in column P should reflect the impact of CRE45 (2023 version).
J	RWA; of which: originator	Of the RWA in column I, amount for originator positions.
K	RWA; of which: investor	Of the RWA in column I, amount for investor positions.
L	RWA; of which: sponsor	Of the RWA in column I, amount for sponsor positions.
Q	Corresponding RWA under the SEC-ERBA/SEC-SA	As described in RBC20.11–12 (2023 version), banks are expected to apply the external ratings approach (SEC-ERBA) to the exposure amounts which they have applied the internal ratings-based approach (SEC-IRBA) if (i) the bank is located in a jurisdiction that permits use of external credit assessment for regulatory purpose and (ii) the exposure has an external credit assessment that meets the operational credit assessment or there is an inferred rating that meets the operational requirements for inferred ratings in CRE42.8–10. Banks are expected to apply the SEC-SA to all the exposure amounts which they have applied the SEC-IRBA which do not qualify for the use of the SEC-ERBA as described above and all the exposure amounts which they have applied the Internal Assessment Approach (IAA). **Note that in performing the computation, banks should use the exposure amounts reported in column M (ie the application of the SEC-ERBA or SEC-SA should not result in changes to the exposure amount or the outcome of significant risk transfers).** For non-STC securitisations, RWA under the revised framework in column J should reflect the impact of CRE45 (2023 version).

8. Operational risk

Please refer to guidance from the national supervisor as to whether it is necessary to fill in this worksheet.

To support the Committee's work of on operational risk, the "OpRisk" worksheet collects data on four panels: balance sheet and other items (panel A), income statement (panel B), operational losses (panel C) and RWA along with regulatory add-ons (panel E). Panel D, presents calculations for each of the main components of the Standardised Measurement Approach (SMA), and accounts for the treatment of losses in national implementation.

Panels from A to E should be completed by all the banks on a best effort basis. If the information is not available, a corresponding cell should be left blank as per QIS general principle.

As for other parts of the Basel III monitoring template, the data in the "OpRisk" worksheet should be reported on a group-wide consolidated basis for all entities that are consolidated by the bank for risk-based regulatory purposes. Data should be reported in the reporting currency and unit as set out in the "General Info" worksheet as of the relevant reference date. Banks should enter the calendar year of the most recent end of the bank's financial year in cell N3 of the "OpRisk" worksheet. Banks should provide the data in panels A to D and E2 in exactly the same way as it would feed into the calculation of regulatory capital requirements if the final Basel III framework was already in place at the reporting date.

8.1 Balance sheet and other items (panel A)

Panel A collects information on specific items of the balance sheet. To the extent possible these items should already include M&A-activities (see OPE25.34) and exclude divested activities (see OPE 25.33).

Row	Column	Heading	Description
6	L–N	Total assets	Total on-balance sheet assets.
7	L–N	of which: interest-earning assets (including lease assets)	Total on-balance sheet assets generating interest income, including total gross outstanding loans, advances and interest-bearing securities (including government bonds) measured at the end of each financial year. It also includes assets subject to operating lease.

At the request of the national supervisor only, data for the two previous years should be provided in columns J and K of panel A.

8.2 Income statement (panel B)

Panel B collects information on specific items of the income statement. To the extent possible these items should already include M&A-activities (see OPE25.34) and exclude divested activities (see OPE 25.33).[31]

[31] Any adjustments like M&A, divestments or OPE10.3 should already be considered in case of the application of the final standards and the correct reporting should not create any additional burden. Nevertheless, for banks where the new standard is not yet in force, such adjustments may not be necessary or be different from the final Basel III standards and could cause significant additional burden (eg creation of consolidated P&Ls and balance sheets for the past years). Thus, such adjustments should at least be considered in the P&L and balance sheet items on best effort basis to get an impression of the real future BI and thus the potential capital requirement.

Row	Column	Heading	Description	Sub-items
12	L–N	Interest income (including financial and operational lease)	Interest income coming from all financial assets and other interest income. Interest income from financial and operating lease should be included in this item.	Interest income from: • Loans and advances, assets available for sale, assets held to maturity, and trading assets • Hedge accounting derivatives • Financial and operating leases • Other interest income
13	L–N	Income from financial and operational lease	Of the amount reported in row 12, income from financial and operational lease. **Only to be provided at the request of the national supervisor.**	
14	L–N	Interest expenses (including financial and operating lease)	Interest expense coming from all financial liabilities and other interest expenses. Interest expenses from financial and operating lease should be included in this item. *(this item should be reported as a positive value)*	Interest expenses from: • Deposits • Debt securities issued • Hedge accounting derivatives • Financial and operating leases • Other interest expenses
15	L–N	Expenses from financial and operational lease	Of the amount reported in row 14, expenses from financial and operational lease. **Only to be provided at the request of the national supervisor.**	
17	L–N	Dividend income	Dividend income from investment in stocks and funds not consolidated in the bank's financial statements, including dividend income from non-consolidated subsidiaries, associates and joint ventures.	
18	L–N	Fee and commission income	Income received for providing fee-based advices and services. Includes income received by the bank as outsourcer of financial services.	Fee and commission income from: • Securities (issuance, origination, reception, transmission, execution of orders on behalf of customers) • Clearing and settlement • Asset management • Custody • Fiduciary transactions • Payment services • Structured finance • Servicing of securitisations • Loan commitments and guarantees given • Foreign transactions

Row	Column	Heading	Description	Sub-items
19	L–N	Fee and commission expenses	Expenses paid for receiving advice and services. Includes outsourcing fees paid by the bank for the supply of financial services, but not outsourcing fees paid for the supply of non-financial services (eg, logistical, IT, human resources) *(this item should be reported as a positive value)*	Fee and commission expenses from: • Clearing and settlement • Custody • Servicing of securitisations • Loan commitments and guarantees received • Foreign transactions
20	L–N	Net profit (loss) on financial operations (trading book)	To distinguish trading from non-trading books items, the criteria in the Committee's new *Minimum capital requirements for market risk*[32] should be used. Gains should be reported in positive values and losses in negative values.	• Net profit/loss on trading assets and liabilities (derivatives, debt securities, equity securities, loans and advances, short positions, other assets and liabilities). • Net profit/loss on financial assets or liabilities measured at fair value through profit or loss. • Realised net gains/losses on financial assets and liabilities not measured at fair value through profit or loss (loans and advances, assets available for sale, assets held to maturity, financial liabilities measured at amortised cost). • Net profit/loss from hedge accounting. • Net profit/loss from exchange differences.
21	L–N	Net profit (loss) on financial operations (non-trading book)		
22	L–N	Other operating income	Income from ordinary banking operations not included in other Panel B items. Income from operating lease should not be included in this item.	• Rental income from investment properties. • Gains from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (IFRS 5.37).
23	L–N	Net adjustments to gross income	Amount of net adjustments to gross income allowed in a bank's jurisdiction. Upon these adjustments, the gross income figures calculated in row 11 should correspond to the gross income figures used in the bank's jurisdiction for calculation of the operational risk capital requirement and should consider changes in a bank's activity due to divestment or mergers and acquisition as long as these values are still reported in panel B.	

[32] Basel Committee on Banking Supervision, *Minimum capital requirements for market risk*, January 2019, www.bis.org/bcbs/publ/d457.htm.

Row	Column	Heading	Description	Sub-items
24	L–N	Other operating expenses	Expenses and losses from ordinary banking operations not included in other Panel B items and from operational risk events. Expenses from operating lease should not be included in this item. *(this item should be reported as a positive value)*	• Losses from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (IFRS 5.37). • Losses incurred as a consequence of operational loss events (eg fines, penalties, settlements, replacement cost of damaged assets), which have not been provisioned/reserved for in previous years. • Expenses related to establishing provisions/reserves for operational loss events.

The following sub-items should not contribute to any of the items requested in panel B (see OPE10.3):

- Income and expenses from insurance or reinsurance businesses
- Premiums paid and reimbursements/payments received from insurance or reinsurance policies purchased
- Administrative expenses, including staff expenses, outsourcing fees paid for the supply of non-financial services (eg logistical, IT, human resources), and other administrative expenses (eg, IT, utilities, telephone, travel, office supplies, postage)
- Recovery of administrative expenses including recovery of payments on behalf of customers (eg taxes debited to customers)
- Expenses of premises and fixed assets (except when these expenses result from operational loss events)
- Depreciation/amortisation of tangible and intangible assets (except depreciation related to operating lease assets, which should be included in financial and operating lease expenses)
- Provisions/reversal of provisions (eg on pensions, commitments and guarantees given) except for provisions related to operational loss events
- Expenses due to share capital repayable on demand
- Impairment/reversal of impairment (eg on financial assets, non-financial assets, investments in subsidiaries, joint ventures and associates)
- Changes in goodwill recognised in profit or loss
- Corporate income tax (tax based on profits including current tax and deferred tax).

At the request of the national supervisor only, data for the two previous years should be provided in columns J and K of panel B.

8.3 Operational losses (panel C)

Panel C collects aggregated data on the number and amount of operational losses for the bank as a whole per the following criteria in columns E to N and should already consider losses due to M&A (see OPE25.34):

- Loss events should be included if they meet the definition of operational loss – as set out in the Basel framework – and if their net impact inside the 10 years of the collection period is larger than the reporting threshold (ie €20,000 in some rows and €100,000 in other rows). *Losses for both the €20,000 and €100,000 thresholds should be reported regardless of national implementation*.
- In grouping losses into operational loss events, banks should follow the principles set out in the Committee's Supervisory Guidelines for the AMA of June 2011.[33]
- Loss events often result in multiple accounting impacts. These accounting impacts could be losses or recoveries, and may be spread out across multiple years. To determine whether a loss event meets the reporting threshold, the net aggregate impact of the loss event inside the 10-year window of the QIS should be calculated. For example, if a loss event results in a loss impact of €16,000 in 2012 and €7,000 in 2013, this loss event should be included in the rows where loss events above €20,000 are collected (but not in rows where only loss events above €100,000 are collected). On the other hand, if a loss event that produces a loss of €1 billion in 2005 (outside of the QIS window), a loss of €300 million in 2010 (inside the QIS window), and a recovery of €500 million in 2012 (inside the QIS window), the loss of €300 million and the recovery of €500 million should not be included in panel C because the total net impact of this loss event inside the QIS window is negative and, thus, less than €20,000.
- Recoveries include insurance recoveries. Recoveries should only be included if payback has been received (ie unpaid receivables should not be counted as recoveries).
- Loss impacts (recoveries) should be introduced to total gross loss amounts (total recovery amounts) of the years where they produced an accounting impact. For example, if a loss event results in a loss impact of €1 billion in 2012, a loss impact of €2 billion in 2013, and a recovery of €500 million in 2014, the bank should add €1 billion to the total gross loss amount of 2012, add €2 billion to the total gross loss amount of 2013, and add €500 million to the total recovered amount of 2014.
- The impact of a loss event on a particular year may be smaller than €20,000 or €100,000, but these impacts should still reported in total gross loss amounts if the net aggregate impact of the loss event inside the 10-year QIS window is above the appropriate reporting threshold.
- For purposes of panel C, provision/reserve increases associated with an operational loss event should be treated as gross losses, and provision/reserve releases associated with an operational loss event should be treated as recoveries.

Note: If recoveries outweigh losses in a year, such year will have negative net total losses. However, the sum of the 10 years must be non-negative, because all loss impacts and recoveries included should stem from loss events with a net impact over the 10 years of at least €20,000.

[33] Basel Committee on Banking Supervision, *Operational Risk – Supervisory Guidelines for the Advanced Measurement Approaches*, June 2011, www.bis.org/publ/bcbs196.htm.

Row	Column	Heading	Description
29	E–N	Data available	Please indicate whether loss data for a particular year are available and if yes, whether • no losses occurred ≥ €20,000 (please fill in zeros in rows 30 to 59) and set this flag to "Yes, but no losses ≥ 20k"; • losses occurred ≥ €20,000 but < €100,000 (please fill in zeros in rows 47 to 59) and set this flag to "Yes, losses ≥ 20k but < 100k only"; • losses occurred also ≥ €100,000 and set this flag to "Yes, also losses ≥ 100k". If no comprehensive loss data are available, please set this flag to "No" and keep the loss reporting cells of that year blank. This information is used to check for consistency of the data provided in panel C.
31, 47	E–N	Total amount of gross losses	Total amount of gross losses in the reference year that originate from loss events with a net impact above €20,000 (or €100,000 in row 45) in the 10 years of the QIS window. The amount should include the amount of net losses qualifying for exclusion reported in row 41 or 57, respectively. Notes: A loss event may contribute less than €20,000 (or €100,000 in row 45) to the gross losses of a given year, but its impacts must still be included in the gross losses of such year if the loss event results in more than €20,000 (or €100,000 in row 45) of net loss in the 10 years of the QIS window. Gross losses related to loss events that do not meet the reporting threshold should not be included.
32, 48	E–N	Total amount of loss recoveries	Total amount of loss recoveries in the reference year that originate from loss events with a net impact above €20,000 (or €100,000 in row 46) in the 10 years of the QIS window. The amount should include the amount of recoveries related to net losses qualifying for exclusion reported in row 41 or 57, respectively. Note: Recoveries related to loss events that do not meet the reporting threshold should not be included.
33, 49	E–N	Of which: insurance recoveries	Total amount of insurance recoveries in the reference year that originate from loss events with a net impact above €20,000 (or €100,000 in row 47) in the 10 years of the QIS window. The amount should include the amount of insurance recoveries related to net losses qualifying for exclusion reported in row 41 or 57, respectively. Note: Recoveries related to loss events that do not meet the reporting threshold should not be included.
36, 52	E–N	Number of loss events contributing to total net losses	Number of loss events contributing to total net losses in the reference year. Loss events should only be included if their net impact is above €20,000 (or €100,000 in row 50) in the 10 years of the QIS window. Note: Loss events may contribute losses to multiple years, thus they may be counted in multiple years. However, loss events should only be counted once in each year even if they originate multiple loss impacts in the year.

Row	Column	Heading	Description
38, 54	E	Number of net loss events in the 10-year window	Number of net loss events with net impact is above €20,000 (or €100,000 in row 52) in the 10 years of the QIS window. Note: Loss events should only be counted once even if they have impacts in multiple years. Thus, if at least one loss event produces a loss impact in more than one year, the "Number of loss events in the 10-year window" should be smaller than the sum over the 10 years of the "Number of loss events contributing to total net losses."
41, 57	E–N	Total amount of net losses qualifying for exclusion (per supervisory approval)	Total amount of net losses qualifying for exclusion in the reference year. The bank should assess which loss events qualify for exclusion from the internal loss multiplier under the revised standardised approach, and obtain supervisory approval before excluding losses. Notes: Loss events should be excluded as a whole including the recoveries. Given that excluded loss events may have recoveries larger than loss impacts in some years, the total amount of net losses qualifying for exclusion may be negative for some years; but the sum over the 10 years must be positive and above the threshold for which the loss contributed. Example: A loss event may contribute €100 million to the gross losses of a given year. In the next year, €50 million were recovered. In case this loss is excluded, eg due to divested activities, this loss contributes €100 million to row 41/57 for the given year and €-50 million for the next year.
43, 59	E	Number of net loss events qualifying for exclusion in the 10 year window	Number of net loss events qualifying for loss exclusion in the 10 years of the QIS window. The bank should assess which loss events qualify for exclusion from the internal loss multiplier under the revised standardised approach, and obtain supervisory approval before excluding losses. Note: Excluded loss events should only be counted once even if they have impacts in multiple years.

At the request of the national supervisor only, data for two additional years should be provided in columns C and D of panel C.

8.4 Standardised approach component calculations (panel D)

Panel D calculates the main components of the standardised approach and takes into account the treatment of losses per national discretion.

Row	Column	Heading	Description
72	N	BI not considering divested activities (per supervisory approval)	BI not considering divested business activities for which supervisory approval has been received. Put differently, BI should be reported as if divested activities had not been divested. Please fill the value of N69 in this cell in case there are no divested activities. In case there are divested activities please consider the divested activities and recalculate and report the BI as it would with the divested activities.

At the request of the national supervisor only, data for the two previous years should be provided in columns L and M of row 72.

8.5 Risk-weighted assets and regulatory add-ons (panel E)

Panel E.1 collects information on RWA calculated under the **current framework**. Report RWA for approaches used to set operational risk capital requirements (eg, if all operational RWA of the bank are set according to the Basic Indicator Approach, the cells for the other approaches should be set to zero).

Row	Column	Heading	Description
90	N	RWA for operational risk (before application of the regulatory add-ons and before the application of the transitional floors); of which: Basic Indicator Approach (**BIA**)	RWA for operational risk at the reporting date (before application of the regulatory add-ons and before application of the transitional floors, where applicable) set according to the Basic Indicator Approach (BIA). The minimum capital requirements should be converted to RWA.
91	N	RWA for operational risk (before application of the regulatory add-ons and before the application of the transitional floors); of which: Standardised Approach (**TSA**)	RWA for operational risk at the reporting date (before application of the regulatory add-ons and before application of the transitional floors, where applicable) set according to the Standardised Approach (TSA). The minimum capital requirements should be converted to RWA.
92	N	RWA for operational risk (before application of the regulatory add-ons and before the application of the transitional floors); of which: Alternative Standardised Approach (**ASA**)	RWA for operational risk at the reporting date (before application of the regulatory add-ons and before application of the transitional floors, where applicable) set according to the Alternative Standardised Approach (ASA). The minimum capital requirements should be converted to RWA.
93	N	RWA for operational risk (before application of the regulatory add-ons and before the application of the transitional floors); of which: Advanced Measurement Approaches (**AMA**)	RWA for operational risk at the reporting date (before application of the regulatory add-ons and before application of the transitional floors, where applicable) set according to the Advanced Measurement Approach (AMA). The minimum capital requirements should be converted to RWA.
94	N	RWA for operational risk (before application of the regulatory add-ons and before the application of the transitional floors); of which: new Standardised Approach (**SA**)	RWA for operational risk at the reporting date (before application of the regulatory add-ons and before application of the transitional floors, where applicable) set according to the new Standardised Approach. The minimum capital requirements should be converted to RWA.
97	N	Regulatory add-ons; of which: Basic Indicator Approach (**BIA**)	RWA corresponding to add-ons set by the supervisory agency over BIA requirements at the reporting date. Capital requirements should be converted to RWA.
98	N	Regulatory add-ons; of which: Standardised Approach (**TSA**)	RWA corresponding to add-ons set by the supervisory agency over TSA requirements at the reporting date. Capital requirements should be converted to RWA.
99	N	Regulatory add-ons; of which: Alternative Standardised Approach (**ASA**)	RWA corresponding to add-ons set by the supervisory agency over ASA requirements at the reporting date. Capital requirements should be converted to RWA.

Row	Column	Heading	Description
100	N	Regulatory add-ons; of which: Advanced Measurement Approaches (**AMA**)	RWA corresponding to add-ons set by the supervisory agency over AMA requirements at the reporting date. Capital requirements should be converted to RWA.
101	N	Regulatory add-ons; of which: new Standardised Approach (**SA**)	RWA corresponding to add-ons set by the supervisory agency over new Standardised Approach requirements at the reporting date. Capital requirements should be converted to RWA.
102	N	Regulatory add-ons; of which: Other (non-specific to any approach)	RWA corresponding to add-ons set by the supervisory agency non-specific to any approach at the reporting date. Capital requirements should be converted to RWA.

Panel E.2, collects information on reporting date risk-weighted assets corresponding to add-ons set by the supervisory agency non-specific to any approach. If there are no regulatory add-ons for operational risk, please report zero.

Row	Column	Heading	Description
107	N	Regulatory add-ons	RWA corresponding to add-ons set by the supervisory agency over standardised approach requirements at the reporting date. Capital requirements should be converted to RWA.

At the request of the national supervisor only, data for the reporting dates one and two years earlier should be provided in columns L and M of panel E.

9. Trading book

The trading book worksheets focus on the impact of the revised market risk framework on **the entire trading book**. **Please refer to guidance from the national supervisor as to whether it is necessary to fill in these worksheets.**

Data are to be reported as of the same date as the bank's regulatory reporting to its national supervisor, and should include all assets subject to the market risk capital requirement. If providing parameters as of the regulatory reporting date or the inclusion of all assets subject to market risk framework present unsurpassable hurdles, due to operational or other limitations, the bank must supplement its submission with an explanatory document describing all deviations.

All computations should be consistent with the framework outlined in the finalised market risk standard published by the Committee in January 2019 **(revised market risk framework)**[34], including the revised boundary, unless explicitly instructed to follow the *current* market risk standards or to use alternative methodology.

The "TB" worksheet collects data on the overall impact of the revised minimum capital requirements for market risk, **except for the boundary impact. In other words, the same boundary between banking book and trading book should be used when making the calculations under the current *and* the revised market risk frameworks**. The "TB IMA Backtesting-P&L" worksheet collects desk-level and firm-wide (ie top-of-the house) data on the internal models approach.

[34] Basel Committee on Banking Supervision, *Minimum capital requirements for market risk*, January 2019, www.bis.org/bcbs/publ/d457.htm.

The scope of this exercise covers all positions and trading desks, regardless of materiality and current model approval status. All computations must be performed **exclusive of CVA hedges**.

9.1 Worksheet "TB"

Required data are conditional on the approaches to market risk entered in panel A.5 of the "General Info" worksheet; therefore, this should be completed first. The "TB" worksheet should be completed applying the revised market risk framework published in January 2019.

When reporting values in the "TB" worksheet, zeros should be entered only where the risk does not exist, or the calculation leads to a zero, or the calculation leads to a figure the bank does not deem to be material. Cells that are left blank will be understood to mean that the calculation was not possible due to system limitations despite having material risks in the portfolio and may result in automated calculation formulas in some cells of the worksheet to not populate the associated totals. Banks should provide an explanation for any cells that are left blank in an explanatory document accompanying the submission. In such an explanation, the bank should indicate the reason for the risk was not being reported (eg significant operational challenges, modelling challenges).

Broadly, the "TB" worksheet collects data on the global impact of the revised minimum capital requirements for market risk. All calculations must be performed for the entire global portfolio (ie all positions subject to market risk), ideally as defined by the revised boundary. Where the bank is unable to apply the boundary definition of the minimum capital requirements for market risk, the current boundary definition may be used as a proxy.

The reporting institution must ensure that the relevant boundary definition is identified in cell C47 of the "General Info" worksheet (ie "Yes" if the revised boundary definition is used and "No" otherwise). Please note that a single boundary definition should be applied consistently across all panels in this worksheet (ie banks are expected to use *either* the revised boundary *or* the current boundary definition when reporting market risk parameters), with the exception of cells F28 to F55 which should use the boundary definition consistent with the bank's regulatory reporting scope.

As noted in the introduction, the scope of this exercise covers **all** trading desks regardless of materiality and current model approval status. However, eligible CVA hedges capitalised under the market risk CVA framework must be excluded from the set of positions in scope for regulatory capital calculation in panels B.1 through B.3.

Banks must indicate – by means of flags set out in rows 48 and 49 of the "General Info" worksheet – their use of the standardised approach (SA) and internal models approach for reporting purposes under the current market risk framework and also their use of the SA, simplified SA and internal models approach under the January 2019 market risk framework. **Where the scope of the application of approaches differs materially between the reporting of the current and January 2019 market risk frameworks (eg the bank expects to apply the SA to a significantly greater portion of its trading book under the January 2019 market risk framework compared to under the current framework), the bank should provide a supplemental document to explain the rationale for the change in approaches.**

Only banks that satisfy the criteria set out in MAR11.7 may indicate the simplified SA and such banks should only complete panel B.1.a. For such banks, data submitted in panels B.1.b, B.2, B.3, B.4 and C (ie capital requirements under the revised SA or internal models approach) will be ignored.

9.1.1 Panel A: Summary

Panel A.1: Minimum capital requirements

Row	Column	Heading	Description
6	H	Revised market risk capital requirement, assuming	Banks using the IMA under the revised market risk framework should indicate whether they consider their data under the current or intended model approval status more reliable. For the option chosen, banks must at least provide data assuming all trading desks are in the BT and PLA test green zone. If banks chose the current model approval status, they must at least fill in columns G to I of panels B.2 and B.3. If banks chose the intended model approval status, they must at least fill in columns O to Q of panels B.2 and B.3.
7	H	Revised market risk capital requirement, assuming current model approval status, all trading desks are in the BT and PLA test green zone – Data available	Banks using the IMA under the revised market risk framework that are, under exceptional circumstances, unable to provide data assuming current model approval status, assuming all trading desks are in the BT and PLA test green zone, should enter "No" in this cell. All other banks should keep the "Yes" default setting.
8	H	Revised market risk capital requirement, assuming current model approval status, reflecting the consequences of failing BT and PLA test – Data available	Banks using the IMA under the revised market risk framework that are, under exceptional circumstances, unable to provide data assuming current model approval status, reflecting the consequences of failing BT and PLA test, should enter "No" in this cell. All other banks should keep the "Yes" default setting.
9	H	Revised market risk capital requirement, assuming intended model approval status, all trading desks are in the BT and PLA test green zone – Data available	Banks using the IMA under the revised market risk framework that are, under exceptional circumstances, unable to provide data assuming intended model approval status, assuming all trading desks are in the BT and PLA test green zone, should enter "No" in this cell. All other banks should keep the "Yes" default setting.
10	H	Revised market risk capital requirement, assuming intended model approval status, reflecting the consequences of failing BT and PLA test – Data available	Banks using the IMA under the revised market risk framework that are, under exceptional circumstances, unable to provide data assuming intended model approval status, reflecting the consequences of failing BT and PLA test, should enter "No" in this cell. All other banks should keep the "Yes" default setting.
11	G	Revised market risk capital requirement (assuming SA for the global portfolio)	Bank-wide level capital requirement measured using the SA as outlined in the January 2019 market risk framework. The SA capital requirement reported here must be calculated based on the global trading book (ie all positions subject to market risk), exclusive of eligible CVA hedges. The reporting institution must calculate all components of the SA capital requirement including SBM, DRC and RRAO and, where allowable, taking into account diversification effects within and across sub-portfolios. The sum of these components equals the SA capital requirement for the global trading book requested in this line item. Banks using the simplified SA under the revised framework should leave this cell empty.

9.1.2 Panel B: Overall minimum capital requirements (8% of RWA)

Please note, when reporting values in panels B.1 through B.4 of the "TB" worksheet, **zeros should be entered only where the risk does not exist, or the calculation leads to a zero, or the calculation leads to a figure the bank does not deem to be material**. Cells that are left blank will be understood to mean that calculation was not possible due to system limitations despite having material risks in the portfolio.

Panel B.1: Current market risk capital requirements (assuming current model approval status)

Capital requirement (QIS scope, column G)

When calculating the capital requirement in column G of panel B.1, reporting institutions must **exclude** any eligible **CVA hedges** from the scope of covered positions. Furthermore, the capital requirement under the internal models approach reported in column G should be based on the reporting date and not on the last 60-day average. **The boundary definition** should be applied as identified in cell C47of the "General Info" worksheet. Therefore, if the bank applies the revised boundary to calculate the revised market risk capital requirement (ie moved certain positions from the banking book to the trading book), the bank must also recalculate the current capital requirement based on the same, revised trading book portfolios in column G of panel B.1. In this case, the bank must set the "Revised market risk framework definition of TB-BB boundary" in the worksheet "General Info" to "Yes". Conversely, a bank does not apply the revised boundary (ie General Info!C47 = "No"), the bank must limit the revised market risk capital requirement calculation to the current trading portfolios as reported in column F. A bank must not use different set of portfolios under the current and revised market risk capital requirement in this worksheet.

Capital requirement components reported in column G of panel B.1 should be calculated based on the current model approval status of traded products in the firm's global portfolio. That is, **only the products for which the bank currently has internal model permission may be modelled for capital purposes**. Capital requirement for products that currently do not have internal model approval must be calculated according to the standardised measurement method. Any market risk capital amount that the bank is unable to assign to a category in panel B.1.a or panel B.1.b should be entered in panel B.1.c. **This "Other" capital requirement must be noted and described in an explanatory document accompanying the submission.**

As mentioned in the introduction, data reported in this panel must be 'as of' the same date as the bank's regulatory reporting to its national supervisor, and should include all assets subject to the market risk capital requirement. If providing parameters as of the regulatory reporting date or the inclusion of all assets subject to market risk framework present unsurpassable hurdles, due to operational or other limitations, the bank must supplement its submission with a qualitative document describing all deviations.

Capital requirement (regulatory reporting scope, column F)

In column F of panel B.1, the same information should be provided but using the same scope as for the regulatory reporting for market risk. In particular, irrespective of the boundary definition used in column G and elsewhere in this workbook, the **current** definition of the trading book/banking boundary should be used, and eligible CVA hedges should **not** be excluded from the scope of covered positions. Furthermore, the capital requirement for the internal models approach reported in column F should also reflect the **averaging** over the last 60 trading days.

The sum of capital requirements calculated in column F of sections (a), (b) and (c) of panel B.1 should equal to the total market risk capital requirement (ie total current capital requirement for the global portfolio). Per instructions above, ideally, this figure should equal the official regulatory market risk capital figure reported by the bank to its national supervisor. There may be valid reasons for the divergence of the two figures. In such a case, the bank must describe the source of this difference in a separate explanatory document.

Row	Column	Heading	Description
a) Standardised measurement method Banks that are not using the standardised measurement method under the current rules should leave this panel empty.			
28	F, G	Standardised measurement method	Capital requirement based on the standardised measurement method as applicable at the reporting date. The value reported should: (i) be based on products which currently do not have internal model approval; and (ii) include any specific risk surcharges for currently modelled products where specific risk surcharge is calculated using the standardised methodology (eg specific risk of eligible securitisation positions should be included here).
30	F, G	Total general interest rate risk	Minimum capital requirements for general interest rate risk based on the standardised measurement method as applicable at the reporting date. The minimum capital requirements should be inclusive of all risks covered by the standardised measurement method for general interest rate risk.
32–34	F, G	Total specific interest rate risk	Minimum capital requirements for specific interest rate risk based on the standardised measurement method as applicable at the reporting date by type of instrument (non-securitisation, securitisation non-correlation trading, securitisation correlation trading). The minimum capital requirements should be inclusive of all risks covered by the standardised measurement method for specific interest rate risk.
35	F, G	Additional requirements for option risks for debt instruments (non-delta risks)	Minimum capital requirements for non-delta risks in debt option positions. Delta equivalent positions should be included in the calculation of the minimum capital requirements for general and specific debt instruments.
37	F, G	Total general equity risk	Minimum capital requirements for general equity position risk based on the standardised measurement method as applicable at the reporting date.
38	F, G	Total specific equity risk	Minimum capital requirements for specific equity position risk based on the standardised measurement method as applicable at the reporting date. The minimum capital requirements should be inclusive of all risks covered by the standardised measurement method for specific equity position risk.
39	F, G	Additional requirements for option risks for equity instruments (non-delta risks)	Minimum capital requirements for non-delta risks in equity option positions. Delta equivalent positions should be included in the calculation of the minimum capital requirements for general and specific equity instruments.
41	F, G	Total general foreign exchange risk	Minimum capital requirements for foreign exchange position risk based on the standardised measurement method as applicable at the reporting date. The minimum capital requirements should be inclusive of all foreign exchange risks.
42	F, G	Additional requirements for option risks for FX instruments (non-delta risks)	Minimum capital requirements for non-delta risks in FX option positions. Delta equivalent positions should be included in the calculation of the minimum capital requirements for FX.
44	F, G	Total general commodity risk	Minimum capital requirements for commodities position risk based on the standardised measurement method as applicable at the reporting date. The minimum capital requirements should be inclusive commodities risks.

Row	Column	Heading	Description
45	F, G	Additional requirements for option risks for commodity instruments (non-delta risks)	Minimum capital requirements for non-delta risks in commodity option. Delta equivalent positions should be included in the calculation of the minimum capital requirements for commodity.
b) Internal models approach Banks that are not using the internal models approach under the current rules should leave this panel empty.			
47	F, G	Internal models approach (VaR and SVaR-based measures), **actual capital requirement**	Capital requirement for general market risk based on internal models and inclusive of all products that receive IMA treatment. The value reported should reflect the firm's VaR and SVaR-based measures calculated per requirements outlined in the Revisions to the market risk framework and should reflect the **current effective multiplier**. Please note, this measure must be inclusive of modelled specific risk requirement for products that currently have model approval from the bank's national supervisor.
48	F, G	Current 10-day 99% value-at-risk (**without** applying the multiplier)	The reported value-at-risk estimate should represent the bank's estimate of the 10-day, 99% value-at-risk of the bank's trading book portfolio as of the reporting date, **excluding the regulatory multiplier**.
50	F, G	10-day 99% stressed value-at-risk (**without** applying the multiplier)	The reported **stressed** value-at-risk estimate should represent the bank's estimate of the 10-day, 99% **stressed** value-at-risk of the bank's trading book portfolio as of the reporting date, **excluding the regulatory multiplier**.
52	F, G	Incremental risk charge	Capital requirement for incremental risk of all eligible positions in the trading book.
53	F, G	Comprehensive risk measure	Capital requirement for comprehensive risk measure of all eligible positions in the trading book.
54	F, G	Risks not in VaR	A value for RNiV capital should only be provided if the reporting institution's national supervisor directly requires that any risks not captured in the bank's VaR model be included as part of the bank's regulatory capital calculation. Otherwise, if the bank merely monitors materiality of its RNiV but does not include RNiV capital in its regulatory capital calculation, zero should be reported.
c) Other			
55	F, G	Other	A capital requirement component that the bank is unable to assign to sections (a) and (b) of this panel should be reported here. Any amount reported in this cell must be described in an explanatory document accompanying the submission.

Panel B.2: Revised market risk capital requirement

When calculating the capital requirement in panel B.2, reporting banks must exclude any eligible CVA hedges from the scope of covered positions.

Capital requirement components reported in panel B.2 should be reported based upon both current and intended model approval status of the bank's regulatory trading desks. For reporting capital requirements based on current model approval status, only the trading desks for which the bank currently has internal model permission may be modelled for capital purposes. In that case, capital requirements for trading desks that currently do not have internal model approval must be calculated according to the SA.

If the bank is unable to categorise its global trading book based on the current status of desk-level model approval, current product-level model approval status may be used as a proxy. In this case,

product-level model approval must be used to partition the global portfolio into two distinct, non-overlapping sub-portfolios: (i) the sub-portfolio of all products which currently have model approval from the bank's national supervisor; and (ii) the sub-portfolio of all products which currently do not have model approval.

For reporting capital requirements based on intended model approval status, the bank should report capital requirements assuming that the trading desks that it intends to model are within the IMA while the other desks are within the SA. If the bank does not have a plan for which desks it intends to model, then it should specify that intended model approval is "Unknown" in panel C and leave the capital requirements based on intended model approval blank in panel B.2.

Banks that use the IMA are requested to compute and submit the capital requirement under the SA and IMA capital requirements reflecting the performance of trading desk level backtesting and P&L attribution (PLA) test in columns K to M and S to U in addition to the existing data assuming all IMA trading desks are in the PLA test green zone (columns G to I and O to Q). Per MAR32 and MAR33, failing the PLA test leads to three tiered "traffic light" consequences. Trading desks in the "green zone" are considered to have passed the PLA test and may use the IMA. Trading desks in the "amber zone" may continue to use the IMA but will be subject to a capital surcharge. Trading desks in the "red zone" are considered to have failed the PLA test and are not permitted to use the IMA; instead, they must use the SA for determining their market risk capital requirements. Trading desks that fail the desk level backtesting must use the SA.

Data reported in this panel must be as of the same date as data reported in panel B.1. The sum of capital requirements calculated in sections (a) through (e) of panel B.2 should equal to the total market risk capital requirement (ie total capital requirement under the January 2019 market risk framework for the global portfolio).

If, under exceptional circumstances, a bank using the IMA is unable to provide data for one of the four variants, the relevant flag in panel A.1 should be adjusted accordingly.

Row	Column	Heading	Description
a) Revised standardised approach (inclusive of securitisations) The SA capital requirement must be calculated based on the sub-portfolio of products that currently do not have internal model approval from the bank's national supervisor. Where the bank is unable to categorise its global trading book based on the current status of desk-level model approval, current product-level model approval may be used as a proxy. Banks that use the IMA for part of their trading portfolios should report the SA capital requirements in two cases – (i) assuming current model approval status and (ii) assuming intended or forthcoming model approval status. For each of those two cases, banks should further report SA capital requirements in two variants – (i) assuming that all IMA trading desks are in the BT and PLA test green zone and (ii) including the capital requirements for IMA trading desks that fail the BT and PLA test (ie red zone). In total, banks should report capital requirements under four cases. For the sub-portfolio of non-modellable trading desks, the reporting bank must calculate all components of the SA capital requirement including: sensitivities based method (SbM), default risk charge (DRC) and residual risk add-on (RRAO) at the granularity outlined in this section. While banks are not required to report results of each correlation scenario, it is expected that the standardised capital requirement is to be calculated based on the methodology (ie correlation scenario assumption) which yields the greatest capital requirement at the portfolio-level (ie across the global portfolio). The bank must consistently apply this single scenario to relevant calculations throughout the entire panel.			
63, 69, 75	G, K, O, S	General interest rate risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the revised market risk standard.
64, 70, 76	G, K, O, S	Credit spread risk: (delta, vega and curvature risks respectively) for non-securitisation and securitisation products held in the bank's trading book	Capital requirement as defined in the revised market risk standard.

Row	Column	Heading	Description
65, 71, 77	G, K, O, S	Equity risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the revised market risk standard.
66, 72, 78	G, K, O, S	Commodity risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the revised market risk standard.
67, 73, 79	G, K, O, S	Foreign exchange risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the revised market risk standard.
80	G, K, O, S	Residual risk for prepayment	Aggregate notional amount of instruments bearing prepayment risk **before the application of the risk weight**.
82–85	G, K, O, S	Residual risk add-on (excluding prepayment): gap, correlation, behavioural and exotic underlying risk, respectively	Aggregate notional amount of instruments bearing gap, correlation, behavioural and exotic risks. In other words, **the risk weight should not be used** and notional value should reported at the granularity outlined in this section.
86	G, K, O, S	Standardised approach, default risk capital requirement	Capital requirement as defined in the revised market risk standard.
b) Revised IMA, expected shortfall (exclusive of securitisations) The IMA capital requirement should be calculated based on the sub-portfolio of products that currently have internal model approval from the bank's national supervisor. Where the bank is unable to categorise its global trading book based on the current status of desk-level model approval, current product-level model approval status may be used as a proxy. Banks that use the IMA for part of their trading portfolios should report the IMA capital requirements in two cases – (i) assuming current model approval status and (ii) assuming intended or forthcoming model approval status. For each of those two cases, banks should further report IMA capital requirements in two variants – (i) assuming that all IMA trading desks are in the BT and PLA test green zone and (ii) reflecting the consequences of failing BT and PLA test (ie amber desks subject to capital surcharge and red desks subject to SA capital requirement). In total, banks should report capital requirements under four cases. While we acknowledge that some banks model the capital requirement of CTP securitisation positions under the current framework, per revised market risk standards these positions are out of scope for internal models approach under the revised minimum capital requirements for market risk. For the sub-portfolio of modellable trading desks, the reporting bank must calculate all components of the IMA capital requirement including **internally modelled capital charge (**IMCC), SES and DRC at the granularity outlined in this panel. For the calculation of SES for non-modellable risk factors, banks in the European Union should use the EBA Stress Scenario Risk Measure (SSRM) methodology described in the Final Draft RTS.[35] **No multiplier should be applied to values reported in this panel.** The multiplier is applied in the automatic aggregation process.			
89	G, K, O, S	IMCC(C) at the trading book level (inclusive of full diversification effects)	Capital requirement as defined in the revised market risk standard. The trading book level IMCC capital requirement must be calculated assuming there are no constraints with respect to diversification benefits. That is, a **fully diversified ES value should be reported**. Further, the diversified IMCC capital requirement must exclude the multiplication factor m_c. That is, for purposes of this QIS, the **multiplier should not be applied to the trading book level ES values reported**.

[35] European Banking Authority, Final Draft RTSF on the calculation of the stress scenario risk measure under Article 325bk(3) of *Regulation (EU) No 575/2013 (Capital Requirements Regulation 2 – CRR2)*, 17 December 2020, www.eba.europa.eu/sites/default/documents/files/document_library/Publications/Draft%20Technical%20Standards/2020/RTS/961600/Final%20draft%20RTS%20on%20the%20calculation%20of%20stress%20scenario%20risk%20measure.pdf.

Row	Column	Heading	Description
91	G, K, O, S	Interest rate risk IMCC(C_i) (at the risk factor class level)	Capital requirement as defined in the revised market risk standard. The risk factor class level IMCC capital requirement must be calculated assuming no diversification benefits. That is, an **undiversified ES value should be reported for each asset class**. Further, the risk factor class level IMCC capital requirement must exclude the multiplication factor m_c. That is, for purposes of this QIS, the **multiplier should not be applied to the risk class level ES values reported**.
92	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 10 days (reduced set of risk factors, stress period, interest rate risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 10 days or longer per MAR33.12.
93	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 20 days (reduced set of risk factors, stress period, interest rate risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 20 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.
94	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 40 days (reduced set of risk factors, stress period, interest rate risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 40 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.
95	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 60 days (reduced set of risk factors, stress period, interest rate risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 60 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.
96	G, K, O, S	Credit spread risk IMCC(C_i) (at the risk factor class level)	Capital requirement as defined in the revised market risk standard. The risk factor class level IMCC capital requirement must be calculated assuming no diversification benefits. That is, an **undiversified ES value should be reported for each asset class**. Further, the risk factor class level IMCC capital requirement must exclude the multiplication factor m_c. That is, for purposes of this QIS, the **multiplier should not be applied to the risk class level ES values reported**.
97	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 10 days (reduced set of risk factors, stress period, credit spread risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 10 days or longer per MAR33.12.
98	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 20 days (reduced set of risk factors, stress period, credit spread risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 20 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.
99	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 40 days (reduced set of risk factors, stress period, credit spread risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 40 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.

Row	Column	Heading	Description
100	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 60 days (reduced set of risk factors, stress period, credit spread risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 60 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.
101	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 120 days (reduced set of risk factors, stress period, credit spread risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 120 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.
102	G, K, O, S	Equity risk IMCC(C_i) (at the risk factor class level)	Capital requirement as defined in the revised market risk standard. The risk factor class level IMCC capital requirement must be calculated assuming no diversification benefits. That is, an **undiversified ES value should be reported for each asset class**. Further, the risk factor class level IMCC capital requirement must exclude the multiplication factor m_c. That is, for purposes of this QIS, the **multiplier should not be applied to the risk class level ES values reported**.
103	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 10 days (reduced set of risk factors, stress period, equity risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 10 days or longer per MAR33.12.
104	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 20 days (reduced set of risk factors, stress period, equity risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 20 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.
105	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 40 days (reduced set of risk factors, stress period, equity risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 40 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.
106	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 60 days (reduced set of risk factors, stress period, equity risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 60 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.
107	G, K, O, S	Commodity risk IMCC(C_i) (at the risk factor class level)	Capital requirement as defined in the revised market risk standard. The risk factor class level IMCC capital requirement must be calculated assuming no diversification benefits. That is, an **undiversified ES value should be reported for each asset class**. Further, the risk factor class level IMCC capital requirement must exclude the multiplication factor m_c. That is, for purposes of this QIS, the **multiplier should not be applied to the risk class level ES values reported**.
108	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 10 days (reduced set of risk factors, stress period, commodity risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 10 days or longer per MAR33.12.

Row	Column	Heading	Description
109	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 20 days (reduced set of risk factors, stress period, commodity risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 20 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.
110	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 40 days (reduced set of risk factors, stress period, commodity risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 40 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.
111	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 60 days (reduced set of risk factors, stress period, commodity risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 60 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.
112	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 120 days (reduced set of risk factors, stress period, commodity risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 120 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.
113	G, K, O, S	Foreign exchange risk IMCC(C_i) (at the risk factor class level)	Capital requirement as defined in the revised market risk standard. The risk factor class level IMCC capital requirement must be calculated assuming no diversification benefits. That is, an **undiversified ES value should be reported for each asset class**. Further, the risk factor class level IMCC capital requirement must exclude the multiplication factor m_c. That is, for purposes of this QIS, the **multiplier should not be applied to the risk class level ES values reported**.
114	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 10 days (reduced set of risk factors, stress period, foreign exchange risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 10 days or longer per MAR33.12.
115	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 20 days (reduced set of risk factors, stress period, foreign exchange risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 20 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.
116	G, K, O, S	10-day ES R, S: risk factors with liquidity horizon ≥ 40 days (reduced set of risk factors, stress period, foreign exchange risk)	ES at a base liquidity horizon of 10 days measured based on the most severe 12-month period of stress available over the observation horizon using the reduced set of risk factors with a liquidity horizon of 40 days or longer per MAR33.12. For reporting these data, ES must **not** be scaled using the formula specified in MAR33.4.
118	G, K, O, S	SES, of which: Interest rate non-modellable risk factors	Capital requirement as defined in the revised market risk standard. For general interest rate risk, sum of the SES of each non-modellable risk factor.
118	H, L, P, T	$\sum SES^2$: Interest rate non-modellable risk factors	Capital requirement as defined in the revised market risk standard. For general interest rate risk, sum of the squared SES of each non-modellable risk factor.

Row	Column	Heading	Description
119	G, K, O, S	SES, of which: Credit spread non-modellable risk factors	Capital requirement as defined in the revised market risk standard. For credit spread risk, sum of the SES of each non-modellable risk factor, excluding idiosyncratic risk factors (ie ∑non-idiosyncratic SES).
119	H, L, P, T	$\sum SES^2$: Credit spread non-modellable risk factors	Capital requirement as defined in the revised market risk standard. For credit spread risk, sum of the squared SES of each non-modellable risk factor, excluding idiosyncratic risk factors (ie $\sum(\text{non-idiosyncratic SES})^2$).
119	I, M, Q, U	$\sum ISES^2$: Idiosyncratic credit spread non-modellable risk factors	Capital requirement as defined in the revised market risk standard. For credit spread risk, sum of the squared ISES of each idiosyncratic non-modellable risk factor.
120	G, K, O, S	SES, of which: Equity non-modellable risk factors	Capital requirement as defined in the revised market risk standard. For equity risk, sum of the SES of each non-modellable risk factor, excluding idiosyncratic risk factors (ie ∑non-idiosyncratic SES).
120	H, L, P, T	$\sum SES^2$: Equity non-modellable risk factors	Capital requirement as defined in the revised market risk standard. For equity risk, sum of the squared SES of each non-modellable risk factor, excluding idiosyncratic risk factors (ie $\sum(\text{non-idiosyncratic SES})^2$).
120	I, M, Q, U	$\sum ISES^2$: Idiosyncratic equity non-modellable risk factors	Capital requirement as defined in the revised market risk standard. For equity risk, sum of the squared ISES of each idiosyncratic non-modellable risk factor.
121	G, K, O, S	SES, of which: Commodity non-modellable risk factors	Capital requirement as defined in the revised market risk standard. For commodity risk, sum of the SES of each non-modellable risk factor.
121	H, L, P, T	$\sum SES^2$: Commodity non-modellable risk factors	Capital requirement as defined in the revised market risk standard. For commodity risk, sum of the squared SES of each non-modellable risk factor.
122	G, K, O, S	SES, of which: Foreign exchange non-modellable risk factors	Capital requirement as defined in the revised market risk standard. For FX risk, sum of the SES of each non-modellable risk factor.
122	H, L, P, T	$\sum SES^2$: Foreign exchange non-modellable risk factors	Capital requirement as defined in the revised market risk standard. For FX risk, sum of the squared SES of each non-modellable risk factor.
123	G, K, O, S	Internal models approach, default risk capital requirement	Capital requirement as defined in the revised market risk standard.
124	K, S	Capital surcharge for amber desks	Capital requirement for trading desks that are in the PLA "amber zone" as defined in MAR33.45.

Panel B.3: Revised market risk framework – modelled desks analysis

This panel should only be filled in by IMA banks.

When calculating the capital requirement in panels B.2 and B.3, reporting banks must exclude any eligible CVA hedges from the scope of covered positions.

Panels B.3.a and B.3.b require reporting capital requirements **only for trading desks using internal models** under four cases:

- assuming current model approval status and that all trading desks are in the BT and PLA test green zones;
- assuming current model approval status and reflecting the consequences of failing BT and PLA test;

- assuming intended model approval status and that all trading desks are in the BT and PLA test green zones; and
- assuming intended model approval status and reflecting the consequences of failing BT and PLA test.

The scope of panels B.3.a and B.3.b covers trading desks for which the bank is using internal models in the specified case, which is either based on current or intended model approval status. The scope of trading desks in panel B.3.b must be identical to the scope of trading desks used to calculate IMA capital requirement in the corresponding section of panel B.2.b. Further, data reported in this panel must be as of the same date as data reported in panel B.2.b.

With regard to the consequences of trading desk level model eligibility tests reflected in panel B.2, banks are to provide multiple sets of corresponding SA capital requirements. In columns G and O, banks should report the corresponding SA capital requirements for all trading desks that are using internal models, assuming all trading desks are in the green zone (ie corresponding to columns G to I and O to Q in panel B.2). In columns K and S, banks should report the corresponding SA capital requirements for trading desks that are in the "green zone" or "amber zone" of the PLA test and passed the trading desk level backtesting (ie corresponding to columns K to M and S to U in panel B.2).

Row	Column	Heading	Description
b) SA for modelled desks – applicable to IMA banks only The SA capital requirement must be calculated based on the same set of desks used to calculate capital requirement reported in section (a) of this panel. The capital requirements reported in section (b) are calculated for the corresponding sets of trading desks in panel B.2 in two cases – (i) assuming current model approval status and (ii) assuming intended or forthcoming model approval status. For each of those two cases, banks should further report IMA capital requirements in two variants – (i) assuming all trading desks are in the BT and PLA test green zone and (ii) reflecting the consequences of failing BT and PLA test. For these trading desks, the reporting bank must calculate all components of the SA capital requirement including SBM, DRC and RRAO at the granularity outlined in this section. In total, banks should report capital requirements under four cases.			
135, 141, 147	G, K, O, S	Modelled desks, General interest rate risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the revised market risk standard **only** for the desks that **are** modelled.
136, 142, 148	G, K, O, S	Modelled desks, Credit spread risk: (delta, vega and curvature risks respectively)	Capital requirement as defined in the revised market risk standard **only** for the desks that **are** modelled. This capital requirement should reflect credit spread risk of non-securitisation products.
137, 143, 149	G, K, O, S	Modelled desks, Equity risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the revised market risk standard **only** for the desks that **are** modelled.
138, 144, 150	G, K, O, S	Modelled desks, Commodity risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the revised market risk standard **only** for the desks that **are** modelled.
139, 145, 151	G, K, O, S	Modelled desks, Foreign exchange risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the revised market risk standard **only** for the desks that **are** modelled.
152	G, K, O, S	Modelled desks, Residual risk add-on Total (inclusive of prepayment and other risks)	The residual risk add-on **only** for the desks that **are** modelled **after the application of relevant risk weights**
153	G, K, O, S	Standardised approach, default risk capital requirement	Capital requirement as defined in the revised market risk standard **only** for the desks that **are** modelled

Panel B.4: Securitisations

This panel collects information on securitisation exposures and the effects of the revised framework, including Simple, Transparent and Comparable (STC).[36] Banks are asked to provide current and revised market risk capital requirement for a sub-set of securitisation positions: section (a) covers the portfolio of securitisation positions that are non-CTP and are unlikely to qualify as STC exposures; section (b) covers non-CTP securitisation positions that are likely to qualify for the STC designation; and section (c) covers the correlation trading portfolio.

Securitisation hedges which themselves are not securitisations are in scope for this panel.

Row	Column	Heading	Description
a) Non-CTP, non-STC Non-CTP securitisation exposures that would not fulfil the STC criteria.			
158	G	Total current market risk capital requirement	Total capital requirement assessed to non-CTP, non-STC portfolio of exposures under the current market risk framework.
159	G	Total revised market risk capital SBM (delta, vega and curvature) requirement	Total SBM capital requirement assessed to non-CTP, non-STC portfolio of exposures under requirement as defined in the revised new market risk framework, inclusive of all applicable hedges.
b) Non-CTP, STC Non-CTP securitisation exposures that would fulfil the STC criteria.			
161	G	Total current market risk capital requirement	Total capital requirement assessed to non-CTP, STC portfolio of exposures under the current market risk framework.
162	G	Total revised market risk capital SBM (delta, vega and curvature) requirement	Total SBM capital requirement assessed to non-CTP, STC portfolio of exposures under requirement as defined in the revised new market risk framework, inclusive of all applicable hedges.
c) CTP			
164	G	Total current market risk capital requirement (inclusive of CRM)	Total capital requirement assessed to correlation trading portfolio of exposures under the current market risk framework inclusive of the comprehensive risk measure capital requirement).
165	G	Total revised market risk capital SBM (delta, vega and curvature) requirement	Total SBM capital requirement assessed to correlation trading portfolio of exposures under requirement as defined in the revised new market risk framework, inclusive of all applicable hedges.

9.1.3 Panel C: Trading desks

This panel collects information on trading activities of reporting banks as well as provides a structure for desk-level reporting information requested in the "TB IMA Backtesting-P&L" worksheet.

In order to conduct meaningful analysis on the desk level data reported in all panels of the "TB IMA Backtesting-P&L" worksheet of the Basel III monitoring template, there must be intertemporal consistency in trading desk IDs across reporting periods. Specifically, the unique desk IDs (as well as regulatory trading desk names) submitted for each trading desk should be consistent across BM submissions for the same trading desk.

[36] Basel Committee on Banking Supervision, *Revisions to the securitisation framework, amended to include the alternative capital treatment for "simple, transparent and comparable" securitisations*, July 2016, www.bis.org/bcbs/publ/d374.htm.

For a given trading desk, a bank must use identical, **numeric "Unique desk ID"** that is consistent over time in order to ensure that a usable time series for each desk can be constructed across all submissions of the Basel III monitoring template. If, for any reason, capital requirements are not provided for a given trading desk in a monitoring exercise, this desk's Unique ID should not be used for a different trading desk in this or any subsequent exercise (ie each trading desk should be associated with a "Unique ID" regardless of the exercise).

Any newly introduced desk (ie a desk not reported in previous Basel III monitoring data collection exercises) should receive a new ID (ie IDs from closed trading desks should not be reused to identify newly formed trading desks) and any desk which has been closed should no longer be reported (implicitly resulting in a zero position desk from a technical perspective).

In a case where the desk structure has changed from the previous reporting date, banks must re-allocate positions of the previous one year based on the desk structure as standing at the reporting date. For example, if trading desks 001 and 002 in the end-December 2019 exercise are merged into a new trading desk 100 in the end-December 2020 exercise, when reporting data for the end-December 2020 exercise, the bank must report trading desk 100, while trading desks 001 and 002 should no longer be reported.

For a given desk, the response provided in column I must be based on **current model approval status** of that desk. We acknowledge that some banks may not be in a position to provide information about desk-level model approval at this time. As such, please provide an explanation in a separate document accompanying the submission regarding the basis for the bank's responses regarding model approval (eg desk-level modellability determined according to market/notional value-based threshold for the desk's products that feature current model approval).

Row	Column	Heading	Description
170–369	C	Unique desk ID	**Numeric** unique desk ID for each trading desk.
170–369	D	Description (name internally used)	Description of each trading desk (name internally used).
170–369	G	Description (regulatory trading desk name)	Please use the dropdown menu to select from the list the most relevant description for each trading desk (regulatory trading desk name).
170–369	I	Current internal models permission	Please use the dropdown menu to select from the list the response that most accurately reflects whether a given desk has **internal models permission under the current framework**.
170–369	J	Intended/forthcoming internal models permission	Please use the dropdown menu to select from the list the response that most accurately reflects the intended or forthcoming **internal models permission status** of that desk. Select "Unknown", "Yes" or "No".
170–369	K	Trading desk-level SbM + RRAO	The standalone SbM and RRAO component of the SA capital requirement for each trading desk required per MAR11.8(2) as of the reporting date.
170–369	L	Trading desk-level SA DRC requirement	The standalone DRC requirement component of the SA capital requirement for each trading desk required per MAR11.8(2) as of the reporting date.
170-369	M	Trading desk-level IMCC requirement	The standalone internally modelled capital charge (IMCC) calculated separately for each trading desk as of the reporting date. Do not apply any multipliers.
170-369	N	Trading desk-level NMRF requirement	The standalone NMRF requirement component of the IMA capital requirement for each trading desk as of the reporting date.
170-369	O	Trading desk-level IMA DRC requirement	The standalone DRC requirement component of the IMA capital requirement for each trading desk as of the reporting date.

9.1.4 Panel D: Closed-form questions

The Committee has specified closed form questions below. For each question, a set of up to 100 answers is available. Banks have to pick in the list the answer relevant to them. Additional questions up to 100 in total may be specified by the Committee in due course.

Row	Column	Heading	Description
373–472	C	Answer	Please use the dropdown menu to select the relevant answer from the list (as defined in due course by a document to be sent by the Committee, if deemed necessary).
373–472	D	Remarks	Any remarks pertaining to the responses in column C should be entered here.

Default risk capital requirement (DRC)	
Q-1	For the purpose of this QIS, is your bank able to calculate and report the default risk capital (DRC) requirement under the January 2019 market risk framework standardised approach (SA)? • 1: Yes, bank is able to calculate the DRC consistent with the January 2019 market risk framework for all positions subject to this capital requirement. • 2: No, bank is unable to calculate the DRC for all or some positions **or** the calculation is inconsistent with the January 2019 market risk framework (eg proxy use).
Q-2	If you selected "2: No" in Q-1, what did your bank report for SA DRC in this QIS? • 1: Used a proxy. (Please describe the methodology in a supplementary qualitative document.) • 2: Reported zero because the relevant default risk does not exist or is deemed immaterial for the portfolio. • 3: Did not report a figure (ie left the cell blank).
Q-3	For the purpose of this QIS, is your bank able to calculate and report the DRC under the January 2019 market risk framework internal models approach (IMA)? • 1: Yes, bank is able to calculate the DRC consistent with the January 2019 market risk framework for all positions subject to this capital requirement. • 2: No, bank is unable to calculate the DRC for all or some positions **or** the calculation is inconsistent with the January 2019 market risk framework. • 3: Not applicable. Bank does not use IMA.
Q-4	If you selected "2: No" in Q-3, what did your bank report for IMA DRC in this QIS? • 1: Used a proxy. (Please describe the methodology in a supplementary qualitative document.) • 2: Reported zero because the relevant default risk does not exist or is deemed immaterial for the portfolio. • 3: Did not report a figure (ie left the cell blank).
Residual risk add-on (RRAO)	
Q-5	For the purpose of this QIS, is your bank able to calculate the residual risk add-on (RRAO) under the January 2019 market risk framework Standardised Approach (SA)? • 1: Yes, bank is able to calculate RRAO for every risk type (gap risk, correlation risk, etc) consistent with the January 2019 market risk framework and reported accordingly. • 2: No, bank is able to calculate the notional amount of products subject to RRAO, but unable to allocate the share of total RRAO to each risk type. • 3: No, bank is unable to calculate the notional amount of products subject to RRAO.
Q-6	If you selected "2: No" in Q-5, how did your bank report the figure for the residual risk add-on in this QIS? • 1: Assumed that all residual risks are with exotic underlying and applied a 1.0% multiplier to the notional. • 2: Assumed that no residual risks are with exotic underlying and applied a 0.1% multiplier to the notional. • 3: Reported zero because there is no residual risk (ie the notional amount is zero). • 4: Did not report a figure (ie left the cell blank).
Standardised approach (SA)	
Q-7	For the purpose of this QIS, is your bank able to calculate all components of the SBM capital requirement (Delta, Vega and Curvature) using full revaluation methodology? • 1: Yes, bank is able to calculate capital requirement of all components precisely. • 2: No, bank is unable to calculate one or more sub-components for all or some positions **or** the calculation relies on approximations (eg Taylor expansion). **Note**: If your answer is "2: No", please list risk classes affected and corresponding methodology in a supplementary qualitative document.

Expected shortfall (ES) and non-modellable risk factor (NMRF)	
Q-8	For the purpose of this QIS, does the ES value reported include only eligible risk factors (ie risk factors deemed non-modellable are excluded from the calculation)? • 1: Yes, only those risk factors that are modellable per January 2019 market risk framework are included in the ES calculation. • 2: No, all risk factors currently included in the firm's VaR model are also included in the ES calculation regardless of eligibility per MAR31.12 to MAR31.26. (Please describe in a supplementary qualitative document.)
Q-9	For the purpose of this QIS, is your bank able to calculate ES for FX allowing for triangulation of non-liquid currency pairs? • 1: Yes, bank calculated ES directly using the shorter liquidity horizon (LH) where relevant. • 2: No. (eg scaled down ES for FX status quo due to technical limitations) (Please describe the methodology in a supplementary qualitative document.)
Q-10	For the purpose of this QIS, is your bank able to apply the liquidity horizon adjustment defined in MAR33.4 (8) of the January 2019 market risk framework? • 1: Yes, bank is able to apply a liquidity horizon adjustment consistent with the January 2019 market risk framework and reported accordingly. • 2: No, bank assumed a constant 10-day liquidity horizon for all risk factors. • 3: No, bank made other assumptions. (Please describe in a supplementary qualitative document.)
Q-11	For the purpose of this QIS, is your bank able to calculate the **stressed** Expected Shortfall using a **reduced set** of risk factors ($ES_{R,S}$)? • 1: Yes, bank is able to calculate $ES_{R,S}$ consistent with the January 2019 market risk framework and reported accordingly. • 2: No, bank made other assumptions (eg full set of risk factors is used directly). (Please describe in a supplementary qualitative document.)
Q-12	For the purpose of this QIS, is your bank able to calculate the **current** Expected Shortfall using a **full set** of risk factors ($ES_{F,C}$)? • 1: Yes, bank is able to calculate $ES_{F,C}$ consistent with the January 2019 market risk framework and reported accordingly. • 2: No, bank made other assumptions. (Please describe in a supplementary qualitative document.) • 3: Not applicable. Bank calculated **stressed** Expected Shortfall directly using the full set of risk factors.
Q-13	For the purpose of this QIS, is your bank able to calculate the **current** Expected Shortfall using a **reduced set** of risk factors ($ES_{R,C}$)? • 1: Yes, bank is able to calculate $ES_{R,C}$ consistent with the January 2019 market risk framework and reported accordingly. • 2: No, bank made other assumptions. (Please describe in a supplementary qualitative document.) • 3: Not applicable (ie bank calculated **stressed** Expected Shortfall directly using the full set of risk factors).
Q-14	For the purpose of this QIS, is the stressed period used different from the current period (ie $ES_{R,S} \neq ES_{R,C}$)? • 1: Yes. • 2: No. (Please describe in a supplementary qualitative document.)
Q-15	For the purpose of this QIS, is the stressed period used to calculate stressed Expected Shortfall different from the period of significant financial stress used to calibrate SVaR? • 1: Yes. • 2: No.

Q-16	For the purpose of this QIS, is your bank able to calculate the capital requirement for non-modellable risk factors (NMRF) in the IMA? • 1: Yes, bank is able to calculate the SES for every NMRF consistent with the January 2019 market risk framework standard and reported accordingly. • 2: No, bank is unable to calculate the SES for every NMRF per the January 2019 market risk framework standard. • 3: Not applicable, because all risk factors are modellable as a result of the risk factor eligibility test (ie reported zero for all risk factors). • 4: No, because the bank is unable to perform the risk factor eligibility test.
Q-17	If you selected "2: No" in Q-16, were you able to provide complete figures? • 1: Yes, bank provided complete figures. • 2: No, bank did not report a complete figure and left some or all cells blank. (Please describe the nature of the challenge in a supplementary qualitative document.)
Q-18	If you selected "2: No" in Q-16, how did your bank report the figure for SES in this QIS? • 1: Used proxy methodology broadly based on the ES/Var/RNiV methodology. • 2: Other methodologies. (Please describe in a supplementary qualitative document.)
Q-19	If you selected "2: No" in Q-16, to your best estimation, what would be the expected change in the total NMRF capital requirement was calculated consistent with January 2019 market risk framework standards? • 1: Generally unchanged. • 2: Increase. (Please explain and, where possible, provide a quantitative estimate.) • 3: Decrease. (Please explain and, where possible, provide a quantitative estimate.)
Q-20	How confident is your bank regarding the accuracy of the SES figures reported in this QIS? • 1: Very confident. (Figures provided are indicative of the actual expected capital requirement.) • 2: Reasonably confident (subject to some uncertainty). • 3: Minimally confident (subject to significant uncertainty). **Note**: If your answer is either "2: Reasonably confident" or "3: Minimally confident", please describe the source of uncertainty in a supplementary document.
Q-21	Please select the modellability criteria applied to available price data in order to determine the scope of NMRF in this QIS. • 1: Per January 2019 market risk framework text, (i) at least 24 observations per year with no 90-day period in which fewer than four real price observations are available or (ii) a minimum of 100 real price observations in the previous 12 months. • 2: Assessing only whether at least 24 observations per year are available. • 3: Other. (Please describe in a supplementary qualitative document.)
Q-22	Please select the price data used for modellability checks. • 1: Own price data **only**. • 2: Own price data and assumed benefit of data pooling. • 3: Other. (Please describe in a supplementary qualitative document.)
Q-23	Is the granularity of risk factors used to determine the scope of NMRF the same as the granularity of pricing model used to calculate the ES? • 1: Yes, consistent granularity is used for all risk factors. • 2: No. (Please describe in a supplementary qualitative document.)
Q-24	Please select the methodology used to identify the Liquidity Horizon for each NMRF. • 1: Consistent with the SES methodology (ie the greater of the LH specified in MAR33.12 and 20 days). • 2: Applied supervisory LH specified in MAR33.12. • 3: Other. (Please describe in a supplementary qualitative document.)

Q-25	Please select the stress scenario applied to NMRFs. • 1: Consistent with the SES methodology (ie common 12-month stress period for risk factors in the same risk class) • 2: One stress scenario selected for all NMRFs. • 3: Different stress scenarios selected per NMRF. • 4: Other. (Please describe in a supplementary qualitative document.)
Q-26	Please select the correlation assumption applied in aggregating the NMRF capital requirement. • 1: Consistent with the SES methodology in accordance to MAR33.17. • 2: Other. (Please describe in a supplementary qualitative document.)
Q-27	For the purpose of this QIS, for modellable desks in panel B.3, is the combined set of products in scope for NMRF and ES identical to the set of products in scope for SBM? • 1: Yes. • 2: No (eg there are risks that are captured by the NMRF framework but are absent from the SBM calculation of a corresponding risk class). **Note**: If your answer is "2: No", please describe the source of misalignment in a supplementary document.
Q-28	Please leave blank.
Q-29	General Interest Rate Risk NMRF. For information purposes only, please provide the share of GIRR risk factors in the current portfolio that are, per January 2019 market risk framework, considered as NMRF relative to **all** GIRR risk factors under the IMA (ie number of NMRF / number of all RF) on a best effort basis. • 1: No NMRF. • 2: share of NMRF of less than 10%. • 3: share of NMRF between 10% and 20%. • 4: share of NMRF between 20% and 30%. • 5: share of NMRF between 30% and 40%. • 6: share of NMRF between 40% and 50%. • 7: share of NMRF of equal to or more than 50%. **Note**: please report the share and the numbers of NMRF and all RF in the "Remarks" column (eg 1000/5000=20%).
Q-30	Credit Spread Risk NMRF. For information purposes only, please provide the share of CSR risk factors in the current portfolio that are, per January 2019 market risk framework, considered as NMRF relative to **all** CSR risk factors (ie number of NMRF / number of all RF) on a best effort basis. • 1: No NMRF. • 2: share of NMRF of less than 10%. • 3: share of NMRF between 10% and 20%. • 4: share of NMRF between 20% and 30%. • 5: share of NMRF between 30% and 40%. • 6: share of NMRF between 40% and 50%. • 7: share of NMRF of equal to or more than 50%. **Note**: please report the share and the numbers of NMRF and all RF in the "Remarks" column (eg 1000/5000=20%).
Q-31	Equity Risk NMRF. For information purposes only, please provide the share of Equity risk factors in the current portfolio that are, per January 2019 market risk framework, considered as NMRF relative to **all** Equity risk factors (ie number of NMRF / number of all RF) on a best effort basis. • 1: No NMRF. • 2: share of NMRF of less than 10%. • 3: share of NMRF between 10% and 20%. • 4: share of NMRF between 20% and 30%. • 5: share of NMRF between 30% and 40%. • 6: share of NMRF between 40% and 50%. • 7: share of NMRF of equal to or more than 50%. **Note**: please report the share and the numbers of NMRF and all RF in the "Remarks" column (eg 1000/5000=20%).

Q-32	Commodity Risk NMRF. For information purposes only, please provide the share of Commodity risk factors in the current portfolio that are, per January 2019 market risk framework, considered as NMRF relative to **all** Commodity risk factors (ie number of NMRF / number of all RF) on a best effort basis. • 1: No NMRF. • 2: share of NMRF of less than 10%. • 3: share of NMRF between 10% and 20%. • 4: share of NMRF between 20% and 30%. • 5: share of NMRF between 30% and 40%. • 6: share of NMRF between 40% and 50%. • 7: share of NMRF of equal to or more than 50%. **Note**: please report the share and the numbers of NMRF and all RF in the "Remarks" column (eg 1000/5000=20%).
Q-33	Foreign Exchange Risk NMRF. For information purposes only, please provide the share of FX risk factors in the current portfolio that are, per January 2019 market risk framework, considered as NMRF relative to **all** FX risk factors (ie number of NMRF / number of all RF) on a best effort basis. • 1: No NMRF. • 2: share of NMRF of less than 10%. • 3: share of NMRF between 10% and 20%. • 4: share of NMRF between 20% and 30%. • 5: share of NMRF between 30% and 40%. • 6: share of NMRF between 40% and 50%. • 7: share of NMRF of equal to or more than 50%. **Note**: please report the share and the numbers of NMRF and all RF in the "Remarks" column (eg 1000/5000=20%).
TB IMA Backtesting-P&L	
Q-34	For the purpose of this QIS, is your bank able to calculate the 99% VaR for all trading desks in scope for the IMA? • 1: Yes, bank is able to calculate the 99% VaR and reported accordingly. • 2: No. (Please explain the nature of the challenge in a supplementary qualitative document.)
Q-35	For the purpose of this QIS, is your bank able to calculate the 97.5% VaR for all trading desks in scope for the IMA? • 1: Yes, bank is able to calculate the 97.5% VaR and reported accordingly. • 2: No. (Please describe the nature of the challenge in a supplementary qualitative document.)
Q-36	For the purpose of this QIS, is your bank able to calculate the 97.5% ES for all trading desks in scope for the IMA? • 1: Yes, bank is able to calculate the 97.5% ES and reported accordingly. • 2: No. (Please describe the nature of the challenge in a supplementary qualitative document.)
Q-37	For the purpose of this QIS, is your bank able to calculate p-values for all trading desks in scope for the IMA? • 1: Yes, bank is able to calculate p-values consistent with the January 2019 market risk framework and reported accordingly. • 2: Yes, bank is able to calculate p-values, but calculation reported deviates from the January 2019 market risk framework. (Please describe the nature of the deviation in a supplementary qualitative document.) • 3: No, bank is unable to calculate p-values. (Please describe the nature of the challenge in a supplementary qualitative document.)

Q-38	For the purpose of this QIS, is your bank able to calculate **Actual P&L** (APL) for all trading desks in scope for the IMA? • 1: Yes, bank is able to calculate APL consistent with the January 2019 market risk framework and reported accordingly. • 2: Yes, bank is able to calculate APL, but calculation reported deviates from the January 2019 market risk framework. (Please describe the nature of the deviation in a supplementary qualitative document.) • 3: No, bank is unable to calculate APL. (Please describe the nature of the challenge in a supplementary qualitative document.)
Q-39	For the purpose of this QIS, is your bank able to calculate **Hypothetical P&L** (HPL) for all trading desks in scope for the IMA? • 1: Yes, bank is able to calculate HPL consistent with the January 2019 market risk framework and reported accordingly. • 2: Yes, bank is able to calculate HPL, but calculation reported deviates from the January 2019 market risk framework. (Please describe the nature of the deviation in a supplementary qualitative document.) • 3: No, bank is unable to calculate HPL. (Please describe the nature of the challenge in a supplementary qualitative document.)
Q-40	For the purpose of this QIS with regard to TB IMA Backtesting-P&L, is your bank able to calculate **risk-theoretical P&L** (RTPL) for any trading desks in scope for the IMA? • 1: Yes, bank is able to calculate RTPL consistent with the January 2019 market risk framework and reported accordingly. • 2: Yes, bank is able to calculate RTPL, but calculation reported deviates from the January 2019 market risk framework standard. (Please describe the nature of the deviation in a supplementary qualitative document.) • 3: No, bank is unable to calculate RTPL. (Please describe the nature of the challenge in a supplementary qualitative document.)
Q-41	Are data inputs for the bank's risk management model and front-office pricing model identical? (ie do you use identical data for the purposes of calculating RTPL and HPL?) • 1: Yes, they are identical for all desks. • 2: No, they are identical for some desks, but not all. • 3: No, they are not identical for any desks. • 4: Not Applicable (Unable to calculate RTPL and/or HPL)
Q-42	For the purpose of this QIS, in case when the risk models and the front office pricing models use different input data (see MAR32.31), did your bank align risk theoretical P&L (RTPL) input data for risk factors with the data used in hypothetical P&L (HPL)? • 1: Yes, the RTPL input data for risk factors were adjusted to be aligned with the HPL input data consistent with MAR32 of the January 2019 market risk framework standard. • 2: No, the bank used different, unaligned input data for RTPL and HPL. • 3: Not applicable, because there is no difference between the RTPL and HPL input data.
Q-43	Are the valuation engines in the bank's risk management model and front-office pricing models identical? (ie do you use identical models for the purposes of calculating RTPL and HPL?) • 1: Yes, they are identical for all desks. • 2: No, they are identical for some desks, but not all. • 3: No, they are not identical for any desks. • 4: Not Applicable. (Unable to calculate RTPL and/or HPL)
Q-44	Are the risk factors for the bank's risk management model and front-office pricing model identical? (ie do you use an identical set of risk factors for the purposes of calculating RTPL and HPL?) • 1: Yes, they are identical for all desks. • 2: No, they are identical for some desks, but not all. • 3: No, they are not identical for any desks. • 4: Not Applicable. (Unable to calculate RTPL and/or HPL)

Equity investments in funds	
Q-45	What percentage (by gross market value) of your overall trading book risk exposure consists of equity investments in funds or products whose payoffs are linked to these investments? • 1: No equity investments in funds. • 2: Between 0% and 5%. • 3: Between 5% and 10%. • 4: Between 10% and 20%. • 5: Between 20% and 30%. • 6: Between 30% and 40%. • 7: Greater than 40%.
Q-46	What percentage (by gross market value) of your equity investments in funds or products whose payoffs are linked to these investments falls under the Internal Models Approach? • 1: Not applicable (no equity investments in funds). • 2: Exactly 0%. • 3: Greater than 0% up to 20%. • 4: Between 20% and 40%. • 5: Between 40% and 60%. • 6: Between 60% and 80%. • 7: Between 80% and 100%.
Q-47	Of your equity investments in funds or products whose payoffs are linked to these investments, what percentage (by gross market value) can be looked through on at least a weekly basis? • 1: Not applicable (no equity investments in funds). • 2: Exactly 0%. • 3: Greater than 0% up to 20%. • 4: Between 20% and 40%. • 5: Between 40% and 60%. • 6: Between 60% and 80%. • 7: Between 80% and 100%.
Q-48	Of your equity investments in funds or products whose payoffs are linked to these investments, what percentage (by gross market value) can be looked through on at least a monthly basis? • 1: Not applicable (no equity investments in funds). • 2: Exactly 0%. • 3: Greater than 0% up to 20%. • 4: Between 20% and 40%. • 5: Between 40% and 60%. • 6: Between 60% and 80%. • 7: Between 80% and 100%.
Q-49	Of your equity investments in funds or products whose payoffs are linked to these investments, what percentage (by gross market value) can be looked through on at least a quarterly basis? • 1: Not applicable (no equity investments in funds). • 2: Exactly 0%. • 3: Greater than 0% up to 20%. • 4: Between 20% and 40%. • 5: Between 40% and 60%. • 6: Between 60% and 80%. • 7: Between 80% and 100%.

Q-50	What percentage (by gross market value) of your equity investments in funds or products whose payoffs are linked to these investments falls under the revised Internal Models Approach? • 1: Not applicable (no equity investments in funds). • 2: Exactly 0%. • 3: Greater than 0% up to 20%. • 4: Between 20% and 40%. • 5: Between 40% and 60%. • 6: Between 60% and 80%. • 7: Between 80% and 100%.
Q-51	What percentage (by gross market value) of your equity investments in funds or products whose payoffs are linked to these investments is placed in the "Other sector" bucket following MAR21.36(3)? • 1: Not applicable (no equity investments in funds). • 2: Exactly 0%. • 3: Greater than 0% up to 20%. • 4: Between 20% and 40%. • 5: Between 40% and 60%. • 6: Between 60% and 80%. • 7: Between 80% and 100%.
Q-52	What percentage (by gross market value) of your equity investments in funds or products whose payoffs are linked to these investments falls under the approach described in MAR21.36(2)? • 1: Not applicable (no equity investments in funds). • 2: Exactly 0%. • 3: Greater than 0% up to 20%. • 4: Between 20% and 40%. • 5: Between 40% and 60%. • 6: Between 60% and 80%. • 7: Between 80% and 100%.
Q-53	What percentage (by gross market value) of your equity investments in funds or products whose payoffs are linked to these investments falls under the approach described in MAR21.35(1)? • 1: Not applicable (no equity investments in funds). • 2: Exactly 0%. • 3: Greater than 0% up to 20%. • 4: Between 20% and 40%. • 5: Between 40% and 60%. • 6: Between 60% and 80%. • 7: Between 80% and 100%.

9.2 Worksheet "TB risk class"

"TB risk class" worksheet collects data on the components of the market risk standardised approach capital requirements calculation separately for each risk class, including the default risk capital (DRC) requirement.

Regardless of a bank's use of the internal models approach for part or all of the trading portfolio, all standardised approach capital requirement calculations reported in this worksheet must be performed for the **global portfolio** (ie all positions subject to market risk framework) as specified in MAR11.8(1).The bank must use the same boundary definition as in the worksheet "TB" (and also expressed in the worksheet "General Info". Quantities should be reported with their real sign: positive numbers as positive, negative numbers as negative.

All banks are expected report values (including zeros in case the bank does not have positions) in panels A to C and E to H. Banks that do not have positions in correlation trading portfolio may not fill in panel D.

Per each risk class of the sensitivities-based method (ie panels A to G, with an exception for foreign exchange risk delta risks), banks are required to report the risk bucket-level capital requirement (K_b) for medium, high and low correlation scenarios.

For banks that use the standardised approach (SA) for its global portfolio, the sensitivities-based method (SbM) and default risk capital (DRC) requirement under the selected scenario in the worksheet "TB risk class" must be consistent with the corresponding value reported in the worksheet TB. For banks that use the internal models approach, the granular components reported in the worksheet "TB risk class" for the global portfolio are expected to be higher than the corresponding data reported in the worksheet "TB" for the SA portfolio. In addition, for all banks, the revised market risk capital requirement calculated assuming SA for the global portfolio reported in the worksheet "TB" must be consistent with the recalculated SA capital requirement using granular components reported in the worksheets "TB" and "TB risk class". This worksheet includes a number of in-template checks to ensure these consistencies.

9.2.1 Panel A: General interest rate risk

Row	Column	Heading	Description	Remarks
21	F	Was preferential risk weight applied to eligible currencies?		Please select "Yes" or "No", as appropriate, reflecting the approach used to calculate the weighted sensitivities in panel A.
59–68	C	OTHER 1 to OTHER 10 refer to currencies other than those listed in rows 25 to 58 in which the bank has exposure to GIRR. • If the bank has fewer than 10 such currencies, the bank should fill in any excess rows with zeroes. • If the bank has more than 10 such currencies, the bank should fill in rows 59 to 68 with the 10 most material currencies (other than those listed in rows 25 to 58) in which the bank has exposure to GIRR.		
25–68	F–H	Delta risks Kb (Medium, High, Low correlations)	Risk position for delta bucket *b*, calculated per MAR21.4(4) $\sqrt{\max\left(0, \sum_k WS_k^2 + \sum_k \sum_{k \neq l} \rho_{kl} WS_k WS_l\right)}$	• Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of corresponding prescribed correlation ρ_{kl}. • The quantity with the square root function is floored at zero.
25–68	I–K	Vega risks Kb (Medium, High, Low correlations)	Risk position for vega bucket *b*, calculated per MAR21.4(4) $\sqrt{\max\left(0, \sum_k WS_k^2 + \sum_k \sum_{k \neq l} \rho_{kl} WS_k WS_l\right)}$	• Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of corresponding prescribed correlation ρ_{kl}. • The quantity with the square root function is floored at zero.

Row	Column	Heading	Description	Remarks
25–68	L–N	Curvature risks Kb (Medium, High, Low correlations)	Risk position for curvature bucket *b*, calculated per MAR21.5(3)(b) $K_b = \max\left(K_b^+, K_b^-\right), \text{where}$ $\begin{cases} K_b^+ = \sqrt{\max\left(\begin{array}{l} 0, \sum_k \max\left(CVR_k^+, 0\right)^2 \\ +\sum_{l\neq k}\sum_k \rho_{kl} CVR_k^+ CVR_l^+ \\ \psi\left(CVR_k^+, CVR_l^+\right) \end{array}\right)} \\ K_b^- = \sqrt{\max\left(\begin{array}{l} 0, \sum_k \max\left(CVR_k^-, 0\right)^2 \\ +\sum_{l\neq k}\sum_k \rho_{kl} CVR_k^- CVR_l^- \\ \psi\left(CVR_k^-, CVR_l^-\right) \end{array}\right)} \end{cases}$ where $\psi\left(CVR_k CVR_l\right)$ is a function that takes the value 0 if CVR_k and CVR_l both have negative signs. In all other cases $\psi\left(CVR_k CVR_l\right)$ takes the value of 1	• Parameter is calculated consistent with definitions in MAR21.5 and MAR21.100. • Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of ρ and ψ. • The quantity with the square root function is floored at zero.
Total GIRR capital requirement				
73–75	F	Delta capital requirement	At the risk class level, aggregate GIRR delta capital requirement under medium, high, low correlation scenarios per the 2019 framework.	
77–79	F	Vega capital requirement	At the risk class level, aggregate GIRR vega capital requirement under medium, high, low correlation scenarios per the 2019 framework.	
81–83	F	Curvature capital requirement	At the risk class level, aggregate GIRR curvature capital requirement under medium, high, low correlation scenarios per the 2019 framework.	

9.2.2 Panel B: Credit spread risk: non-securitisations

Row	Column	Heading	Description	Remarks
88–105	F–H	Delta risks Kb (Medium, High, Low correlations)	Risk position for each delta bucket *b*, calculated per MAR21.4(4) with the exception of the "Other bucket" which is calculated per MAR21.56. $\sqrt{\max\left(0, \sum_k WS_k^2 + \sum_k \sum_{k\neq l} \rho_{kl} WS_k WS_l\right)}$	• Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of corresponding prescribed correlation ρ_{kL} • The quantity with the square root function is floored at zero.
88–105	I–K	Vega risks Kb (Medium, High, Low correlations)	Risk position for each vega bucket *b*, calculated per MAR21.4(4) with the exception of the Other bucket, which is calculated per MAR21.56. $\sqrt{\max\left(0, \sum_k WS_k^2 + \sum_k \sum_{k\neq l} \rho_{kl} WS_k WS_l\right)}$	• Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of corresponding prescribed correlation ρ_{kL} • The quantity with the square root function is floored at zero.

Row	Column	Heading	Description	Remarks
88–105	L–N	Curvature risks Kb (Medium, High, Low correlations)	Risk position for each curvature bucket *b*, calculated per MAR21.5(3)(b) with the exception of the "Other bucket" which is calculated per MAR21.56. $K_b = \max\left(K_b^+, K_b^-\right), \text{where}$ $\begin{cases} K_b^+ = \sqrt{\max\begin{pmatrix} 0, \sum_k \max\left(CVR_k^+, 0\right)^2 \\ + \sum_{l \neq k} \sum_k \rho_{kl} CVR_k^+ CVR_l^+ \\ \psi\left(CVR_k^+, CVR_l^+\right) \end{pmatrix}} \\ K_b^- = \sqrt{\max\begin{pmatrix} 0, \sum_k \max\left(CVR_k^-, 0\right)^2 \\ + \sum_{l \neq k} \sum_k \rho_{kl} CVR_k^- CVR_l^- \\ \psi\left(CVR_k^-, CVR_l^-\right) \end{pmatrix}} \end{cases}$ where $\psi\left(CVR_k CVR_l\right)$ is a function that takes the value 0 if CVR_k and CVR_l both have negative signs. In all other cases $\psi\left(CVR_k CVR_l\right)$ takes the value of 1	• Parameter calculated consistent with definitions in MAR21.5 and MAR21.100. • Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of ρ_{kl} and ψ. • The quantity with the square root function is floored at zero.
Total CSR non-securitisations capital requirement				
110–112	F	Delta capital requirement	At the risk class level, aggregate CSR non-securitisations delta capital requirement under medium, high and low correlation scenarios per the 2019 framework.	
114–116	F	Vega capital requirement	At the risk class level, aggregate CSR non-securitisations vega capital requirement under medium, high and low correlation scenarios per the 2019 framework.	
118–120	F	Curvature capital requirement	At the risk class level, aggregate CSR non-securitisations curvature capital requirement under medium, high and low correlation scenarios per the 2019 framework.	

9.2.3 Panel C: Credit spread risk: securitisations (non-CTP)

Row	Column	Heading	Description	Remarks
125–149	F–H	Delta risks Kb (Medium, High, Low correlations)	Risk position for each delta bucket *b*, calculated per MAR21.4(4) with the exception of the "Other bucket" which is calculated per MAR21.69. $\sqrt{\max\left(0, \sum_k WS_k^2 + \sum_k \sum_{k \neq l} \rho_{kl} WS_k WS_l\right)}$	• Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of corresponding prescribed correlation ρ_{kl}. • The quantity with the square root function is floored at zero.

Row	Column	Heading	Description	Remarks
125–149	I–K	Vega risks Kb (Medium, High, Low correlations)	Risk position for each vega bucket *b*, calculated per MAR 21.4(4) with the exception of the "Other bucket" which is calculated per MAR21.69. $\sqrt{\max\left(0, \sum_k WS_k^2 + \sum_k \sum_{k \neq l} \rho_{kl} WS_k WS_l\right)}$	• Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of corresponding prescribed correlation ρ_{kL} • The quantity with the square root function is floored at zero.
125–149	L–N	Curvature risks Kb (Medium, High, Low correlations)	Risk position for each curvature bucket *b*, calculated per MAR21.5(3)(b) with the exception of the "Other bucket" which is calculated per MAR21.69. $K_b = \max\left(K_b^+, K_b^-\right), where$ $\begin{cases} K_b^+ = \sqrt{\max\begin{pmatrix} 0, \sum_k \max\left(CVR_k^+, 0\right)^2 \\ + \sum_{l \neq k} \sum_k \rho_{kl} CVR_k^+ CVR_l^+ \\ \psi\left(CVR_k^+, CVR_l^+\right) \end{pmatrix}} \\ K_b^- = \sqrt{\max\begin{pmatrix} 0, \sum_k \max\left(CVR_k^-, 0\right)^2 \\ + \sum_{l \neq k} \sum_k \rho_{kl} CVR_k^- CVR_l^- \\ \psi\left(CVR_k^-, CVR_l^-\right) \end{pmatrix}} \end{cases}$ where $\psi\left(CVR_k CVR_l\right)$ is a function that takes the value 0 if CVR_k and CVR_l both have negative signs. In all other cases $\psi\left(CVR_k CVR_l\right)$ takes the value of 1	• Parameter calculated consistent with definitions in MAR21.5 and MAR21.100 of the 2019 framework. • Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of ρ_{kl} and ψ. • The quantity with the square root function is floored at zero.
Total CSR securitisations (non-CTP) capital requirement				
154–156	F	Delta capital requirement	At the risk class level, aggregate CSR securitisations (non-CTP) delta capital requirement under medium, high and low correlation scenarios per the 2019 framework.	
158–160	F	Vega capital requirement	At the risk class level, aggregate CSR securitisations (non-CTP) vega capital requirement under medium, high and low correlation scenarios per the 2019 framework.	
162–164	F	Curvature capital requirement	At the risk class level, aggregate CSR securitisations (non-CTP) curvature capital requirement under medium, high and low correlation scenarios per the 2019 framework.	

9.2.4 Panel D: Credit spread risk: securitisations (CTP)

This panel is to be filled in only the banks that hold correlation trading portfolios.

Row	Column	Heading	Description	Remarks
168	F	Memo box: Current CTP and CRM capital requirements	Non-data entry cell. Memo shows the bank's current securitisations (CTP) capital requirement value reported in the work sheet "TB".	
169	F	Memo box: Panel D to be filled in?	Non-data entry cell. Memo signals whether the bank is expected to fill in the panel D. Banks with **no current CTP positions** are **not required** to fill in this panel.	
173–188	F–H	Delta risks Kb (Medium, High, Low correlations)	Risk position for each delta bucket *b*, calculated per MAR21.4(4) with the exception of the "Other bucket" which is calculated per MAR 21.56. $\sqrt{\max\left(0, \sum_k WS_k^2 + \sum_k \sum_{k \neq l} \rho_{kl} WS_k WS_l\right)}$	• Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of corresponding prescribed correlation ρ_{kl}. • The quantity with the square root function is floored at zero.
173–188	I–K	Vega risks Kb (Medium, High, Low correlations)	Risk position for each vega bucket *b*, calculated per MAR21.4(4) with the exception of the "Other bucket" which is calculated per MAR21.56. $\sqrt{\max\left(0, \sum_k WS_k^2 + \sum_k \sum_{k \neq l} \rho_{kl} WS_k WS_l\right)}$	• Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of corresponding prescribed correlation ρ_{kl}. • The quantity with the square root function is floored at zero.
173–188	L–N	Curvature risks Kb (Medium, High, Low correlations)	Risk position for each curvature bucket *b*, calculated per MAR21.5(3)(b) with the exception of the "Other bucket" which is calculated per MAR21.56. $K_b = \max\left(K_b^+, K_b^-\right), \text{where}$ $\begin{cases} K_b^+ = \sqrt{\max\left(0, \sum_k \max\left(CVR_k^+, 0\right)^2 + \sum_{l \neq k} \sum_k \rho_{kl} CVR_k^+ CVR_l^+ \\ \psi\left(CVR_k^+, CVR_l^+\right)\right)} \\ K_b^- = \sqrt{\max\left(0, \sum_k \max\left(CVR_k^-, 0\right)^2 + \sum_{l \neq k} \sum_k \rho_{kl} CVR_k^- CVR_l^- \\ \psi\left(CVR_k^-, CVR_l^-\right)\right)} \end{cases}$ where $\psi\left(CVR_k CVR_l\right)$ is a function that takes the value 0 if CVR_k and CVR_l both have negative signs. In all other cases $\psi\left(CVR_k CVR_l\right)$ takes the value of 1	• Parameters to be calculated consistent with definitions in MAR21.5 and MAR21.100. • Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of ρ_{kl} and ψ. • The quantity with the square root function is floored at zero.
Total CSR securitisations (CTP) capital requirement				
193–195	F	Delta capital requirement	At the risk class level, aggregate CSR non-securitisations delta capital under medium, high and low correlation scenarios per the 2019 framework.	

Row	Column	Heading	Description	Remarks
168	F	Memo box: Current CTP and CRM capital requirements	Non-data entry cell. Memo shows the bank's current securitisations (CTP) capital requirement value reported in the work sheet "TB".	
169	F	Memo box: Panel D to be filled in?	Non-data entry cell. Memo signals whether the bank is expected to fill in the panel D. Banks with **no current CTP positions** are **not required** to fill in this panel.	
197–199	F	Vega capital requirement	At the risk class level, aggregate CSR non-securitisations vega capital under medium, high and low correlation scenarios per the 2019 framework.	
201–203	F	Curvature capital requirement	At the risk class level, aggregate CSR non-securitisations curvature capital under medium, high and low correlation scenarios per the 2019 framework.	

9.2.5 Panel E: Equity risk

Row	Column	Heading	Description	Remarks
208–221	F–H	Delta risks Kb (Medium, High, Low Correlations)	Risk position for each delta bucket *b*, calculated per MAR21.4(4) with the exception of the "Other bucket" which is calculated per MAR21.79. $\sqrt{\max\left(0, \sum_k WS_k^2 + \sum_k \sum_{k \neq l} \rho_{kl} WS_k WS_l\right)}$	• Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of corresponding prescribed correlation ρ_{kl}. • The quantity with the square root function is floored at zero. • The row "Other sector; of which: equity investments in funds" should report values specifically for equity investments in funds that are placed in the "Other sector" bucket following MAR21.36(3) or for products whose payoffs are linked to such investments.

Row	Column	Heading	Description	Remarks
208–221	I–K	Vega risks Kb (Medium, High, Low correlations)	Risk position for each vega bucket *b*, calculated per MAR21.4(4) with the exception of the "Other bucket" which is calculated per MAR21.79. $\sqrt{\max\left(0, \sum_k WS_k^2 + \sum_k \sum_{k \neq l} \rho_{kl} WS_k WS_l\right)}$	• Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of corresponding prescribed correlation ρ_{kl}. • The quantity with the square root function is floored at zero. • The row "Other sector; of which: equity investments in funds" should report values specifically for equity investments in funds that are placed in the "Other sector" bucket following MAR21.36(3) or for products whose payoffs are linked to such investments.
208–221	L–N	Curvature risks Kb (Medium, High, Low correlations)	Risk position for each curvature bucket *b*, calculated per MAR21.5(3)(b) with the exception of the "Other bucket" which is calculated per MAR21.79. $K_b = \max\left(K_b^+, K_b^-\right), where$ $\begin{cases} K_b^+ = \sqrt{\max\left(\begin{array}{l} 0, \sum_k \max\left(CVR_k^+, 0\right)^2 \\ + \sum_{l \neq k} \sum_k \rho_{kl} CVR_k^+ CVR_l^+ \\ \psi\left(CVR_k^+, CVR_l^+\right) \end{array}\right)} \\ K_b^- = \sqrt{\max\left(\begin{array}{l} 0, \sum_k \max\left(CVR_k^-, 0\right)^2 \\ + \sum_{l \neq k} \sum_k \rho_{kl} CVR_k^- CVR_l^- \\ \psi\left(CVR_k^-, CVR_l^-\right) \end{array}\right)} \end{cases}$ where $\psi\left(CVR_k CVR_l\right)$ is a function that takes the value 0 if CVR_k and CVR_l both have negative signs. In all other cases $\psi\left(CVR_k CVR_l\right)$ takes the value of 1	• Parameter to be calculated consistent with definitions in MAR21.5 and MAR21.100. • Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of the correlation parameter ρ_{kl} and ψ. • The quantity with the square root function is floored at zero. • The row "Other sector; of which: equity investments in funds" should report values specifically for equity investments in funds that are placed in the "Other sector" bucket following MAR21.36(3) or for products whose payoffs are linked to such investments.
Total equity risk capital requirement				
226–228	F	Delta capital requirement	At the risk class level, aggregate equity risk delta capital under medium, high and low correlation scenarios per the 2019 framework.	
230–232	F	Vega capital requirement	At the risk class level, aggregate equity risk vega capital under Medium, high and low correlation scenarios per the 2019 framework.	
234–236	F	Curvature capital requirement	At the risk class level, aggregate equity risk curvature capital under Medium, high and low correlation scenarios per the 2019 framework.	

9.2.6 Panel F: Commodity risk

Row	Column	Heading	Description	Remarks
241–251	F–H	Delta risks Kb (Medium, High, Low correlations)	Risk position for each delta bucket *b*, calculated per MAR21.4(4) $\sqrt{\max\left(0, \sum_k WS_k^2 + \sum_k \sum_{k \neq l} \rho_{kl} WS_k WS_l\right)}$	• Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of corresponding prescribed correlation ρ_{kL} • The quantity with the square root function is floored at zero.
241–251	I-K	Vega risks Kb (Medium, High, Low correlations)	Risk position for each vega bucket *b*, calculated per MAR21.4(4) $\sqrt{\max\left(0, \sum_k WS_k^2 + \sum_k \sum_{k \neq l} \rho_{kl} WS_k WS_l\right)}$	• Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of corresponding prescribed correlation ρ_{kL} • The quantity with the square root function is floored at zero.
241–251	L-N	Curvature risks Kb (Medium, High, Low correlations)	Risk position for each curvature bucket *b*, calculated per MAR21.5(3)(b) $K_b = \max\left(K_b^+, K_b^-\right), where$ $\begin{cases} K_b^+ = \sqrt{\max\left(0, \sum_k \max\left(CVR_k^+, 0\right)^2 + \sum_{l \neq k} \sum_k \rho_{kl} CVR_k^+ CVR_l^+ \psi\left(CVR_k^+, CVR_l^+\right)\right)} \\ K_b^- = \sqrt{\max\left(0, \sum_k \max\left(CVR_k^-, 0\right)^2 + \sum_{l \neq k} \sum_k \rho_{kl} CVR_k^- CVR_l^- \psi\left(CVR_k^-, CVR_l^-\right)\right)} \end{cases}$ where $\psi\left(CVR_k CVR_l\right)$ is a function that takes the value 0 if CVR_k and CVR_l both have negative signs. In all other cases $\psi\left(CVR_k CVR_l\right)$ takes the value of 1	• Parameter calculated consistent with definitions in MAR21.5 and MAR21.100. • Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of the correlation parameter ρ_{kl} and ψ. • The quantity with the square root function is floored at zero.
Total commodity risk capital requirement				
256–258	F	Delta capital requirement	At the risk class level, aggregate commodity risk delta capital under medium, high and low correlation scenarios per the 2019 framework.	
260–262	F	Vega capital requirement	At the risk class level, aggregate commodity risk vega capital under medium, high and low correlation scenarios per the 2019 framework.	
264–266	F	Curvature capital requirement	At the risk class level, aggregate commodity risk curvature capital under medium, high and low correlation scenarios per the 2019 framework.	

9.2.7 Panel G: Foreign exchange risk

Row	Column	Heading	Description	Remarks
Reporting currency				
271	G	Reporting currency	No data input required.	
272	G	Was preferential risk weight applied to eligible currency pairs?		Please select "Yes" or "No", as appropriate, reflecting the approach used to calculate the weighted sensitivities in panel G.
273	G	Reporting or base currency used		Please select "Reporting currency" or "Base currency", reflecting the currency the bank used for FX risk calculation per MAR21.14.
274	G	Base currency (when the bank opts to use the base currency, ISO code)		If the bank opts to use the base currency, please provide the ISO currency code.
275	G	Currency	No data input required. This memo shows the ISO currency code of either reporting or base currency the bank used to calculate the FX risks.	
276	G	1.5 scalar applied to eligible curvature sensitivities?		Please select "No", "Yes, only for options not referencing base/reporting currency" or "Yes, only for options not referencing base/reporting currency". PER MAR21.98, the selection should reflect the treatment the bank used to calculate the FX risks for options that do not reference the bank's reporting (or base) currency.
317–346	C	**OTHER 1 to OTHER 30 refers to all other currencies other than those listed in cells B280 to B315 in which the bank has exposure to FX risk and which cannot be represented via liquid currency pairs with respect to reporting (or base) currency of the bank. If the bank holds such positions, please provide the ISO currency code in C316:C345.** **These selected currency codes are relevant for delta risks (in cells C316:F345) and curvature risks (in cells M316:O345).**		
281–346	F	Delta risks $\sum WS$	Sum of weighted sensitivities to risk factor k per each bucket, calculated per MAR21.4(3). $\sum_k WS_k$	• The weighted sensitivity WS_k is the product of the net sensitivity s_k and the corresponding risk weight RW_k. • Sum the derived values for WS_k for all risk factors within a bucket. • Do not report the effects of any triangulation in this column even if column G indicates that triangulation is possible.
281–316	G	Triangulation via liquid pairs is possible (Yes/No)	No data input required.	

Row	Column	Heading	Description	Remarks
281–313	I–K	Vega risks Kb (Medium, High, Low correlations)	Risk position for each vega bucket *b*, calculated per MAR21.4(4) $\sqrt{\max\left(0, \sum_k WS_k^2 + \sum_k \sum_{k \neq l} \rho_{kl} WS_k WS_l\right)}$	• Aggregation of weighted sensitivities to risk factors within a bucket, ie "bucket-level capital requirement". • The weighted sensitivities in each bucket must be aggregated using the applicable value(s) of corresponding prescribed correlation ρ_{kl} • The quantity with the square root function is floored at zero.
302, 307, 308, 310–313	H	LIQUID refers to currency pairs that can be represented as a combination of liquid pairs, where 'liquid' refers to 'selected' currency pairs referenced in footnote 22 to MAR21.88; ILLIQUID refers to currency pairs that cannot be represented as a combination of liquid pairs; CROSS LIQUID refers to currency pairs that are not on the list of 'selected' currency pairs, but which can be created by triangulation of currencies that are referenced in any of the currency pairs in the list of 'selected' currency pairs. This row should be calculated as the simple sum of all such pairs; and CROSS ILLIQUID refers to currency pairs that are not on the list of 'selected' currency pairs, and which cannot be created by triangulation of currencies that are referenced in any of the currency pairs in the list of 'selected' currency pairs. This row should be calculated as the simple sum of all such pairs.		
281–346	M-O	Curvature risks Kb (Medium, High, Low correlations)	Risk position for each curvature bucket *b*, calculated per MAR21.5(3)(b). For FX, the K_b^+ and K_b^- would simplify down in the formula below to the absolute value of CVR_b^+ and the absolute value of CVR_b^- respectively. $K_b = \max\left(K_b^+, K_b^-\right), where$ $\begin{cases} K_b^+ = \sqrt{\max\left(0, \sum_k \max\left(CVR_k^+, 0\right)^2 + \sum_{l \neq k} \sum_k \rho_{kl} CVR_k^+ CVR_l^+, \psi\left(CVR_k^+, CVR_l^+\right)\right)} \\ K_b^- = \sqrt{\max\left(0, \sum_k \max\left(CVR_k^-, 0\right)^2 + \sum_{l \neq k} \sum_k \rho_{kl} CVR_k^- CVR_l^-, \psi\left(CVR_k^-, CVR_l^-\right)\right)} \end{cases}$	• Parameters to be calculated consistent with definitions in MAR21.5 and MAR21.100.
Total FX risk capital requirement				
351–353	F	Delta capital requirement	At the risk class level, aggregate FX risk delta capital under medium, high and low correlation scenarios per the 2019 framework.	
355–357	F	Vega capital requirement	At the risk class level, aggregate FX risk vega capital under medium, high and low correlation scenarios per the 2019 framework.	
359–361	F	Curvature capital requirement	At the risk class level, aggregate FX risk curvature capital under medium, high and low correlation scenarios per the 2019 framework.	

9.2.8 Panel H: Default risk capital (DRC) requirement

Row	Column	Heading	Description	Remarks
366	F	Non-securitisation: Corporates capital requirement	DRC requirement for corporates as defined in MAR22.9-MAR22.26.	
367	F	Non-securitisation: Sovereigns capital requirement	DRC requirement for sovereigns as defined in MAR22.9-MAR22.26.	
368	F	Non-securitisation: Local governments and municipalities capital requirement	DRC requirement for local governments and municipalities as defined in MAR22.9-MAR22.26.	
369	F	Securitisation (non-CTP)	DRC requirement for securitisation (non-CTP) as defined in MAR22.27 to MAR22.35.	
370	F	Securitisation (CTP)	DRC requirement for securitisation (CTP) as defined in MAR22.36 to MAR22.45.	
371	F	Total	No data input required.	

Panel H.1 DRC: non-securitisation exposures

Row	Column	Heading	Description	Remarks
373	I	Are claims on sovereigns, public sector entities and multilateral development banks subject to a zero default risk weight per the national discretion in MAR22.7?	No data input required. National supervisors provide "Yes" or "No", as appropriate, reflecting if claims on sovereigns, public sector entities and multilateral development banks may be subject to a zero default risk weight per the national discretion in MAR22.7 for the calculation of capital requirements in panel H.	
374	I	Has this national discretion choice been reflected in the calculations for the panel below?	Please answer "Yes" or "No" depending on whether the national discretion choice specified by national supervisors in the rows above has been reflected in the calculations for panel H.1.	
377–385	F	Corporates (net long JTD)	Net long jump-to-default exposure per credit quality category for the corporates bucket in the non-securitisation portfolio as defined in MAR22.19 to 22.21. Risk weights should not be applied.	
377–385	G	Corporates (net long JTD)	Net short jump-to-default exposure per credit quality category for the corporates bucket in the non-securitisation portfolio as defined in MAR22.19 to 22.21. Risk weights should not be applied.	
377–385	H	Sovereigns (net long JTD)	Net long jump-to-default exposure per credit quality category for sovereigns bucket in the non-securitisation portfolio as defined in MAR22.19 to MAR22.21. Risk weights should not be applied.	
377–385	I	Sovereigns (net short JTD)	Net short jump-to-default exposure per credit quality category for sovereigns bucket in the non-securitisation portfolio as defined in MAR22.19 to MAR22.21. Risk weights should not be applied.	
377–385	J	Local governments and municipalities (net long JTD)	Net long jump-to-default exposure per credit quality category for local governments and municipalities bucket in the non-securitisation portfolio as defined in MAR22.19 to MAR22.21. Risk weights should not be applied.	
377–385	K	Local governments and municipalities (net short JTD)	Net short jump-to-default exposure per credit quality category for local governments and municipalities bucket in the non-securitisation portfolio as defined in MAR22.19 to MAR22.21. Risk weights should not be applied.	

9.2.9 Panel I: Memo panel equity investments in funds

This panel provides some additional breakdown for equity investments in funds. It should only be completed by banks in the European Union and others if directed to do so by their supervisors due to the materiality of such exposures.

The columns are the same as in panel E, described in Section 9.2.5 above. However, data should be provided separately for equity investments in funds reported in panel E using the mandate-based approach (row 391), equity investments in funds reported in panel E using the index-based approach (row 392) and equity investments in funds reported in panel E using the simplified standardised approach (row 393). Finally, if possible, banks should also provide the capital requirement if the simplified standardised approach was used for all exposures in row 394.

9.3 Worksheet "TB IMA Backtesting-P&L"

This worksheet should only be filled in for the reporting dates at the end of each year.

"TB IMA Backtesting-P&L" worksheet collects data on risk measures and P&L related to the revised **internal models-based approach in the trading book.**

The worksheet collects trading desk-level and bank-wide (ie top-of-the house) risk measures and backtesting data. Please note that trading desk information reflected in all panels is pulled from panel C in the "TB" worksheet.

In a case where the desk structure has changed from the previous reporting date, banks must re-allocate positions of the previous one year based on the desk structure as standing at the reporting date. Backtesting and P&L results in worksheet "TB IMA Backtesting-P&L" will therefore have to be generated irrespective of the structure in place at a particular trading date. For example, if trading desks 001 and 002 in June of the reporting year are merged into a new trading desk 100 by December of the reporting year, when reporting data for the end-year data collection exercise, the bank must report re-calculated values for a full year for trading desk 100, while data for trading desks 001 and 002 should no longer be reported for any trading days in that year.

The data collected on the worksheet are important to facilitate monitoring the design and calibration of the metrics (ie hypothetical P&L (HPL) and risk-theoretical P&L (RTPL)) and its parameters utilised in the P&L attribution test. The data are also used to inform understanding of trends in the level and characteristics of trading activities and their relationship to VaR and ES risk measures.

Data should be reported for trading desks in the global trading book for which the bank has model approval status granted by its national supervisor. For purposes of reporting, definitions of terminology used in the worksheets "TB" and "TB IMA Backtesting-P&L" are intended to be consistent with definitions specified in the January 2019 market risk framework. Securitisation positions that are not allowed to be capitalised using the internal models approach under the January 2019 market risk framework, must not be included in the calculation of the risk measures or P&Ls reported in this worksheet.

Row 6 of the worksheet collects the reporting date for each data point recorded in the worksheet. Banks are requested to report **the longest time series available within the twelve-month period before the reporting date**. Dates must be reported under the format **yyyy-mm-dd**.

The end of this time series must match the reporting date of the bank (or the last trading day before the reporting date if the reporting date is not a trading day). For example, if a bank reports the market risk capital requirement in worksheet "TB" as of 31 March, the bank should provide data for trading dates that fall between 1 April of the previous year and 31 March of the current year.

Row	Column	Heading	Description
6	H–KB	Reporting date	Date related to the entries in this column of the worksheet.

In panels A and B, risk measures (ie VaR and ES) in panel A and P&Ls in panel B should be basically based on the same set of positions in terms of date. For example, the VaR and ES are measured based on the positions held at the end of the previous day ("t-1"). So the comparable P&L should be based on the positions held at the end of the previous day, but then the P&L would be derived at the end of the "t" reporting date. HPL and RTPL are calculated based on the assumption that the positions of the previous day remained, while the APL also includes potential changes in positions on day "t".

9.2.1 Risk measures

Risk measures reported in panels A.1 through A.3 (VaR and ES) should be reported as **positive values**. No multiplier should be applied.

Panel A.1: 1-day 99% VaR

This panel collects the current period 1-day 99% VaR at the trading desk-level and the firm-wide level.

Row	Column	Heading	Description
11–210	C	Unique desk ID	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
11–210	D	Description (name internally used)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
11–210	E	Description (regulatory trading desk name)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
11–210	F	Internal models permission	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
11–210	G	Hedging strategy (is this desk considered to be "well hedged"?)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
11–210	H–KB	1-day 99% VaR (desk level)	For the reporting date in row 6, the current period one-day VaR with a 99% confidence interval for that desk.
211	H–KB	1-day 99% VaR (firm-wide level)	For the reporting date in row 6, the current period one-day VaR with a 99% confidence interval for the entire firm-wide portfolio. **The numbers for the firm-wide VaR shall only include modelled desks.**

Panel A.2: 1-day 97.5% VaR

This panel collects the current period 1-day 97.5% VaR at desk level and firm-wide level.

Row	Column	Heading	Description
214–413	C	Unique desk ID	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
214–413	D	Description (name internally used)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
214–413	E	Description (regulatory trading desk name)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
214–413	F	Internal models permission	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
214–413	G	Hedging strategy (is this desk considered to be "well hedged"?)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
214–413	H–KB	1-day 97.5% VaR (desk level)	For the reporting date in row 6, the current period one-day VaR with a 97.5% confidence interval for that desk.
414	H–KB	1-day 97.5% VaR (firm-wide level)	For the reporting date in row 6, the current period one-day VaR with a 97.5% confidence interval for the entire firm-wide portfolio. **The numbers for the firm-wide VaR shall only include modelled desks.**

Panel A.3: 1-day 97.5% ES

This panel collects the current period 1-day 97.5% ES at the trading desk-level and the firm-wide level.

Row	Column	Heading	Description
417–616	C	Unique desk ID	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
417–616	D	Description (name internally used)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
417–616	E	Description (regulatory trading desk name)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
417–616	F	Internal models permission	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
417–616	G	Hedging strategy (is this desk considered to be "well hedged"?)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
417–616	H–KB	1-day 97.5% ES (desk level)	For the reporting date in row 6, the current period one-day ES with a 97.5% confidence interval for that desk.
617	H–KB	1-day 97.5% ES (firm-wide level)	For the reporting date in row 6, the current period one-day ES with a 97.5% confidence interval for the entire firm-wide portfolio. **The numbers for the firm-wide expected shortfall shall only include modelled desks.**

Panel A.4: p-value[37]

The calculation of p-values reported in panel A.4 must be based on a comparison of **hypothetical P&L** and 99% VaR. **Please do not report data that do not conform to this requirement**. Specifically, if, for a given desk, the reporting institution's approach to calculating p-values differs from the description above, the firm must not report any p-values for said desk, leaving the row blank.

[37] P-values are defined as $F_t\left(R_{t+1}\right)$ where $F_t(\cdot)$ is the daily cumulative distribution forecast for next day's return R_{t+1}.

Row	Column	Heading	Description
620–819	C	Unique desk ID	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
620–819	D	Description (name internally used)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
620–819	E	Description (regulatory trading desk name)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
620–819	F	Internal models permission	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
620–819	G	Hedging strategy (is this desk considered to be "well hedged"?)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
620–819	H–KB	P-value (desk level)	For the reporting date in row 6, the p-values for that desk.
820	H–KB	P-value (firm-wide level)	For the reporting date in row 6, the p-values for the entire firm-wide portfolio. **The numbers for the firm-wide P-value shall only include modelled desks.**

9.2.2 P&L

Panel B.1: Actual P&L

For the purposes of calculating actual P&L in panel B.1, all valuation adjustments relevant to the pricing of an instrument should be included.

Row	Column	Heading	Description
825–1024	C	Unique desk ID	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
825–1024	D	Description (name internally used)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
825–1024	E	Description (regulatory trading desk name)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
825–1024	F	Internal models permission	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
825–1024	G	Hedging strategy (is this desk considered to be "well hedged"?)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
825–1024	H–KB	Actual P&L (desk level)	For the reporting date in row 6, the one-day profit or loss for that desk with the impact of fees and commissions removed.
1025	H–KB	Actual P&L (firm-wide level)	For the reporting date in row 6, the one-day profit or loss at the firm-wide level with the impact of fees and commissions removed. **The numbers for the firm-wide actual P&L shall only include modelled desks.**

Panel B.2: Hypothetical P&L

For the purposes of calculating hypothetical P&L in panel B.2, valuation adjustments that cannot be calculated on a daily basis should be excluded. Valuation adjustments that **are** calculated daily should be included in hypothetical P&L.

Row	Column	Heading	Description
1028–1227	C	Unique desk ID	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
1028–1227	D	Description (name internally used)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
1028–1227	E	Description (regulatory trading desk name)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
1028–1227	F	Internal models permission	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
1028–1227	G	Hedging strategy (is this desk considered to be "well hedged"?)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
1028–1227	H–KB	Hypothetical P&L (desk level)	For the reporting date in row 6, the one-day hypothetical profit or loss for that desk.
1228	H–KB	Hypothetical P&L (firm-wide level)	For the reporting date in row 6, the one-day hypothetical profit or loss at the firm-wide level. **The numbers for the firm-wide hypothetical P&L shall only include modelled desks.**

Panel B.3: Risk-theoretical P&L

For the purposes of calculating risk-theoretical P&L in panel B.3, banks should only report risk-theoretical P&L data if the data are based on the definition of risk-theoretical P&L as provided in the January 2019 market risk framework. Approximations derived from hypothetical P&L or some other input are not acceptable and should not be reported. **Please do not report data that do not conform to this requirement**. Specifically, if, for a given desk, the reporting institution's approach to calculating risk-theoretical P&L values differs from the description above, the firm must not report any values for said desk, leaving the row blank.

Row	Column	Heading	Description
1231–1430	C	Unique desk ID	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
1231–1430	D	Description (name internally used)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
1231–1430	E	Description (regulatory trading desk name)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
1231–1430	F	Internal models permission	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
1231–1430	G	Hedging strategy (is this desk considered to be "well hedged"?)	The text here will be automatically taken from entries in panel C of the "TB" worksheet.
1231–1430	H–KB	Risk-theoretical P&L (desk level)	For the reporting date in row 6, the risk-theoretical profit or loss for that desk.
1431	H–KB	Risk-theoretical P&L (firm-wide level)	For the reporting date in row 6, the risk-theoretical profit or loss for that desk. **The numbers for the firm-wide risk-theoretical P&L shall only include modelled desks.**

10. CCR and CVA

Please refer to guidance from the national supervisor as to whether it is necessary to fill in this worksheet.

Broadly, the "CCR and CVA" worksheet collects data on exposures subject to CCR and the impact of the revisions to the minimum capital requirements for credit valuation adjustment (CVA) risk.[38]

Required data are conditional on the approaches entered in panel A.2.b in the "General Info" worksheet (for CCR) and panel A.3 of the "General Info" worksheet (for CVA); therefore, this should be completed first.

Mandatory (yellow) cells in the "CCR and CVA" worksheet are to be left blank, if a certain approach (eg IMM for SFTs or A-CVA) is not used by a bank. A zero should only be filled in if these are real zeros, ie if the bank uses the approach in general, but the capital requirements are zero at the as of date of the exercise. The reported values (including zeros) should correspond to the setting of the respective flags for credit risk and counterparty credit risk (panel A.2 of the "General Info" worksheet). In particular, if the flag for a given approach for calculating CCR exposures under the current or revised framework is set to "Yes", the respective cells on the "CCR and CVA" worksheet should be filled in and vice versa. If the flag for a given approach is set to "No", the respective cells should be left blank. Below examples illustrate this distinction for a given set of regulatory approaches. The principle applies to all other regulatory approaches as well.

The respective reporting approaches in general apply also to the reporting in the CVA panels.

Example 1: Exposure calculation for derivatives using only standardised approaches (Current Exposure Method, Standardised Method or SA-CCR) under current/revised frameworks and calculation of credit risk capital requirements using the standardised and IRB approaches

In this case, the flags for the respective standardised approaches under the current and revised exposure frameworks should be set to "Yes" on the "General Info" worksheet in panel A.2.b (cells C20 to C22 and D22). The flags for all other approaches for exposure calculation – including the flags for the standardised approaches not used by the reporting bank – should consequently be set to "No". In addition, the flags for the approaches generally used for the calculation of credit risk capital requirements should be set to "Yes" in panel A.2.a (in this example the flag for credit risk SA (cell C11) and the flag for the respective IRB approach (cells C12 and C13). The other flags should be set to "No".

On the "CCR and CVA" worksheet, rows 43, 44, 46, 47, 49 and 50 of panel A should be populated in columns C, D, O, P, U and V, even if exposures or capital requirements are zero as of the reporting date. In case that for a given cell the reporting institution does not have any exposure at the time of the reporting date (because, for example, there generally or currently is no business in overcollateralised derivatives), the cell should be populated with a zero value as well. The other cells in panel A on the "CCR and CVA" worksheet, ie rows 23, 24, 26, 27, 29 and 30 for IMM and 33, 34, 36, 37, 39 and 40 for OIM, should be left blank in this example.

Example 2: Exposure calculation for derivatives using standardised approaches (Current Exposure Method, Standardised Method or SA-CCR) under current/revised frameworks and calculation of credit risk capital requirements using CR-SA only (ie no IRB bank)

In this case, the flags for the respective standardised approaches under the current and revised exposure frameworks should be set to "Yes" on the "General Info" worksheet in panel A.2.b (cells C20 to C22 and D22). The flags for all other approaches for exposure calculation including the flags for the standardised approaches not used by the reporting bank should consequently be set to "No". In addition, the flags for

[38] Chapters CRE50 to CRE56 and chapter MAR50 of the Basel consolidated framework.

the approaches generally used for the calculation of credit risk capital requirements should be set to "Yes" in panel A.2.a. Different from example 1, this applies only to the flag for the credit risk SA (cell C11). The flags for the IRB approaches (cells C12 and C13) should be set to "No".

On the "CCR and CVA" worksheet, only the rows relating to the SA for credit risk (rows 44, 47 and 50) of panel A should be populated in columns C, D, O, P, U and V, even if exposures or capital requirements are zero as of the reporting date. In case for a given cell the reporting institution does not have any exposure at the time of the reporting date (because, for example, there generally or currently is no business in overcollateralised derivatives), the cell should be populated with a zero value as well. The rows relating to the IRB approach (rows 43, 46 and 49) should be left blank. In addition, as under example 1, rows 23, 24, 26, 27, 29 and 30 for IMM and 33, 34, 36, 37, 39 and 40 for OIM should also be left blank in this example.

10. CCR and CVA

Please refer to guidance from the national supervisor as to whether it is necessary to fill in this worksheet.

Broadly, the "CCR and CVA" worksheet collects data on exposures subject to CCR and the impact of the revisions to the minimum capital requirements for credit valuation adjustment (CVA) risk.[39]

Required data are conditional on the approaches entered in panel A.2.b in the "General Info" worksheet (for CCR) and panel A.3 of the "General Info" worksheet (for CVA); therefore, this should be completed first.

Mandatory (yellow) cells in the "CCR and CVA" worksheet are to be left blank, if a certain approach (eg IMM for SFTs or A-CVA) is not used by a bank. A zero should only be filled in if these are real zeros, ie if the bank uses the approach in general, but the capital requirements are zero at the as of date of the exercise. The reported values (including zeros) should correspond to the setting of the respective flags for credit risk and counterparty credit risk (panel A.2 of the "General Info" worksheet). In particular, if the flag for a given approach for calculating CCR exposures under the current or revised framework is set to "Yes", the respective cells on the "CCR and CVA" worksheet should be filled in and vice versa. If the flag for a given approach is set to "No", the respective cells should be left blank. Below examples illustrate this distinction for a given set of regulatory approaches. The principle applies to all other regulatory approaches as well.

The respective reporting approaches in general apply also to the reporting in the CVA panels.

Example 1: Exposure calculation for derivatives using only standardised approaches (Current Exposure Method, Standardised Method or SA-CCR) under current/revised frameworks and calculation of credit risk capital requirements using the standardised and IRB approaches

In this case, the flags for the respective standardised approaches under the current and revised exposure frameworks should be set to "Yes" on the "General Info" worksheet in panel A.2.b (cells C20 to C22 and D22). The flags for all other approaches for exposure calculation – including the flags for the standardised approaches not used by the reporting bank – should consequently be set to "No". In addition, the flags for the approaches generally used for the calculation of credit risk capital requirements should be set to "Yes" in panel A.2.a (in this example the flag for credit risk SA (cell C11) and the flag for the respective IRB approach (cells C12 and C13). The other flags should be set to "No".

On the "CCR and CVA" worksheet, rows 43, 44, 46, 47, 49 and 50 of panel A should be populated in columns C, D, O, P, U and V, even if exposures or capital requirements are zero as of the reporting date.

[39] Chapters CRE50 to CRE56 and chapter MAR50 of the Basel consolidated framework.

In case that for a given cell the reporting institution does not have any exposure at the time of the reporting date (because, for example, there generally or currently is no business in overcollateralised derivatives), the cell should be populated with a zero value as well. The other cells in panel A on the "CCR and CVA" worksheet, ie rows 23, 24, 26, 27, 29 and 30 for IMM and 33, 34, 36, 37, 39 and 40 for OIM, should be left blank in this example.

Example 2: Exposure calculation for derivatives using standardised approaches (Current Exposure Method, Standardised Method or SA-CCR) under current/revised frameworks and calculation of credit risk capital requirements using CR-SA only (ie no IRB bank)

In this case, the flags for the respective standardised approaches under the current and revised exposure frameworks should be set to "Yes" on the "General Info" worksheet in panel A.2.b (cells C20 to C22 and D22). The flags for all other approaches for exposure calculation including the flags for the standardised approaches not used by the reporting bank should consequently be set to "No". In addition, the flags for the approaches generally used for the calculation of credit risk capital requirements should be set to "Yes" in panel A.2.a. Different from example 1, this applies only to the flag for the credit risk SA (cell C11). The flags for the IRB approaches (cells C12 and C13) should be set to "No".

On the "CCR and CVA" worksheet, only the rows relating to the SA for credit risk (rows 44, 47 and 50) of panel A should be populated in columns C, D, O, P, U and V, even if exposures or capital requirements are zero as of the reporting date. In case for a given cell the reporting institution does not have any exposure at the time of the reporting date (because, for example, there generally or currently is no business in overcollateralised derivatives), the cell should be populated with a zero value as well. The rows relating to the IRB approach (rows 43, 46 and 49) should be left blank. In addition, as under example 1, rows 23, 24, 26, 27, 29 and 30 for IMM and 33, 34, 36, 37, 39 and 40 for OIM should also be left blank in this example.

10.1 Panel A: Exposures subject to counterparty credit risk

The information on CCR exposures to both derivative transactions and SFTs **including exposures to CCPs** (and exposures to clients when acting as CCP clearing member) is collected in panel A. This panel collects total exposures and RWA amounts that arise from CCR exposures under both the IRB approaches and the standardised approaches according to the current national rules and the revised framework for IRB and SA. **This panel provides more details for CCR exposures that are expected to be reported in panel A.1 of the worksheet "Credit risk (SA)", in panel A.1 of the worksheet "Credit risk (IRB)" and the trade exposure to CCPs included in row 38 of the worksheet "Requirements".** This should include *trade* exposures to CCPs (both QCCPs and non-QCCPs), using whichever requirements are currently in place for their jurisdictions (interim or final standards) for columns C to H, and the final standards for columns O to T. The panel should exclude default fund contributions to CCPs (default fund contributions should only be reported in row 39 of the "Requirements" worksheet).

It is important to note that the information collected in this panel is based on the existing treatment of netting sets. That is, each netting set must be assigned to a set of columns based on its current treatment and is only reported in those assigned columns. In particular, columns C to D, O to P and U to V relate to netting sets of derivatives exposures, columns E to F, Q to R and W to X to SFTs and columns G to H, S to T and Y to Z to cross-product netting sets. Please note that cross-product netting sets may only be treated under the internal models method (IMM) according to the Basel framework.

Furthermore, it is important to note that the information collected in this panel asks you to provide exposures and RWA based on different combinations of current and revised frameworks. In particular

- columns C to H ask for the combination of current credit risk framework and current CCR exposure framework (which may for derivative exposures use CEM or SA-CCR depending on banks' local implementation);
- columns O to T ask to combine the revised credit risk and revised CCR exposure framework (which should also include changes to the treatment of collateralised transactions per chapter CRE22 of the Basel Framework, including: amendments to the comprehensive approach, the requirement to only use supervisory haircuts under that approach, and the treatment of certain SFT netting sets as unsecured in accordance with chapter CRE56 using internal models and standardised approaches as per approval; and
- columns U to Z ask to combine revised frameworks for credit risk and CCR exposure calculation using standardised approaches only to determine exposures and risk weights.

In addition, if a particular derivatives or SFT netting set is currently subject to the IMM, it should always only be reported in rows 21 to 30. Similarly, if a particular SFT netting set is currently subject to the own estimates of haircuts approach under the comprehensive approach for collateralised transactions (CA(OE)) or to the repo VaR for SFTs, it should always only be reported in rows 31 to 40 **– regardless of its treatment under the revised framework**. Lastly, if a particular derivatives or SFT netting set is currently subject to the Current Exposure Method (CEM) or to the standardised method (SM), the SA-CCR, the simple approach or the supervisory haircuts approach under the comprehensive approach for collateralised transactions (CA(SH)) then the netting set should be reported in rows 41 to 50. Note that each row requests information under different combinations of approaches to calculating the exposure amounts or EAD as well as to calculating RWA amounts, where applicable.

Banks should report the netting sets for the respective approaches providing a breakdown (i) for over-collateralised, collateralised and uncollateralised netting sets (with all possible netting sets allocated to exactly one of these options); and (ii) a further breakdown according to the credit risk approach used for the respective netting set/counterparty. For derivatives and cross-product netting agreements, collateralisation should be understood as follows:

- Uncollateralised: Uncollateralised netting sets or weakly collateralised netting sets defined as those with large (eg >€5m or >$5m) CSA thresholds or minimum transfer amounts, or less than daily call frequencies.
- Collateralised: collateralised netting sets are for the purposes of this panel defined as those where the counterparty posts variation margin on a daily basis with no threshold or low threshold (in line with the assumptions above, eg <€5m or <$5m) but there is little or no initial margin received from the counterparty. This would include trade exposures to CCPs, as well as non-centrally cleared netting sets that comply with BCBS-IOSCO margin requirements for non-centrally cleared derivatives where only variation margin is currently exchanged (ie where no initial margin is currently exchanged or where only a *de minimis* level of initial margin have been received).
- Over-collateralised: over-collateralised netting sets are, for the purposes of this panel, defined as those where a material quantity of initial margin is also posted by the counterparty in addition to variation margin. This would include exposures to clients where a bank is clearing member of a qualifying CCP, as well as non-centrally cleared netting sets that comply with BCBS-IOSCO margin requirements for non-centrally cleared derivatives and where both variation margin and initial margin are currently exchanged.

For SFTs, collateralisation should be understood as follows:

- Uncollateralised netting sets are those that would be treated as unsecured in accordance with chapter CRE56 (ie where minimum haircut floors are not met for counterparties that are referenced in those paragraphs);

- Collateralised netting sets are those that are not considered "uncollateralised" per the above and where the bank is a net payer of margin (eg where $\frac{\sum C_t - \sum E_s}{\sum E_s} < 0$ per CRE56.11 of the Basel Framework;
- Over-collateralised netting sets are those that are not considered "uncollateralised" per the above and where the bank is a net receiver of margin (eg where $\frac{\sum C_t - \sum E_s}{\sum E_s} > 0$ per CRE56.11 of the Basel Framework.

Banks should complete columns C to H using both the current credit risk and CRM frameworks in their current national rules, together with their current counterparty credit risk frameworks (which for derivatives might be CEM, SM, IMM or SA-CCR). Banks should complete columns O to T using the revised credit risk and CRM frameworks as well as the revised counterparty credit risk framework, ie SA-CCR and IMM only for derivatives and IMM, CA(SH) and Repo-VaR only for SFTs. Banks should only complete these columns if they are able to compute SA-CCR. Banks should complete columns U to Z using only the revised SA for credit risk and CRM frameworks, using only SA-CCR for all derivatives, and only the comprehensive approach with supervisory haircuts for SFTs and other CRM; banks should only complete these columns if they are able to compute SA-CCR.

As permitted under the current and revised credit risk frameworks, banks should use credit risk internal models (ie IRB models) for columns C to T of this panel.

Rows 52 to 56 are intended to collect more detailed data for certain CCR aspects.

Rows 52 and 53 collect more detailed data on capital requirements for netting sets whose CCR capital requirements are calculated under the IRB approach **and** are subject to CVA capital requirements for which the maturity adjustment factor in the calculation of the counterparty's risk weight might be capped at 1 under the current and/or the revised framework (as described in CRE51.14 (2019 version) and MAR50.12 (2023 version)). Consistent with the reporting of CVA capital requirements in panel B, banks should disregard any national exemptions and include all exposures in the calculation that are subject to CVA capital requirements under the Basel framework. This applies to both the calculations under the current as well as the revised exposure framework.

In row 52 exposures and RWA for all netting sets whose CCR capital requirements are calculated under the IRB approach **and** that are subject to CVA capital requirements according to the consolidated Basel framework should be reported under the current (columns C to H) and the revised (columns O to T) frameworks. Banks are required to report RWA assuming that their current treatment of the maturity adjustment factor (as described in CRE51.14 (2019 version)) is maintained also under the revised framework, ie the cap of the maturity adjustment factor is applied only to those netting sets for which it is applied under the current rules and treatment also for the calculation in columns O to T. Note that in row 52, columns O to T, this treatment is different to the treatment in rows 21 to 51, columns O to T, where banks should assume the cap on the maturity adjustment factor at 1 is applied as banks expect to apply it (which may be different from how it is currently applied).

According to MAR50.12 (2023 version) a bank which uses the BA-CVA or the SA-CVA for calculating CVA capital requirements *may* cap the maturity adjustment factor at one for all netting sets contributing to CVA capital requirements when they calculate CCR capital requirements under the IRB approach. Consequently, row 53 collects exposures and RWA of all netting sets whose CCR capital requirements are calculated under the IRB approach **and** that are subject to BA-CVA or SA-CVA capital requirements under the assumption that the cap of the maturity adjustment factor at 1 is hypothetically applied to *all* these netting sets that qualify for the treatment according to MAR50.12 (2023 version). Note that in row 53, columns O to T, this treatment might be different to the treatment in rows 21 to 51, columns O to T, where banks should assume the cap on the maturity adjustment factor at 1 is applied as banks

expect to apply it (which may be different from the full scope of netting sets to which the cap could theoretically be applied).

Rows 54 to 56 are intended to collect more detailed data as regards business that is subject to central clearing. In this context banks should provide in row 55 CCR exposures and RWA of netting sets that are centrally cleared and house trades, while row 56 collects CCR exposures and RWA of netting sets that are client trading and for which the bank acts as a direct or indirect clearing member. The data in these lines is "of which" data and should be already included in the reporting in rows 21 to 51. It is important to note that, like in rows 21 to 51, also rows 55 and 56 collect only data on trade exposures, contribution to default funds is not subject to the data collection in this panel.

The Committee has also specified additional questions in rows 59 to 63. For each question in rows 59 to 61, a numerical value should be provided in the answer cell in panel A.2. For rows 62 and 63, an answer from the drop-down menu should be selected in the answer cell in panel A.2.

Row	Column	Heading	Description
59–61	E	Answer	Please provide a numerical value of the answer
62–63	E	Answer	Please use the drop down menu to select from the list the most accurate response
62–63	G	Remarks	Any remarks pertaining to the responses in column E should be entered here.

1) Questions on CCR	
Q-1	Please provide the number of transactions that are subject to counterparty credit risk capital requirements as reported in panel A of this worksheet
Q-2	Please provide the number of transactions that are subject to central clearing (house trades and client trades) as reported in panel A of this worksheet
Q-3	For IMM banks only: Please provide your current level of alpha as used to determine exposures and RWA in panel A of this worksheet.
Q-4	For IRB banks only: Do you plan to apply the discretion of MAR50.12 (2023 version) to cap the maturity adjustment factor at 1 year in the IRB formula for netting sets that are subject to the revised CVA capital requirements? • Yes, for all eligible netting sets • Yes, for some eligible netting sets • No, the bank does not yet intend to use this discretion. **Note:** If your answer is "2: Yes, for some eligible netting sets", please provide further explanations regarding the reasons in either in the "Remarks", column D, or a supplementary document.
Q-5	If yes to Q-4 (answer 1 or 2), to which extent is the use of the 1-year cap of the maturity adjustment factor already reflected in the numbers reported in lines 21 to 51 of panel A under the revised framework (columns P, R and S)? Estimate the share of RWA from netting sets for which the maturity adjustment factor is capped at 1 year relative to the total CCR RWA, • 0% (use of discretion intended, but not yet implemented) • less than 10% • between 10% and 20% • between 20% and 30% • between 30% and 40% • between 40% and 50% • share of RWA for netting sets where the maturity adjustment factor is capped at 1 year equals to or is larger than 50% **Note:** If your answer is "≥50%", please report the share in the "Remarks", column D.

10.2 Panel B: Credit valuation adjustments

The scope of portfolios included in the CVA capital requirements in this worksheet is defined in MAR50.2 (2019 version) and MAR50.5 (2023 version). For example, client cleared transactions are included in values reported on panel B.3, while all house trades with CCPs may be excluded from values reported on panel B.3.

For the purpose of this worksheet (both current and final Basel III capital requirements), banks subject to the EU Regulation 575/2013 (CRR) should disregard the exemption for client's transactions with a clearing member listed in article 382(3) and all exemptions listed in article 382(4) of said text. Specifically, the aforementioned transactions currently excluded from the CVA capital requirements calculation pursuant to these articles should be reintegrated for the purpose of this worksheet and the calculation of total RWA after floor in row 132 on the "Requirements" worksheet. For details on the exemption listed in article 382(3), banks should refer to EBA Q&A 3009.[40]

In case a bank is eligible (ie below the materiality threshold specified in the CVA framework) and intends to set its CVA capital requirement equal to 100% of the bank's capital requirement for counterparty credit risk (CCR), the bank can choose to report data only in panel B.1. A bank which can use CCR RWA **must** indicate its intention to or not to use CCR RWA in panel B.1. For such a bank, if the cell is left blank, a check warning will be displayed and its CVA capital requirement is not calculated.

In case a bank calculates its CVA capital requirement using the BA-CVA exclusively, then either data for panel B.3.a or panel B.3.b is required. A bank that uses the reduced version of BA-CVA must fill in panel B.3.a. A bank that uses the full version of BA-CVA must fill in panel B.3.b. Please note that a bank must **not** report values in both panels for full and reduced BA-CVA – B.3.a and B.3.b.

A bank that uses the full BA-CVA approach is required to complete both row 86 (K_reduced (assuming hedges are not recognised)) and row 87 (K_hedged (assuming recognition of all eligible hedges)). While K_hedged acknowledges that a bank might have eligible hedges that can be recognised in the CVA capital requirement position, K_reduced is required to account for potentially imperfectly hedged or unhedged positions.

If a bank calculates its CVA capital requirement using the SA-CVA, data for panel B.3.c is required. Such an institution is allowed to exclude a part of its CVA-relevant positions from the calculation under the SA-CVA; however, these positions (ie carved out netting sets) have to be calculated using the BA-CVA (in either, but not both, panel B.3.c.2 or panel B.3.c.3). Please note that a bank using the SA-CVA must **not** report values in panels B3a and B3b; only banks that use the BA-CVA (full or reduced) for their entire CVA portfolios are to provide data in panels B.3.a or B.3.b.

Banks using the SA-CVA approach to determine the CVA capital requirement under the revised framework for parts of their portfolio should also fill panel B.3.c.4. This panel collects capital requirements solely for the **netting sets in scope of the SA-CVA approach** (ie the netting sets of which capital requirements are reported in panel B.3.c.1) as if the capital requirements for these netting sets were calculated by using the BA-CVA approach. Banks should provide K_reduced in any case and K_hedged if they choose to use the full BA-CVA approach for this 'as if' calculation. In case banks are not able or do not intend to calculate K_hedged, the field should be left blank. This panel is intended to compare the capital requirements for the same portion of portfolios under the SA-CVA and BA-CVA approaches. Please note that these values must **not** include netting sets that are carved out from the SA-CVA into any of the BA-CVA approaches (which must be reported in panel B.3.c.2 or B.3.c.3).

[40] www.eba.europa.eu/single-rule-book-qa.

Row	Column	Heading	Description
1. Size of derivatives business			
73	C	Total non-centrally cleared derivatives notional amount	Aggregate notional amount of non-centrally cleared derivatives.
74	C	Possibility to use CCR capital requirement	Non-data entry cell. This cell checks whether the bank is eligible to use the CCR capital requirement (ie below the materiality threshold).
73	G	Intention to use CCR capital requirement	The bank that can use the CCR capital requirement must select either "Yes" or "No".
74	G	Calculation using CCR capital requirement	Non-data entry cell. This cell indicates whether the CCR capital requirement is to be used as its CVA capital requirement or not. If a bank which can use the CCR capital requirement does not indicate its intention to use it, a warning (ie "Fill in cell above") will be displayed.
2. Capital requirement under the current framework			
77	C	Advanced approach	Aggregate advanced approach capital requirement under the current framework.
78	C	Standardised approach	Aggregate standardised approach capital requirement under the current framework.
77–78	D	Of which: derivatives only	Capital requirement for CVA risk under the current framework, excluding SFTs (ie derivatives only)
77–78	E,F	Check: Col C/D will be ignored if flags on General Info rows 37 and 38 are set to "No", respectively	Non-data entry cell. This cell indicates "Fail" if the bank provides a value in columns C and/or D despite having indicated that it does not use the associated approach to CVA capital requirements in rows 37 and/or 38 on the 'General Info' worksheet.
79	C, D	Total	Non-data entry cell. Calculation will only populate using values reported in rows 77 and 78 for those approaches to CVA risk capital requirements that the bank indicates it uses per rows 37 and/or 38 on the 'General Info' worksheet.
79	G,H	Check: Col C/D Total not calculated due to missing flags in General Info rows 37 and 38	Non-data entry cell. This cell indicates "Fail" if the bank provides a value in rows 77 and/or 78 but did not indicate its use of the associated approach for CVA risk capital requirements in rows 37 and/or 38 on the 'General Info' worksheet.
3. Capital requirement under the final Basel III framework			
a. Capital requirement under the reduced BA-CVA approach			
83	C	$K_{Reduced}$ (assuming hedges are not recognised)	Capital requirement for CVA risk under the reduced version of the BA-CVA approach, which does not take into account CVA risk hedges. This parameter should be calculated in accordance with MAR50.14 to MAR50.16 (2023 version) of the Basel consolidated framework.
83	D	Of which, derivatives only $K_{Reduced}$ (assuming hedges are not recognised)	Capital requirement for CVA risk under the reduced version of the BA-CVA approach, excluding fair-valued SFTs (ie derivatives only)
83	E	Check: Filled in consistent with flag settings	Non-data entry cell. It displays a warning if the bank provides data but did not report that it is using the reduced version of BA-CVA.

Row	Column	Heading	Description
b. Capital requirement under the full BA-CVA approach			
86	C	$K_{Reduced}$ (assuming hedges are not recognised)	Part of the capital requirement for CVA risk under the full BA-CVA approach, which does not take into account CVA risk hedges. This parameter should be calculated in accordance with MAR50.14 to MAR50.16 (2023 version) of the Basel consolidated framework.
87	C	K_{Hedged} (assuming recognition of all eligible hedges)	Part of the capital requirement that fully recognises eligible hedges in accordance with criteria presented in MAR50.17 to MAR50.19 (2023 version). The parameter should be calculated in accordance with MAR50.21–23 (2023 version).
86–87	D	Of which: derivatives only	Capital requirement for CVA risk under the full BA-CVA approach excluding fair-valued SFTs (ie derivatives only).
86–87	E	Check: Filled in consistent with flag settings	Non-data entry cell. It displays a warning if the bank provides data but did not report that it is using the full version of BA-CVA.
87	F	Check: K_reduced and K_hedged in panel 3.b should be larger than 0 and not equal	Non-data entry cell.
c. Capital requirement under the SA-CVA approach			
c.1 Capital requirement for netting sets under the SA-CVA approach			
93–98	C	Delta risks	Capital requirements for delta risk by risk type, calculated according to MAR50.27 to MAR50.77 (2023 version) of the Basel consolidated framework.
93–94, 96–98	D	Vega risks	Capital requirements for vega risk, by risk type, calculated according to MAR50.27 to MAR50.77 (2023 version) of the Basel consolidated framework.
93–98	F	Total: of which, derivatives only	Capital requirements for both delta and vega risk by risk type, calculated according to MAR50.27 to MAR50.77 (2023 version) of the Basel consolidated framework, but excluding fair-valued SFTs
93–98	G	Check: Filled in consistent with flag settings	Non-data entry cell. It displays a warning if the bank provides data but did not report that it is using SA-CVA.
c.2 Capital requirements for netting sets carved out that use the reduced BA-CVA approach			
102	C	$K_{Reduced}$ (assuming hedges are not recognised)	This panel is for a bank that uses the SA-CVA but use the reduced BA-CVA for the netting sets that are carved out. Capital requirement for CVA risk under the reduced version of the BA-CVA approach, which does not take into account CVA risk hedges. This parameter should be calculated in accordance with MAR50.14 to MAR50.16 (2023 version).
102	D	Of which, derivatives only	Capital requirement for CVA risk under the reduced version of the BA-CVA approach, excluding fair-valued SFTs (ie derivatives only)
102	E	Check: Filled in consistent with flag settings	Non-data entry cell. It displays a warning if the bank provides data but did not report that it is using the reduced version of BA-CVA for the carved-out netting sets.
c.3 Capital requirement for netting sets carved out that use the full BA-CVA approach			
105	C	$K_{Reduced}$ (assuming hedges are not recognised)	Part of the capital requirement for CVA risk under the full BA-CVA approach, which does not take into account CVA risk hedges. This parameter should be calculated in accordance with MAR50.14 to MAR50.16 (2023 version).

Row	Column	Heading	Description
106	C	K_{Hedged} (assuming recognition of all eligible hedges)	Part of the capital requirement that fully recognises eligible hedges in accordance with criteria presented in MAR50.17 to MAR50.19 (2023 version). The parameter should be calculated in accordance with MAR50.21 to MAR50.23 (2023 version) of the Basel consolidated framework.
105–106	D	Of which, derivatives only	Capital requirement for CVA risk under the full BA-CVA approach excluding fair-valued SFTs (ie derivatives only).
105–106	E	Check: Filled in consistent with flag settings	Non-data entry cell. It displays a warning if the bank provides data but did not report that it is using the full version BA-CVA for the carved-out netting sets.
106	F	Check: K_reduced and K_hedged in panel B.3.c.3 should be larger than 0 and not equal	Non-data entry cell.
c.4 Capital requirements of SA-CVA netting sets only re-calculated under BA-CVA			
110	C	$K_{Reduced}$ (assuming hedges are not recognised)	For netting sets capitalised using the SA-CVA approach (excluding carved out netting sets), ie those reported in rows 83 to 88, part of the capital requirement for CVA risk under full and reduced BA-CVA. This parameter should be calculated in accordance with MAR50.14 to MAR50.16 (2023 version).
110	D	Of which, derivatives only	Capital requirement for CVA risk under the reduced version of the BA-CVA approach, excluding fair-valued SFTs (ie derivatives only)
111	C	K_{Hedged} (assuming recognition of all eligible hedges)	For netting sets capitalised using the SA-CVA approach (excluding carved out netting sets), ie those reported in rows 83 to 88, part of the capital requirement for CVA risk under the full BA-CVA. Part of the capital requirement that fully recognises eligible hedges in accordance with criteria presented in MAR50.17 to MAR50.19 (2023 version). The parameter should be calculated in accordance with MAR50.21 to MAR50.23 (2023 version) of the Basel consolidated framework.
111	D	Of which, derivatives only	Capital requirement for CVA risk under the full BA-CVA approach excluding fair-valued SFTs (ie derivatives only).
110–111	E	Check: Filled in consistent with flag settings	Non-data entry cell. It displays a warning if the bank provides data but did not report that it is using SA-CVA.
111	F	Check: K_reduced and K_hedged in panel B.3.c.4 should be larger than 0 and not equal	Non-data entry cell.

The Committee has specified additional closed form questions below. For each question, an answer from the drop down menu should be selected in the answer cell in panel B.4.

Row	Column	Heading	Description
125–128	C	Answer	Please use the drop down menu to select from the list the most accurate response
125–128	D	Remarks	Any remarks pertaining to the responses in column C should be entered here.

2. Questions on CVA	
Q-1	Do you include hedges that are eligible under the revised CVA framework already in the SA-CVA, respectively full BA-CVA calculation for BM purposes? • yes, the bank includes all eligible hedges in the SA-CVA or full BA-CVA calculation • yes, the bank partially includes the eligible hedges already in the SA-CVA or full BA-CVA calculation • no, the eligible hedges are not yet included in the revised CVA calculation • no, the bank has no eligible hedges
Q-2	If yes (answer 1 or 2) to Q-1, do you already exclude all these positions from revised MR calculation for BM purposes? • yes, all hedges included in revised CVA calculation are excluded from revised MR calculation • no, the hedges are only partially excluded from the revised MR calculation • no, all hedges are included in both, the revised CVA and the revised MR calculation
Q-3	If answer 3 (not yet) to Q-1, do you still account for these positions (i.e. those that are not recognised yet in the revised CVA capital requirements) in the revised MR calculation for BM purposes? • yes, all these hedge positions are still taken into account in the revised MR calculation • yes, some of these hedges are still taken into account in the revised MR calculation • no, the eligible hedge positions are already excluded from the revised MR calculation
Q-4	If yes (answer 1 or 2) to Q-3, please provide the percentage of your revised MR capital requirements that corresponds to these positions • share of CVA eligible hedges in MR is less than 1% • share of CVA eligible hedges in MR is between 1% and 2% • share of CVA eligible hedges in MR is between 2% and 3% • share of CVA eligible hedges in MR is between 3% and 4% • share of CVA eligible hedges in MR is between 4% and 5% • share of CVA eligible hedges in MR is equal to or larger than 5% • **Note:** If your answer is "share of CVA eligible hedges in MR is equal to or larger than 5%", please report the share in the "Remarks", column D.

11. Cryptoassets

The worksheet "Crypto" collects information on:

- the classification and capital treatment of banks' exposures to cryptoassets as described in the BCBS standard on the prudential treatment of cryptoasset exposures, which was published in July 2024[41]; and
- cryptoassets that banks hold in custody on behalf of customers and other relevant cryptoasset activities that do not give rise to credit, market or liquidity risk requirements.

The worksheet is divided into three panels:

A. Cryptoassets under custody, under management and facilitating client trading

B. Crypto-related liabilities

C. Cryptoasset exposures and activities

[41] See SCO60.

11.1 Cryptoassets under custody, under management and facilitating client trading (panel A)

Panel A includes fixed tables. A bank should complete all relevant tables under panel A where it provides custody/wallet services for cryptoassets, manages cryptoassets on behalf of clients, or facilitates or trades cryptoassets on its clients' behalf, and these activities do not give rise to credit or market risk capital requirements under SCO60.

Activities reported in panel A.2 (assets under custody) and panel A.3 (assets under management) are generally not expected to give rise to prudential exposures under SCO60. Where a bank reports prudential exposures for these activities in panel C, it should explain the reasons for this in column AS "Additional comments".

Row	Column	Heading	Description
A.1	**Overview**		
9–13	D	Market value of activities	Report the total gross market value of cryptoassets under custody. Report the total gross market value of cryptoassets under custody by the following instrument types: • Spot; • Derivatives; • Exchange-traded products (ETP); and • Tokenised assets. Please ensure that the sub-total rows, as well as the total rows for each relevant activity are completed.
15-19	D	Market value of activities	Report the total gross market value of cryptoassets held under management. Report the total gross market value of cryptoassets held under management by the following instrument types: • Spot; • Derivatives; • Exchange-traded products (ETP); and • Tokenised assets. Please ensure that the sub-total rows, as well as the total rows for each relevant activity are completed.

21–24, 26–28	D	Market value of activities	Report the total amount of transactions (ie the gross market value as the sum of the absolute values of long and short positions) executed during the reporting period, and for each of the following activities:
			• Trading (on clients account) of crypto-assets/derivatives on crypto-assets. Report also by the following instrument types:
			  ○ Spot and ETP; and
			  ○ Derivatives.
			• Facilitating client trading of exposures or activity with underlying cryptoassets. This may include, for example, facilitating manger-directed trading or client self-directed trading of exposures with underlying cryptoassets, or facilitating client activity in relation to products with underlying cryptoassets (eg taking a long position on an ETF). Report also by the following instrument types:
			  ○ Spot and ETP; and
			  ○ Derivatives.
			Please ensure that the sub-total rows, as well as the total rows for each relevant activity are completed.

Row	Column	Heading	Description
31	D	Market value of activities	Report the total amount of any other cryptoasset activities that do not give rise to a prudential exposure under panel C.
9–28	E, F	Indicate whether the activity is connected to an exposure under panel C Provide row reference where yes in column E	Enter a reference to an activity reported in panel C of the worksheet (ie activities giving rise to a prudential exposure) to which the current activity is related. For example, if in panel C the activity "Clearing" is reported, indicate in panel A column E that it is connected to an exposure under panel C and provide a reference to the relevant row.
A.2	**Assets under custody**		
34–38	B	Top 5 underlying cryptoassets	Select from the drop-down list, the top 5 underlying cryptoassets (by market value) for the bank's custody activities. Please report the entries in descending order of the market value. Please use the drop-down menu to select the underlying cryptoasset; no manual entries should be provided. Please aggregate by underlying cryptoasset as provided in the drop-down menu in column B (ie do not complete column B using other criteria such as ISIN, instrument type etc). Where the underlying cryptoassets are not available in the drop-down list, please select "other" and enter the relevant cryptoassets in column C, together with any additional identifying information.
34–38	D	Total market value of cryptoassets	Report the total market value for the underlying cryptoasset under custody.
A.3	**Assets under management**		
41–45	B	Top 5 underlying cryptoassets	Select from the drop-down list, the top 5 underlying cryptoassets (by market value) for the bank's assets under management. Please report the entries in descending order of the market value. Please use the drop-down menu to select the underlying cryptoasset; no manual entries should be provided. Please aggregate by underlying cryptoasset as provided in the drop-down menu in column B (ie do not complete column B using other criteria such as ISIN, instrument type etc).Where the underlying cryptoassets are not available in the drop-down list, please select "other" and enter the relevant cryptoassets in column C, together with any additional identifying information.
41–45	D	Total market value of cryptoassets	Report the total market value for the underlying cryptoasset under management.
A.4	**Client-related trading**		
48–52	B	Top 5 underlying cryptoassets	Select from the drop-down list, the top 5 underlying cryptoassets (by gross market value as the sum of the absolute values of long and short positions) for the bank's client-related trading activities. Please report the entries in descending order of the market value. Please use the drop-down menu to select the underlying cryptoasset; no manual entries should be provided. Please aggregate by underlying cryptoasset as provided in the drop-down menu in column B (ie do not complete column B using other criteria such as ISIN, instrument type etc). Where the underlying cryptoassets are not available in the drop-down list, please select "other" and enter the relevant cryptoassets in column C, together with any additional identifying information.

Row	Column	Heading	Description
48–52	D	Total market value of cryptoassets	Report the total market value for the underlying cryptoasset for the bank's client-related trading activities.

11.2 Crypto-related liabilities (panel B)

Panel B is a fixed table. A bank should complete each row for each specific activity giving rise to a crypto-related liability (as defined in column B):

- Taking deposits from cryptoasset issuers, refers to, for example, holding on deposit the reserve assets of a stablecoin issuer or other deposits in the cryptoasset issuer's own name. It is not intended to capture the deposits of an entity that is not a cryptoasset issuer or (eg deposits placed by a general corporate that has issued tokenised liabilities).
- Taking deposits from cryptoasset service providers, refers to holding deposits for individuals or entities that provide cryptoasset services. These services may include distribution, placement, facilitating exchange between cryptoassets or against fiat currencies, custody, provision of non-custodial wallets, facilitating cryptoasset trading, borrowing or lending, and acting as a broker-dealer or investment adviser.
- Issuing cryptoassets, refers to a bank's own issuance of tokenised liabilities (including tokenised deposits), stablecoins or other types of cryptoassets.
- Issuing securities with underlying cryptoassets refers to for example, a bank's issuance of derivatives over cryptoassets.
- Other refers to any other cryptoasset activities that give rise to a liability on the bank's balance sheet and that are not reported in the other categories.

Row	Column	Heading	Description
58–62	E	Additional information (if needed)	If "Other" is selected under column B, provide a concise narrative to explain the activity.
58–62	F	Are the deposits bankruptcy remote from the bank	If the activity entails holding deposits from cryptoasset issuers or cryptoasset service providers, please indicate whether the deposits are held bankruptcy remote from the bank.
58–62	G	Balance as at reporting date	If the activity entails holding deposits from cryptoasset issuers or cryptoasset service providers, please indicate the balance of such deposits at the end of the reporting period.
58–62	H	Average balance during the reporting period	If the activity entails holding deposits from cryptoasset issuers or cryptoasset service providers, please indicate the average balance (using end of month values) of such deposits during the reporting period if higher than the balance at the end of the reporting period.
58–62	I	Value on balance sheet	Report the carrying value on the balance sheet for cryptoasset liabilities (eg cryptoassets issued by a bank where the bank would have a liability obligation (eg stablecoins)). Report the amount of cryptoasset liabilities also for the activity "Issuing securities with underlying cryptoassets while hedging the underlying exposure".
58–62	J	Market value	Report the market value for cryptoasset liabilities (eg cryptoassets issued by a bank where the bank would have a liability obligation (eg stablecoins)).
58–62	K	LCR run-off rate applied	Please indicate the LCR run-off rate applied to cryptoasset liabilities.

11.3 Cryptoassets exposures and activities (panel C)

For panel C, each row should be filled in for each underlying cryptoasset / traditional asset (selected from the drop-down list in column B), specific instrument (selected from the drop-down list in column D), activity (as defined in column F), group allocation (as defined in column P) and asset class classification (as defined in column AB). For example, if cryptoasset AAA is used both for "Trading" and also for "Clearing" activities, cryptoasset AAA should be reported in two separate rows, with each row containing the amounts used for each activity.

For panel C, cryptoasset exposures falling under the classification "Group 2a" must be reported as part of the bank's market risk exposures, as required under SCO60.54 of the Basel Framework. Cryptoasset exposures falling under the classification "Group 2b" must be reported as part of the bank's credit risk exposures, as required under SCO60.83 of the Basel Framework.

For activities such as "Lending to individuals or firms to allow them to invest in cryptoassets" and "Lending to other entities dealing directly with cryptoassets (eg crypto exchanges, fund managers of crypto ETFs)" which are not expected to result in exposures under the scope of SCO60 Cryptoasset exposures, please report the exposure amounts in column AR. Exposure amounts and RWA should be reported in the same currency and reporting unit that the bank uses for the other worksheets of the Basel III monitoring template. The table below provides a description for each column.

In the memo item under panel C, banks are also asked to indicate whether they apply hedging to their Group 2a cryptoasset exposures, and to briefly describe the hedging strategy applied.

Row	Column	Heading	Description
74–1072	B	Underlying cryptoasset	Select the underlying cryptoasset from the drop-down list. If the underlying includes a basket of cryptoassets or multiple cryptoassets, please select "multiple cryptoassets". If the cryptoasset is not included in the list, select "Other" and fill in column C with the cryptoasset. Where the exposure is a tokenised asset, please select "tokenised asset" as the underlying cryptoasset in column B and as the instrument in column D and include additional information about the underlying asset in column G (eg the ticker/identifier for the specific issue or asset). Use one row for each distinct instrument (in column D) and activity in column F. Please use the drop-down menu to select the underlying cryptoasset; no manual entries should be provided.
74–1072	C	If "other" is selected in column B, include the underlying cryptoasset here	Fill this cell only if the underlying cryptoasset is not included in the drop-down list in column B. In this case, "Other" should be selected in column B, and the underlying cryptoasset should be reported in column C.
74–1072	D	Type of instrument	Please select the type of cryptoasset instrument. Choose between spot, derivative, ETP, stablecoin, tokenised assets, or other.
74–1072	E	If "other" is selected in column D, include type of instrument here	Fill this cell only if the required type of instrument is not included in the drop-down list in column D. In this case, "Other" should be selected in column D, and the correct type of instrument should be reported in column E. Where the instrument is a tokenised asset, please include additional information about the underlying asset in column E.

Row	Column	Heading	Description
74–1072	F	Activity	Please select the activity for which the cryptoasset is used from the drop-down menu. Banks should use their own interpretation/judgement in allocating exposures to these rows. The following are intended to be illustrative examples of the types of activities that could be included under each option: • Holding: including owning cryptoassets directly, or owning products with underlying cryptoassets (eg taking a long position on an ETF). • Clearing: including clearing of future or other derivatives on cryptoassets. • Trading: including proprietary trading of cryptoassets or derivatives on cryptoassets. • Issuance: including issuing cryptoassets or tokenised assets, or issuing securities or derivatives with underlying cryptoassets. • Lending and SFTs: including lending and taking cryptoassets as collateral or securities financing transactions involving cryptoassets. Lending to individuals or firms to invest in cryptoassets, or to other entities dealing with cryptoassets (eg crypto exchanges, fund managers of crypto ETFs) should only be reported in column AR). • Underwriting: including underwriting initial coin offerings. • Other: all other activities that give rise to an exposure under SCO60 and that are not identified above. As explained for column B, for each underlying cryptoasset, respondents should use one row for each instrument and activity type.
74–1072	G	Additional information (if needed)	The bank should use this cell to provide additional information on the nature of the cryptoasset activity, particularly where "other" is selected under column F.
74–1072	H, L, M, N	Condition 1, 2, 3, 4	These cells relate to the classification conditions set out in paragraphs SCO60.6 to SCO60.22 of the Basel Framework. Select "Yes" if you deem that the relevant classification condition is met, or select "No" otherwise. Respondents should use their best judgement to determine whether they think the classification condition would most likely be met or not.
74–1072	I	If stablecoin, does it pass the redemption test?	If the cryptoasset is a stablecoin, select "Yes" if the cryptoasset is expected to pass the redemption risk test outlined in paragraph SCO60.12 of the Basel Framework, or select "No" otherwise. Respondents should use their best judgement to determine whether they think the test would most likely be met or not.
74–1072	J	If stablecoin, does it pass the supervision/regulation test?	If the cryptoasset is a stablecoin, select "Yes" if the cryptoasset is expected to pass the supervision/regulation requirement outlined in paragraph SCO60.11(5) of the Basel Framework, or select "No" otherwise. Respondents should use their best judgement to determine whether they think the requirement would most likely be met or not.
74–1072	K	If stablecoin, frequency of available information on value of reserve assets	Fill this cell if the relevant cryptoasset is a stablecoin. In this case, please select the appropriate frequency of available information on the value of reserve assets. The available options are daily, monthly, quarterly, half-yearly and annually.

Row	Column	Heading	Description
74–1072	O	Is the cryptoasset based on a permissioned or permissionless network?	Indicate whether the cryptoasset is based on a permissioned or permissionless network. If neither option is applicable, please select Other and provide some information in column G (eg if the cryptoasset relies on more than one network).
74–1072	P	Group allocation	This cell relates to the classification of cryptoassets into groups described in paragraph SCO60.6 of the Basel Framework. The assigned group depends on the type of cryptoasset, and whether the four classification conditions reported in columns H, L, M, N are met. If all four classification conditions are met and the cryptoasset is a tokenised traditional asset, select Group 1a. If all classification conditions are met and the cryptoasset is a stablecoin with an effective stabilisation mechanism, select Group 1b. If any one of the classification conditions is not met, but the cryptoasset passes the Group 2a hedging recognition criteria set out in SCO60.55, select Group 2a. If the cryptoasset fails at least one of the classification conditions and also fails the Group 2a hedging recognition criteria, select Group 2b.
74–1072	Q	If relevant, explain why the cryptoasset has failed the classification conditions and why it is allocated to group 2a or group 2b.	In this cell, respondents should indicate the reasons why they determined that the cryptoasset fails one or more conditions for inclusion in Group 1. In addition, respondents should indicate the reasons for allocating the cryptoasset into Group 2a or Group 2b, including whether it passes the hedging recognition criteria for inclusion in Group 2a.
74–1072	R	On-balance sheet exposures (post CRM) - long	On-balance sheet credit risk exposures other than CCR exposures, after substitution and after credit risk mitigation. Report the value of gross long exposures in this column.
74–1072	S	On-balance sheet exposures (post CRM) - short	On-balance sheet credit risk exposures other than CCR exposures, after substitution and after credit risk mitigation. Report the value of gross short exposures in this column.
74–1072	T	On-balance sheet exposures (post CRM) – amount used for calculating RWA	On-balance sheet credit risk exposures other than CCR exposures, after substitution and after credit risk mitigation. Report the exposure amount used for calculating credit risk RWA as per the rules set out in section SCO60 of the Basel Framework. For Group 2b cryptoassets, this should be reported as the absolute value of the long and short positions.
74–1072	U	CCR	Counterparty credit risk exposures (ie associated with derivatives and SFTs) in both the banking book and trading book.
74–1072	V	Off-balance sheet exposures (post-CCF post-CRM)	Off-balance sheet exposures after the application of CCFs and CRM.
74–1072	X	RWA– On balance sheet exposures	RWA related to the on-balance sheet credit risk exposures, after application of CCFs and CRM, as per the rules set out in section SCO60 of the Basel Framework.
74–1072	Y	RWA– CCR	RWA related to the CCR exposures, after application of CCFs and of CRM, as per the rules set out in section SCO60 of the Basel Framework.
74–1072	Z	RWA– Off balance sheet exposures	RWA related to the off-balance sheet credit risk exposures above, after application of CCFs and CRM, as per the rules set out in section SCO60 of the Basel Framework.

Row	Column	Heading	Description
74–1072	AA	RWA– Total	Total RWA related to the exposures above, after application of CCFs and of CRM. It is calculated automatically as the sum of columns X, Y and Z.
74–1072	AB	Current asset class classification	Select from the drop-down list the asset class under which the cryptoasset is treated for current prudential purposes (eg intangible assets, other assets, equities, corporate exposures etc).
74–1072	AC	Market risk exposures, market value - long	Report the market value for market risk exposures (including derivatives). Report the market value of gross long positions.
74–1072	AD	Market risk exposures, market value - short	Report the market value for market risk exposures (including derivatives). Report the market value of gross short positions.
74–1072	AE	RWA	RWA related to the market risk exposures above, as per the rules set out in section SCO60 of the Basel Framework.
74–1072	AF	Market risk approach	Select the market risk approach used for the market risk exposures above (SSA, SA or IMA).
74–1072	AG	RWA	RWA related to CVA, as per the rules set out in section SCO60 of the Basel Framework.
74–1072	AH	Infrastructure risk add-on – add-on percentage of exposures	If the infrastructure risk RWA add-on is applied (as set out in paragraph SCO60.52 of the Basel Framework), report the level of the percentage of the exposure value applied for the add-on.
74–1072	AI	Infrastructure risk add-on – Additional RWA amount	If the infrastructure risk RWA add-on is applied (as set out in paragraph SCO60.52 of the Basel Framework), report the additional RWA amount resulting from its application.
74–1072	AJ	Aggregated exposures to Group 2 cryptoassets for the purpose of the Group 2 exposure limit	Report the amount of aggregated exposures to Group 2 cryptoassets (not the RWA value) for the purpose of the calculation of the Group 2 exposure limit, as set out in paragraphs SCO60.116 to SCO60.119 of the Basel Framework. The figure to be reported for this purpose is the higher of the absolute value of the long and short exposures. Banks should complete this column where they have reported any Group 2a or Group 2b cryptoasset exposures.
74–1072	AL	HQLA treatment	Report whether tokenised versions of HQLA owned directly by banks have been recognised as HQLA (post-haircut) under the Liquidity Coverage Ratio (LCR) framework, differentiating between Level 1 HQLA, Level 2A HQLA, and Level 2B HQLA.
74–1072	AM	LCR cash inflows rate applied	In case the bank holds tokenised assets or stablecoins directly, it should report the average cash inflow rate under the LCR applied to these assets. Please only report numerical values in this field.
74–1072	AN	NSFR RSF factor applied	In case the bank holds tokenised assets or stablecoins directly, it should report the required stable funding (RSF) factor under the NSFR applied to these assets. Please only report numerical values in this field.
74–1072	AO	LCR runoff rate applied	In case the bank has tokenised asset or stablecoin liabilities, it should report the average run-off rate under the LCR applied to these liabilities. Please only report numerical values in this field.
74–1072	AP	NSFR ASF factor applied	In case the bank has tokenised asset or stablecoin liabilities, it should report the available stable funding (ASF) factor under the NSFR applied to these liabilities. Please only report numerical values in this field.

Row	Column	Heading	Description
74–1072	AQ	Total amount underwritten for initial coin offerings	Provide the overall market value of the initial coin offerings underwritten during the reporting period, even when all the related cryptoassets have been sold afterwards. Please only report numerical values in this field.
74–1072	AR	Any other cryptoasset exposure amounts not reported in columns R to AP	If relevant, provide the market value of any other exposure that does not give rise to credit or market risk under SCO60 Cryptoasset exposures, that is not already included in columns R to AP. For example, this would include activities involving lending to individuals or firms to invest in cryptoassets. Please only report numerical values in this field.
74-1072	AS	Additional comments	Please include any additional information related to the cryptoasset's classification, activity or reporting of an exposure under panel C.

12. Sovereign exposures

This worksheet should only be filled in for the reporting dates at the end of each year.

The worksheet "Sovereigns" consists of four panels that collect data on different features of banks' sovereign exposures. Panel A asks for data on direct and indirect exposures in the banking and trading book. Panel B focuses on direct banking book exposures by rating buckets. Panel C asks for exposures by jurisdictions and accounting classification. Panel D focuses on the eligibility of sovereign exposures as high quality liquid assets for the purpose of the Liquidity Coverage Ratio and Net Stable Funding Ratio.

12.1 General remarks

For the purpose of the data collection exercise, the following general remarks apply:

- All yellow cells are mandatory and, if not explicitly stated otherwise, refer to the level of the banking group. Zero exposures or yellow cells that are not applicable for a bank, eg if no exposure is treated under the IRB, have to be filled out with a zero.
- All sovereign exposures and RWAs should only be allocated towards one bucket. The template does not allow for any double counting.
- Exposures and RWAs referring to deferred tax assets are to be excluded from reporting.
- RWAs refer to the RWA before the application of the output floor.
- In some jurisdictions, the central bank issues government debt on behalf of the central government. If the obligor is the central government and the central bank acts as agent for the central government, the resulting exposure should be treated as an exposure to the central government rather than to the central bank. Exposures and RWAs referring to deferred tax assets are to be excluded from reporting.

12.2 Definitions

For the purpose of the data collection exercise, the following definitions apply:

- **Sovereigns and their central governments** (excluding central banks) are defined as entities whose exposures are treated based on CRE20.7–10 (2023 version) under the SA for credit risk.

Exposures to the Bank for International Settlements, the International Monetary Fund, the European Union, the European Stability Mechanism (ESM) and the European Financial Stability Facility (EFSF), referred to in CRE20.10 (2023 version), should be allocated towards sovereigns and their central governments.

- **Central banks** are defined as entities that are responsible for overseeing and/or implementing the monetary policy of a state or a group of states. Their exposures are treated based on CRE20.7–10 (2023 version) under the SA for credit risk. Exposures to the European Central Bank, referred to in CRE20.10 (2023 version), should be allocated towards central banks.
- **Non-central government public sector entities (PSEs)** are defined as entities whose exposures are treated based on CRE20.11–12 (2023 version) under the SA for credit risk.
- **Multilateral Development Banks (MDBs)** are defined as entities whose exposures are treated based on CRE20.13–15 (2023 version) under the SA for credit risk.

12.3 Specific instructions for panel A to D

- **Panel A:** Indirect exposures amounts in the banking and trading book are differentiated into: (i) indirect exposures which are protected by a sovereign entity, eg in the form of guarantees, credit derivatives etc; (ii) indirect exposures which are collateralised by instruments issued by sovereign entities, eg in the form of shares, bonds etc; and (iii) indirect exposures through collateral subject to zero haircut.

  An example for an indirect exposure amount is a reserve repo transaction, where a bank sells an asset and receives a government bond as collateral. In contrast, a government bond that is held through a repo transaction should be reported as direct exposure in the banking or trading book. An example for collateral currently subject to zero percent haircut is collateral received through a reverse repo transaction with zero percent haircut (in contrast, collateral provided in a repo transaction should be accounted for as direct banking or trading book exposures).

- **Panel B:** Banks are expected to report sovereign exposures according to the Basel framework currently applied to it. For example, a bank using both the standardised and IRB approaches to assign risk weights will report all sovereign exposures and RWAs whose capital requirements are calculated using the SA (including those under the use of a partial exemption of the IRB approach) on the SA range (above), and report all remaining exposures in the cells associated to the IRB (below). A given sovereign exposure should only be reported under either the standardised or the IRB approach range.

  For **unrated** PSEs use the rating bucket of the sovereign in whose jurisdiction the entity is established.

  In case a bank uses country risk scores instead of ratings, banks are expected to use the following mapping table[42] converting ECA risk scores to rating buckets:

Credit assessment	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	Below B-
ECA risk scores	0 to 1	2	3	4 to 6	7

- **Panels C and D:** "Financial assets held for trading or designated at fair value" refer to all positions classified as "Financial assets held for trading", "Non-trading financial assets mandatorily at fair value through profit or loss", "Financial assets designated at fair value through profit or loss" and "Financial assets at fair value through other comprehensive income". Under this breakdown banks

[42] This follows the notation of the Basel II framework. For illustrative purposes, the Committee used the rating notation used by Standard & Poor's. The Committee has made available a table that match credit ratings of Standard & Poor's with comparable ratings of Moody's and Fitch IBCA, the information can be consulted on www.bis.org/bcbs/qis/qisrating.htm.

should also report cash balances at central banks or other demand deposits with sovereign entities, eg state-owned banks treated as PSEs.

"Financial assets at amortised cost" refer to all sovereign exposures that are not assigned to the "Financial assets held for trading or designated at fair value" bucket.

12.4 Illustrative example for breakdowns for panels A and D

With regard to the "of which" positions in panels A and D, assume a US bank holding company with subsidiaries in the US and in Japan.

- "where the legal entity has the **same domesticity of the consolidated group** and that of the issuer and the exposure is denominated in the currency of the issuer". This breakdown refers to all exposures that are held by the US subsidiary, the obligor's/guarantor's/issuer's domicile is the United States and the denomination of the exposure is USD.
- "where the legal entity has the same domesticity of the issuer **but a different one to that of the consolidated group** and the exposure is denominated in the currency of the issuer". This breakdown refers to all exposures that are held by the Japanese subsidiary, the obligor's/guarantor's/issuer's domicile is Japan and the denomination of the exposure is JPY.

Annex: Main changes

- The worksheets for topics that are only part of the end-year data collection exercise have been added back.
- The revised structure of the TLAC template is reflected in the instructions.
- The instructions to the "Crypto" worksheet have been revised.