Powers exercised

A. The Financial Services Authority makes this instrument in the exercise of the following powers and related provisions in the Financial Services and Markets Act 2000 (“the Act”):

(1) section 138 (General rule making power);
(2) section 156 (General supplementary powers); and
(3) section 157(1) (Guidance).

B. The rule-making powers listed above are specified for the purposes of section 153(2) (Rule-making instruments) of the Act.

Commencement

C. This instrument comes into force on 1 June 2011.

Amendments to the Handbook

D. The Supervision manual (SUP) is amended in accordance with the Annex to this instrument.

Citation

E. This instrument may be cited as the Integrated Regulatory Reporting (Amendment No 10) Instrument 2011.

By order of the Board
19 January 2011
Annex

Amendments to the Supervision manual (SUP)

In this Annex, underlining indicates new text and striking through indicates deleted text.

16 Annex 24R Data items for SUP 16.12

see following pages for changes to FSA004 and FSA0045
### Breakdown under the Standardised Approach by exposure classes

<table>
<thead>
<tr>
<th>A: Capital requirement</th>
<th>B: Exposure value</th>
<th>C: Expected loss</th>
<th>D: Individual Impairment</th>
<th>E: Collective Impairment</th>
<th>F: Other (Credit valuation Adjustment)</th>
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<tbody>
<tr>
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<td><strong>4 Administrative bodies and non-commercial undertakings</strong></td>
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<td><strong>5 Multilateral development banks</strong></td>
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<td><strong>12 Items belonging to regulatory high risk categories</strong></td>
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<td><strong>14 Securitisation positions</strong></td>
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<td><strong>15 Short term claims on institutions and corporates</strong></td>
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### Breakdown under the Foundation IRB

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<th>A: Capital requirement</th>
<th>B: Exposure value</th>
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<td><strong>21 Corporates</strong></td>
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<tr>
<td><strong>22 Of which: to corporate SME BIPRU 4.4.59 to BIPRU 4.4.60</strong></td>
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<tr>
<td><strong>23 Of which: to specialised lending BIPRU 4.5</strong></td>
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### Breakdown of Retail IRB

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<th>F: Other (Credit valuation Adjustment)</th>
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<td><strong>25 Qualifying Revolving Retail Exposures</strong></td>
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<td><strong>26 Retail SME</strong></td>
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<td><strong>27 Other retail</strong></td>
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### Breakdown under Advanced IRB

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<td>Of which: to specialised lending BIPRU 4.5</td>
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### Breakdown of other IRB exposure classes

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### Soveigns Central Government and Central Banks - credit

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<th>Exposure at default estimate</th>
<th>Maturity</th>
<th>Probability of default</th>
<th>Loss Given Default</th>
<th>Expected Loss</th>
<th>RWEA</th>
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5 In default

6 Total
## Banks Institutions - credit risk

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<th>Maturity</th>
<th>Probability of default</th>
<th>Loss Given Default</th>
<th>Expected Loss</th>
<th>RWEA</th>
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11 In default

12 Total
## Corporates - credit risk

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<td><strong>Tick here if you have no exposures in these asset classes</strong></td>
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<td><strong>Please indicate whether your PDs are PiT or TTC or Hybrid PiT</strong></td>
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<td><strong>Exposure at default estimate</strong></td>
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<td><strong>Probability of default</strong></td>
<td><strong>Loss Given Default</strong></td>
<td><strong>Expected Loss</strong></td>
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23 In default

24 Total
QRRE

25Tick here if you have no exposures in these asset classes

26Please indicate whether your PDs are PiT or TTC or Hybrid PiT

27Enter number of days in the definition of Default

28PD range at reporting date | Gross exposure value | Exposure at default estimate | Maturity | Probability of default | Loss Given Default | Expected Loss | RWEA
<table>
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29In default

30Total
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<th>Probability of default</th>
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35 In default
36 Total
### SME retail

#### Page 11 of 38

1. **Tick here if you have no exposures in these asset classes**
2. **Please indicate whether your PDs are PiT or TTC or Hybrid PiT**
3. **Enter number of days in the definition of Default**

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<th>PD range at reporting date</th>
<th>Gross exposure value</th>
<th>Exposure at default estimate</th>
<th>Maturity</th>
<th>Probability of default</th>
<th>Loss Given Default</th>
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<th>RWEA</th>
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| In default                |                      |                              |          |                        |                  |              |      |      |

| Total                     |                      |                              |          |                        |                  |              |      |      |
**Central Government and Central Banks - counterparty credit**

<table>
<thead>
<tr>
<th>PD range at reporting date</th>
<th>Gross exposure value</th>
<th>Exposure at default estimate</th>
<th>Maturity</th>
<th>Probability of default</th>
<th>Loss Given Default</th>
<th>Expected Loss</th>
<th>RWEA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower PD bound</td>
<td>Upper PD bound</td>
<td>A</td>
<td>B</td>
<td>C</td>
<td>D</td>
<td>E</td>
<td>F</td>
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</tbody>
</table>

1. Above %  | Up to %  | 000s  | 000s  | days  | %  | %  | 000s  | 000s  |
2. 0.000%   |          |       |       |       |    |    |       |       |
3.           |          |       |       |       |    |    |       |       |
4.           |          |       |       |       |    |    |       |       |
5.           |          |       |       |       |    |    |       |       |
6.           |          |       |       |       |    |    |       |       |
7.           |          |       |       |       |    |    |       |       |
8. ...       |          |       |       |       |    |    |       |       |
9. n         |          |       |       |       |    |    |       |       |

**Tick here if you have no exposures in these asset classes**

**Please indicate whether your PDs are PiT or TTC or Hybrid PiT**

**Enter number of days in the definition of Default**

**In default**

**Total**
Institutions - counterparty credit risk

<table>
<thead>
<tr>
<th>PD range at reporting date</th>
<th>Gross exposure value</th>
<th>Exposure at default estimate</th>
<th>Maturity</th>
<th>Probability of default</th>
<th>Loss Given Default</th>
<th>Expected Loss</th>
<th>RWEA</th>
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</thead>
<tbody>
<tr>
<td>Lower PD bound</td>
<td>Upper PD bound</td>
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<td>B</td>
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<td>F</td>
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<tr>
<td>Above %</td>
<td>Up to %</td>
<td>000s</td>
<td>000s</td>
<td>days</td>
<td>%</td>
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<td>000s</td>
</tr>
<tr>
<td>PD range at reporting date</td>
<td>Gross exposure value</td>
<td>Exposure at default estimate</td>
<td>Maturity</td>
<td>Probability of default</td>
<td>Loss Given Default</td>
<td>Expected Loss</td>
<td>RWEA</td>
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<tr>
<td>Lower PD bound</td>
<td>Upper PD bound</td>
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<tr>
<td>Above %</td>
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</table>

In default

Total
16 Annex 25 G  Guidance notes for data items in SUP 16 Annex 24R

FSA004 – Credit risk

Column B

For firms on the standardised approach, this should be calculated as set out in BIPRU 3 and BIPRU 5. It equates to the fully adjusted exposures values (E*) after adjustment to off-balance sheet items under BIPRU 3.6.1R.

For firms on an IRB approach, this should be exposure at default calculated in accordance with BIPRU 4 and BIPRU 5 and is the exposure value before the risk weight is applied.

Column C

For firms on the IRB approach this should be calculated in accordance with BIPRU 4.3.6R excluding any adjustments.

Column D

Firms should report here the amount of any provision/impairment which arises from the individual assessment of a particular asset.

Column E

Firms should report here the amount of any provision/impairment which arises from a review of groups of assets.

Column F

Firms should report here any other credit valuation adjustments for the given exposure class.

Breakdown under the standardised approach to credit risk by exposure classes excluding securitisation positions

1A  Total capital requirement

This is the total capital requirement, being the sum of data elements 2A to 17A and 37A and 38A. This is the same as the capital requirement reported in data element 79A in FSA003.

[CEBS’ CR SA column 22]

1B  Total exposure value

This is the total exposure value, being the sum of data elements 2B to 17B and 37B and 38B.

1D  Total individual impairment
This is the total of individual impairments, being the sum of data elements 2D to 17D and 37D and 38D.

1E  **Total collective impairments**

This is the total collective impairments, being the sum of data elements 2E to 17E and 37E and 38E.

1F  **Total other (credit valuation adjustment)**

This is the total of all other credit valuation adjustments, being the sum of data elements 2F to 17F and 37F and 38F.

... 

2D  **Central government or central banks**

This is the provision/impairment which arises from the individual assessment of an asset within the exposure class defined in *BIPRU* 3.2.9R(1).

2E  **Central government or central banks**

This is the provision/impairment which arises from a review of groups of assets within the exposure class defined in *BIPRU* 3.2.9R(1).

2F  **Central government or central banks**

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(1).

... 

3B  **Regional governments or local authorities**

This is the exposure value relating to the asset class defined in *BIPRU* 3.2.9R(2).

[CEBS’ *CR SA* column 20]

3D  **Regional government or local authorities**

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in *BIPRU* 3.2.9R(2).

3E  **Regional government or local authorities**

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in *BIPRU* 3.2.9R(2).

3F  **Regional government or local authorities**

This is for any other credit valuation adjustments relating to the asset class defined in *BIPRU* 3.2.9R(2).
... 

4B Administrative bodies and non-commercial undertakings

This is the exposure value relating to the asset class defined in BIPRU 3.2.9R(3).

[CEBS’ CR SA column 20]

4D Administrative bodies and non-commercial undertakings

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 3.2.9R(3).

4E Administrative bodies and non-commercial undertakings

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 3.2.9R(3).

4F Administrative bodies and non-commercial undertakings

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 3.2.9R(3).

... 

5B Multilateral development banks

This is the exposure value relating to the asset class defined in BIPRU 3.2.9R(4).

[CEBS’ CR SA column 20]

... 

5D Multilateral development banks

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 3.2.9R(4).

5E Multilateral development banks

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 3.2.9R(4).

5F Multilateral development banks

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 3.2.9R(4).

...
6B  International organisations

This is the exposure value relating to the asset class defined in BIPRU 3.2.9R(5).

[CEBS’ CR SA column 20]

6D  International organisations

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 3.2.9R(5).

6E  International organisations

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 3.2.9R(5).

6F  International organisations

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 3.2.9R(5).

…

7B  Institutions

This is the exposure value relating to the asset class defined in BIPRU 3.2.9R(6).

[CEBS’ CR SA column 20]

7D  Institutions

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 3.2.9R(6).

7E  Institutions

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 3.2.9R(6).

7F  Institutions

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 3.2.9R(6).

…

8B  Corporates

This is the exposure value relating to the asset class defined in BIPRU 3.2.9R(7).

[CEBS’ CR SA column 20]
8D  Corporates

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 3.2.9R(7).

8E  Corporates

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 3.2.9R(7).

8F  Corporates

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 3.2.9R(7).

9B  Retail

This is the exposure value relating to the asset class defined in BIPRU 3.2.9R(8).

[CEBS’ CR SA column 20]

9D  Retail

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 3.2.9R(8).

9E  Retail

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 3.2.9R(8).

9F  Retail

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 3.2.9R(8).

10A—Secured on real estate property

This is the capital requirement, calculated in accordance with BIPRU 3, relating to the asset class defined in BIPRU 3.2.9R(9).

[CEBS’ CR SA column 22]

10B—Secured on real estate property

This is the exposure value relating to the asset class defined in BIPRU 3.2.9R(9).

[CEBS’ CR SA column 20]

37A  Secured by mortgages on residential property
This is the capital requirement calculated in accordance with BIPRU 3 relating to the asset class set out in BIPRU 3.4.56R.

37B  Secured by mortgages on residential property

This is the exposure value relating to the asset class set out in BIPRU 3.4.56R.

37D  Secured by mortgages on residential property

This is the provision/impairment which arises from the individual assessment of an asset within the asset class set out in BIPRU 3.4.56R.

37E  Secured by mortgages on residential property

This is the provision/impairment which arises from a review of groups of assets within the asset class set out in BIPRU 3.4.56R.

37F  Secured by mortgages on residential property

This is for any other credit valuation adjustments relating to the asset class set out in BIPRU 3.4.56R.

38A  Secured by mortgages on commercial real estate

This is the capital requirement calculated in accordance with BIPRU 3 relating to the asset class set out in BIPRU 3.4.89R to 3.4.94R.

38B  Secured by mortgages on commercial real estate

This is the exposure value relating to the asset class set out in BIPRU 3.4.89R.

38D  Secured by mortgages on commercial real estate

This is the provision/impairment which arises from the individual assessment of an asset within the asset class set out in BIPRU 3.4.89R.

38E  Secured by mortgages on commercial real estate

This is the provision/impairment which arises from a review of groups of assets within the asset class set out in BIPRU 3.4.89R.

38F  Secured by mortgages on commercial real estate

This is for any other credit valuation adjustments relating to the asset class set out in BIPRU 3.4.89R.

…

11B  Past due items

This is the exposure value relating to the asset class defined in BIPRU 3.2.9R(10).
11D  Past due items

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 3.2.9R(10).

11E  Past due items

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 3.2.9R(10).

11F  Past due items

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 3.2.9R(10).

... 

12B  Items belonging to regulatory high-risk categories

This is the exposure value relating to the asset class defined in BIPRU 3.2.9R(11).

12D  Items belonging to regulatory high-risk categories

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 3.2.9R(11).

12E  Items belonging to regulatory high-risk categories

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 3.2.9R(11).

12F  Items belonging to regulatory high-risk categories

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 3.2.9R(11).

... 

13B  Covered bonds

This is the exposure value relating to the asset class defined in BIPRU 3.2.9R(12).

13D  Covered bonds

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 3.2.9R(12).

13E  Covered bonds
This is the provision/impairment which arises from a review of groups of assets within the asset class defined in \textit{BIPRU} 3.2.9R(12).

\section*{13F Covered bonds}

This is for any other credit valuation adjustments relating to the asset class defined in \textit{BIPRU} 3.2.9R(12).

\section*{14B Securitisations positions}

This is the exposure value relating to the asset class defined in \textit{BIPRU} 3.2.9R(13).

[CEBS' \textit{CR SEC SA column 19}]

\section*{14D Securitisations positions}

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in \textit{BIPRU} 3.2.9R(13).

\section*{14E Securitisations positions}

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in \textit{BIPRU} 3.2.9R(13).

\section*{14F Securitisations positions}

This is for any other credit valuation adjustments relating to the asset class defined in \textit{BIPRU} 3.2.9R(13).

\section*{15B Short term claims on institutions and corporates}

This is the exposure value relating to the asset class defined in \textit{BIPRU} 3.2.9R(14).

[CEBS' \textit{CR SA column 20}]

\section*{15D Short term claims on institutions and corporates}

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in \textit{BIPRU} 3.2.9R(14).

\section*{15E Short term claims on institutions and corporates}

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in \textit{BIPRU} 3.2.9R(14).

\section*{15F Short term claims on institutions and corporates}

This is for any other credit valuation adjustments relating to the asset class defined in \textit{BIPRU} 3.2.9R(14).
3.2.9R(14).

...

16B Collectives investment undertakings

This is the exposure value relating to the asset class defined in BIPRU 3.2.9R(15).

[CEBS’ CR SA column 20]

16D Collectives investment undertakings

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 3.2.9R(15).

16E Collectives investment undertakings

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 3.2.9R(15).

16F Collectives investment undertakings

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 3.2.9(15).

...

17B Other items

This is the exposure value relating to the asset class defined in BIPRU 3.2.9R(16).

17D Other items

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 3.2.9R(16).

17E Other items

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 3.2.9R(16).

17F Other items

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 3.2.9R(16).
Breakdown under the foundation IRB approach to credit risk

...  

18B Total exposure value
This is the total exposure value, being the sum of 19B to 21B.  

18C Total expected loss
This is the total expected loss reported in data elements 19C to 21C.

18D Total individual impairments
This is the total individual impairments, being the sum of data elements 19D to 21D.

18E Total collective impairments
This is the total collective impairments, being the sum of data elements 19E to 21E.

18F Total other (credit valuation adjustment)
This is the total for all other credit valuation adjustments, being the sum of data elements 19F to 21F.

...  

19B Central governments and central banks
This is the exposure value relating to the asset class defined in BIPRU 4.3.2R(1).

[CEBS’ CR IRB column 11]

19C Central governments and central banks
This is the expected loss calculated in accordance with BIPRU 4.4.61R to BIPRU 4.4.62R gross of tax adjustments relating to the asset class defined in BIPRU 4.3.2R(1).

19D Central governments and central banks
This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 4.3.2R(1).

19E Central governments and central banks
This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 4.3.2R(1).

19F Central governments and central banks
This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 4.3.2R(1).
20B Institutions

This is the exposure value relating to the asset class defined in BIPRU 4.3.2R(2).

[CEBS’ CR IRB column 11]

20C Institutions

This is the expected loss calculated in accordance with BIPRU 4.4.61R to BIPRU 4.4.62R gross of tax adjustments relating to the asset class defined in BIPRU 4.3.2R(2).

20D Institutions

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 4.3.2R(2).

20E Institutions

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 4.3.2R(2).

20F Institutions

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 4.3.2R(2).

...

21B Corporates

This is the exposure value relating to the asset class defined in BIPRU 4.3.2R(3).

[CEBS’ CR IRB column 11]

21C Corporates

This is the expected loss calculated in accordance with BIPRU 4.4.61R to BIPRU 4.4.62R gross of tax adjustments relating to the asset class defined in BIPRU 4.3.2R(3).

21D Corporates

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 4.3.2R(3).

21E Corporates

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 4.3.2R(3).

21F Corporates
This is for any other credit valuation adjustments relating to the asset class defined in \textit{BIPRU} 4.3.2R(3).

…

\textbf{22B} Of which: To companies according to \textit{BIPRU} 4.4.59R to \textit{BIPRU} 4.4.60R

This is the exposure value relating to exposures to the asset class defined in \textit{BIPRU} 4.3.2R(3) that meet the size requirements in \textit{BIPRU} 4.4.59R and \textit{BIPRU} 4.4.60R. It is part of 21B.

\textit{[CEBS’ CR IRB column 11]}

\textbf{22C} Of which: To companies according to \textit{BIPRU} 4.4.59R to \textit{BIPRU} 4.4.60R

This is the expected loss calculated in accordance with \textit{BIPRU} 4.4.61 to \textit{BIPRU} 4.4.62 gross of tax adjustments relating to the asset class defined in \textit{BIPRU} 4.3.2R(3) that meet the size requirements in \textit{BIPRU} 4.4.59R and \textit{BIPRU} 4.4.60R. It is part of 21C.

\textbf{22D} Of which: To companies according to \textit{BIPRU} 4.4.59R to \textit{BIPRU} 4.4.60R

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in \textit{BIPRU} 4.3.2R(3) that meets the size requirements in \textit{BIPRU} 4.4.59R and \textit{BIPRU} 4.4.60R. It is part of 21D.

\textbf{22E} Of which: To companies according to \textit{BIPRU} 4.4.59R to \textit{BIPRU} 4.4.60R

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in \textit{BIPRU} 4.3.2R(3) that meet the size requirements in \textit{BIPRU} 4.4.59R and \textit{BIPRU} 4.4.60R. It is part of 21E.

\textbf{22F} Of which: To companies according to \textit{BIPRU} 4.4.59R to \textit{BIPRU} 4.4.60R

This is for any other credit valuation adjustments relating to the asset class defined in \textit{BIPRU} 4.3.2R(3) that meet the size requirements in \textit{BIPRU} 4.4.59R and \textit{BIPRU} 4.4.60R. It is part of 21F.

\textbf{39A} Of which: To specialised lending \textit{BIPRU} 4.5

This is the capital requirement relating to those exposures within the specialised lending exposure class, defined in \textit{BIPRU} 4.5.3R, to which the slotting approach set out in \textit{BIPRU} 4.5.8R is applied. It is part of 21A.

\textbf{39B} Of which: To specialised lending \textit{BIPRU} 4.5

This is the exposure value relating to those exposures within the specialised lending exposure class, defined in \textit{BIPRU} 4.5.3R, to which the slotting approach set out in \textit{BIPRU} 4.5.8R is applied. It is part of 21B.

\textbf{39C} Of which: To specialised lending \textit{BIPRU} 4.5

This is the expected loss relating to those exposures within the specialised lending exposure class, defined in \textit{BIPRU} 4.5.3R, to which the slotting approach set out in \textit{BIPRU} 4.5.8R is
applied. It is part of 21C.

**39D** Of which: To specialised lending BIPRU 4.5

This is the provision/impairment relating to those exposures within the specialised lending exposure class, defined in BIPRU 4.5.3R, to which the slotting approach set out in BIPRU 4.5.8R is applied. It is part of 21D.

**39E** Of which: To specialised lending BIPRU 4.5

This is the provision/impairment relating to those exposures within the specialised lending exposure class, defined in BIPRU 4.5.3R, to which the slotting approach set out in BIPRU 4.5.8R is applied. It is part of 21E.

**39F** Of which: To specialised lending BIPRU 4.5

This is for any other credit valuation adjustments relating to those exposures within the specialised lending exposure class, defined in BIPRU 4.5.3R, to which the slotting approach set out in BIPRU 4.5.8R is applied. It is part of 21F.

...
24B Retail mortgages

This is the exposure value relating to the asset class defined in BIPRU 4.3.2R(4) and subject to BIPRU 4.6.43R.

[CEBS’ CR IRB column 11]

24C Retail mortgages

This is the expected loss, calculated in accordance with BIPRU 4.6.47R to BIPRU 4.6.48R relating to the asset class defined in BIPRU 4.3.2R(4) and subject to BIPRU 4.6.43R.

24D Retail mortgages

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 4.3.2R(4) and subject to BIPRU 4.6.43R.

24E Retail mortgages

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 4.3.2R(4) and subject to BIPRU 4.6.43R.

24F Retail mortgages

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 4.3.2R(4) and subject to BIPRU 4.6.43R.

…

25B Qualifying Revolving Retail Exposures

This is the exposure value relating to the asset class defined in BIPRU 4.3.2R(4) and subject to BIPRU 4.6.44R to BIPRU 4.6.46RG.

[CEBS’ CR IRB column 11]

25C Qualifying Revolving Retail Exposures

This is the expected loss, calculated in accordance with BIPRU 4.6.47R to BIPRU 4.6.48R relating to the asset class defined in BIPRU 4.3.2R(4) and subject to BIPRU 4.6.44R to BIPRU 4.6.46G.

25D Qualifying Revolving Retail Exposures

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 4.3.2R(4) and subject to BIPRU 4.6.44R to BIPRU 4.6.46G.

25E Qualifying Revolving Retail Exposures

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 4.3.2R(4) and subject to BIPRU 4.6.44R to BIPRU 4.6.46G.
25F Qualifying Revolving Retail Exposures

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 4.3.2R(4) and subject to BIPRU 4.6.44R to BIPRU 4.6.46G.

...

26B Retail SME

This is the exposure value relating to the asset class defined in BIPRU 4.3.2R(4) for an exposure to a Retail SME.

[CEBS’ CR IRB column 11]

26C Retail SME

This is the expected loss, calculated in accordance with BIPRU 4.6.47R to BIPRU 4.6.48R relating to the asset class defined in BIPRU 4.3.2R(4) for an exposure to a Retail SME.

26D Retail SME

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 4.3.2R(4) for an exposure to a Retail SME.

26E Retail SME

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 4.3.2R(4) for an exposure to a Retail SME.

26F Retail SME

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 4.3.2R(4) for an exposure to a Retail SME.

...

27B Other retail

This is the exposure value relating to the asset class defined in BIPRU 4.3.2R(4) that is not otherwise reported in 24B, 25B or 26B.

[CEBS’ CR IRB column 11]

27C Other retail

This is the expected loss, calculated in accordance with BIPRU 4.6.47R to BIPRU 4.6.48R relating to the asset class defined in BIPRU 4.3.2R(4) that is not otherwise reported in 24C, 25C or 26C.

27D Other retail

This is the provision/impairment which arises from the individual assessment of an asset
within the asset class defined in BIPRU 4.3.2R(4) that is not otherwise reported in 24D, 25D or 26D.

27E  Other retail

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 4.3.2R(4) that is not otherwise reported in 24E, 25E or 26E.

27F  Other retail

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 4.3.2R(4) that is not otherwise reported in 24F, 25F or 26F.

28A  Total Capital Requirement

This is the total capital requirement, being the sum of 29B to 31B. This is the same as the capital requirement reported in data element 83A in FSA003.

28B  Total exposure value

This is the total exposure value, being the sum of 23B 29B to 26B 31B.

28C  Total expected loss

This is the total expected loss value, being the sum of 29C to 31C.

28D  Total individual impairments

This is the total individual impairments, being the sum of 29D to 31D.

28E  Total collective impairments

This is the total collective impairments, being the sum of 29E to 31E.

28F  Total other (credit valuation adjustment)

This is the total of all other credit valuation adjustments, being the sum of 29F to 31F.

29B  Central governments and central banks

This is the exposure value relating to the asset class defined in BIPRU 4.3.2R(1).

[CEBS’ CR IRB column 11]

29C  Central governments and central banks

This is the expected loss, calculated in accordance with BIPRU 4.4.61R to BIPRU 4.4.62R relating to the asset class defined in BIPRU 4.3.2R(1). Firms should be aware that central government has an extended meaning, see BIPRU 4.4.2R.

29D  Central governments and central banks

This is the provision/impairment which arises from the individual assessment of an asset
within the asset class defined in BIPRU 4.3.2R(1). Firms should be aware that central government has an extended meaning, see BIPRU 4.4.2R.

### 29E Central governments and central banks

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 4.3.2R(1). Firms should be aware that central government has an extended meaning, see BIPRU 4.4.2R.

### 29F Central governments and central banks

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 4.3.2R(1). Firms should be aware that central government has an extended meaning, see BIPRU 4.4.2R.

### 30B Institutions

This is the exposure value relating to the asset class defined in BIPRU 4.3.2R(2).

[CEBS’ CR IRB column 11]

### 30C Institutions

This is the expected loss, calculated in accordance with BIPRU 4.4.61R to BIPRU 4.4.62R relating to the asset class defined in BIPRU 4.3.2R(2). Firms should be aware that institutions has an extended meaning, see BIPRU 4.4.3R.

### 30D Institutions

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 4.3.2R(2). Firms should be aware that institutions has an extended meaning, see BIPRU 4.4.3R.

### 30E Institutions

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 4.3.2R(2). Firms should be aware that institutions has an extended meaning, see BIPRU 4.4.3R.

### 30F Institutions

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 4.3.2R(2). Firms should be aware that institutions has an extended meaning, see BIPRU 4.4.3R.

…

### 31B Corporates

This is the exposure value relating to the asset class defined in BIPRU 4.3.2R(3).
31C Corporates

This is the expected loss, calculated in accordance with BIPRU 4.4.61R to BIPRU 4.4.62R relating to the asset class defined in BIPRU 4.3.2R(3).

31D Corporates

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 4.3.2R(3).

31E Corporates

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 4.3.2R(3).

31F Corporates

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 4.3.2R(3).

…

32B Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the exposure value relating to exposures to the asset class defined in BIPRU 4.3.2R (3) that meet the size requirements in BIPRU 4.4.59R and BIPRU 4.4.60R. It is part of 31B.

32C Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the expected loss calculated in accordance with BIPRU 4.4.61 to BIPRU 4.4.62 relating to the asset class defined in BIPRU 4.3.2R(3) that meet the size requirements in BIPRU 4.4.59R and BIPRU 4.4.60R, and should not include any adjustments. It is part of 31C.

32D Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 4.3.2R(3) that meets the size requirements in BIPRU 4.4.59R and BIPRU 4.4.60R. It is part of 31D.

32E Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 4.3.2R(3) that meet the size requirements in BIPRU 4.4.59R and BIPRU 4.4.60R. It is part of 31E.

32F Of which: To companies according to BIPRU 4.4.59R to BIPRU 4.4.60R
This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 4.3.2R (3) that meet the size requirements in BIPRU 4.4.59R and BIPRU 4.4.60R. It is part of 31F.

Row 40 – general application

If a firm’s IRB permission allows it to use the advanced IRB approach for the sovereign, institution, and corporate exposure class, it should include data relating to all specialised lending exposures (defined in BIPRU 4.5.3R) to which the slotting approach set out in BIPRU 4.5.8R is applied in this row.

40A Of which: To specialised lending BIPRU 4.5

This is the capital requirement relating to those exposures within the specialised lending exposure class, defined in BIPRU 4.5.3R, to which the slotting approach set out in BIPRU 4.5.8R is applied. It is part of 31A.

40B Of which: To specialised lending BIPRU 4.5

This is the exposure value relating to those exposures within the specialised lending exposure class, defined in BIPRU 4.5.3R, to which the slotting approach set out in BIPRU 4.5.8R is applied. It is part of 31B.

40C Of which: To specialised lending BIPRU 4.5

This is the expected loss relating to those exposures within the specialised lending exposure class, defined in BIPRU 4.5.3R, to which the slotting approach set out in BIPRU 4.5.8R is applied. It is part of 31C.

40D Of which: To specialised lending BIPRU 4.5

This is the provision/impairment relating to those exposures within the specialised lending exposure class, defined in BIPRU 4.5.3R, to which the slotting approach set out in BIPRU 4.5.8R is applied. It is part of 31D.

40E Of which: To specialised lending BIPRU 4.5

This is the provision/impairment relating to those exposures within the specialised lending exposure class, defined in BIPRU 4.5.3R, to which the slotting approach set out in BIPRU 4.5.8R is applied. It is part of 31E.

40F Of which: to specialised lending BIPRU 4.5

This is for any other credit valuation adjustments relating to those exposures within the specialised lending exposure class, defined in BIPRU 4.5.3R, to which the slotting approach set out in BIPRU 4.5.8R is applied. It is part of 31F.

Other IRB exposure classes

33A Total other exposure classes capital requirement

This is the same as the capital requirement reported in data element 84A in FSA003. It is the
sum of 34A to 36A.

33B **Total other exposure classes value**

This is the total exposure value, being the sum of 34B to 36B.

33C **Total expected loss**

This is the total expected loss. As expected loss is only applicable to Equity claims, the total will be the same value as 34C.

33D **Total individual impairments**

This is the total individual impairments, being the sum of 34D to 36D.

33E **Total collective impairments**

This is the total collective impairments, being the sum of 34E to 36E.

33F **Total other (credit valuation adjustment)**

This is the total of all other credit valuation adjustments, being the sum of 34F to 36F.

...  

34B **Equity claims**

This is the exposure value relating to the asset class defined in BIPRU 4.3.2R(5).

[CEBS’ CR EQU IRB column 9]

34C **Equity claims**

This is the expected loss relating to assets within the asset class defined in BIPRU 4.3.2R(5).

34D **Equity claims**

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 4.3.2R(5).

34E **Equity claims**

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 4.3.2R(5).

34F **Equity claims**

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 4.3.2R(5).
35B  Securitisation positions

This is the exposure value relating to the asset class defined in BIPRU 4.3.2R(6).

[CEBS’ CR SEC IRB column 17]

35D  Securitisation positions

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 4.3.2R(6).

35E  Securitisation positions

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 4.3.2R(6).

35F  Securitisation positions

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 4.3.2R(6).

36B  Non credit-obligation assets

This is the exposure value relating to the asset class defined in BIPRU 4.3.2R(7). It is calculated as the figure in 36A divided by 8%.

36D  Non credit-obligation assets

This is the provision/impairment which arises from the individual assessment of an asset within the asset class defined in BIPRU 4.3.2R(7).

36E  Non credit-obligation assets

This is the provision/impairment which arises from a review of groups of assets within the asset class defined in BIPRU 4.3.2R(7).

36F  Non credit-obligation assets

This is for any other credit valuation adjustments relating to the asset class defined in BIPRU 4.3.2R(7).

FSA004 – Credit risk validations

Internal validations

Data elements are referenced by row then column
<table>
<thead>
<tr>
<th>Validation number</th>
<th>Data element</th>
<th>Description</th>
</tr>
</thead>
<tbody>
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<td>1</td>
<td>[deleted – replaced by validation 14]</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>1B</td>
<td>(2B+3B+4B+5B+6B+7B+8B+9B+10B+11B+12B+13B+14B+15B+16B+17B)</td>
</tr>
<tr>
<td>3</td>
<td>18A</td>
<td>(19A+20A+21A)</td>
</tr>
<tr>
<td>4</td>
<td>18B</td>
<td>(19B+20B+21B)</td>
</tr>
<tr>
<td>5</td>
<td>22A (\leq)</td>
<td>(21A)</td>
</tr>
<tr>
<td>6</td>
<td>22B (\leq)</td>
<td>(21B)</td>
</tr>
<tr>
<td>7</td>
<td>23A</td>
<td>(24A+25A+26A+27A)</td>
</tr>
<tr>
<td>8</td>
<td>23B</td>
<td>(24B+25B+26B+27B)</td>
</tr>
<tr>
<td>9</td>
<td>28A</td>
<td>(29A+30A+31A)</td>
</tr>
<tr>
<td>10</td>
<td>28B</td>
<td>(29B+30B+31B)</td>
</tr>
<tr>
<td>11</td>
<td>32A (\leq)</td>
<td>(31A)</td>
</tr>
<tr>
<td>12</td>
<td>32B (\leq)</td>
<td>(31B)</td>
</tr>
<tr>
<td>13</td>
<td>36B</td>
<td>(36A/8%)</td>
</tr>
<tr>
<td>14</td>
<td>1A</td>
<td>(2A+3A+4A+5A+6A+7A+8A+9A+10A+11A+12A+13A+14A+15A+16A+17A+37A+38A)</td>
</tr>
<tr>
<td>15</td>
<td>33A</td>
<td>(34A+35A+36A)</td>
</tr>
<tr>
<td>16</td>
<td>33B</td>
<td>(34B+35B+36B)</td>
</tr>
</tbody>
</table>

...

**FSA045 – IRB portfolio risk**

...

**Currency**

You should report in the currency of your annual audited accounts i.e. in Sterling, Euro, US dollars, Canadian dollars, Swedish Kroner, Swiss Francs or Yen. Figures should be reported in 000s, to 3 decimal places.

...

**Definition**

**Definition of default – number of days**

The exact number of days past due that is applied to each asset class as part of the definition of default.
Credit risk

Gross exposure value

Exposure value before taking into account credit risk mitigation and credit conversion factors (CCFs). Exposure value without taking into account value adjustments and provision/impairments, conversion factors and the effect of credit risk mitigation techniques, except in the case of Funded Credit Protection in the form of master netting agreements.

...

PD – probability of default

The probability of default of a counterparty over a one year period, calculated in accordance with BIPRU 4. This should be the long-run PD and take into account the 0.03% PD floor.

...

Risk weighted exposure amount

Calculate in accordance with BIPRU 4.

Counterparty credit risk

Gross exposure value

Exposure value without taking into account value adjustments and provision/impairments, conversion factors and the effect of credit risk mitigation techniques, except in the case of Funded Credit Protection in the form of master netting agreements.

Exposure at default estimate

Calculate in accordance with BIPRU 4. This should be the downturn EAD.

Maturity

This is the exposure weighted average maturity in days. It should take into account the maturity floor and ceiling.

PD – Probability of default

The probability of default of a counterparty over a one year period, calculated in accordance with BIPRU 4. This should be the long-run PD and take into account the 0.03% PD floor.

LGD – Loss given default

The ratio of the loss on an exposure due to the default of a counterparty to the amount outstanding at default, calculated in accordance with BIPRU 4. This should be the downturn LGD.
**Expected loss**

Calculate in accordance with *BIPRU 4*.

**Risk weighted exposure amount**

Calculate in accordance with *BIPRU 4*.

...