EBA QIS 2018 Template Instructions

Data collection for the Call for advice for the implementation of the revision of Basel III framework

25 September 2018 – V 5.0

The QIS instructions available for download on the EBA's website are for information purposes only. It is important that banks only use the version of the instructions obtained from their respective Competent Authority to fill-in the QIS workbook. Only these instructions are adjusted to reflect, at any time, potential updates in the structure of the data collection.

Contents

Abbreviations

EBA	European Banking Authority
BCBS	Basel Committee on Banking Supervision
CCPs	Central counterparties
CCR	Counterparty credit risk
CET1	Common equity tier 1
CfA	Call for Advice
C-QIS	Comprehensive quantitative impact study
CRD IV	Capital Requirements Directive – Directive 2013/36/EU
CRE	Commercial real estate
CRR	Capital Requirements Regulation – Regulation (EU) No 575/2013
CVA	Credit Value Adjustment
GCRE	General commercial real estate
GRRE	General residential real estate
IPCRE	Income-producing commercial real estate
IPRRE	Income-producing residential real estate
IRB	Internal Rating Based
MREL	Minimum requirement for own funds and eligible liabilities
RRE	Residential real estate
RWA	Risk weighted assets
SA	Standardised Approach
SFT	Securities financing transaction
SME	Small and medium enterprise
TLAC	Total loss absorbing capacity

1. Introduction

1. The BCBS published in December 2017 a final set of revisions to the Basel III post-crisis reforms, hereafter referred to as the 'final Basel III framework'[1]. This package includes i) a revised framework for credit risk, operational risk and CVA risk, ii) the introduction of an output floor of 72.5% after a 5-year phase-in period, iii) a revised definition of leverage exposure and iv) a leverage ratio surcharge for G-SIBs. In this context, on May 4 2018 the EBA received a Call for Advice (CfA)[2] from the European Commission to support the preparation of the implementation of the 2017 Basel III revisions in the EU.

2. For the purpose of answering the Commission's CfA, the EBA has launched a data collection exercise to collect all the necessary information needed to perform impact assessment analysis. Such data collection exercise runs jointly to the regular data collection exercise the EBA must carry out in order to accomplish the June 2018 EBA/BCBS regular monitoring exercise.

3. In order to carry out the two exercises within one data collection process, the EBA has designed templates that differ along the following dimensions:

    - Banks participating in both exercises: they are expected to fill in both EBA/BCBS monitoring worksheets and EU CfA-specific worksheets. For the data points which are common across the two exercises, the worksheets are linked, so as to avoid any duplication of the data collection burden for participating banks;

    - Banks only participating in the CfA QIS exercise: they are expected to fill in EU CfA-specific worksheets. In addition, to these banks, either a full or reduced set of worksheets is addressed depending on the size of the bank, as defined by a TIER 1 own funds threshold of EUR 1.5 billion, so as to ensure proportionality of the data collection burden for banks;

4. Banks participating in both exercises (see point (a) at previous paragraph) should note that:

    - This set of instructions only covers EU CfA-specific worksheets and those worksheets of the EBA/BCBS monitoring exercise that are needed for the purposes of the CfA.

    - For EBA/BCBS monitoring worksheets not described in this set of instructions, these banks should refer to the EBA/BCBS Monitoring Instructions document (BCBS document) provided separately by their competent authority;

[1] https://www.bis.org/bcbs/publ/d424.pdf

[2] http://www.eba.europa.eu/-/eba-will-support-the-commission-in-the-implementation-of-the-basel-iii-framework-in-the-eu

5. All participating banks should note that this set of instructions cover all types of worksheets needed for the CfA, including the set of reduced worksheets addressed to smaller banks only participating in the EU CfA-specific exercise. Each bank will have received a set of worksheets (in the form of an Excel workbook) from its Competent Authority, depending on criteria (a) and (b) as set out in paragraph 3 above. Based on those criteria, some of the worksheets described in this set of instructions may not be present in the template the bank has received. In addition, some of the worksheets within the template received may not be required to be filled in, as evidenced by conditional formatting within the template (these templates will be shown in full grey background and will not be editable).

6. In order to help the banks navigate the instructions, the text that has been added by the EBA on the top of the Basel text, be it additional clarifications, or more granular data requests, has been marked in blue.

7. Table 1 in Section 2.5 of this document further summarises for which worksheets banks should refer to this set of instructions and for which worksheets (only relevant for banks participating in the EBA/BCBS monitoring exercise) banks should instead refer to the EBA/BCBS Monitoring Instructions document (BCBS document) provided separately by their competent authority.

8. The remainder of this document is organised as follows. Sections 2 and 0 discuss general issues such as the scope of the exercise, the process and the overall structure of the quantitative questionnaire. Section 4 and section 5 discuss the worksheets for data collection on the definition of capital (including of TLAC and banks' holdings of TLAC instruments) and capital requirements, including MREL. Sections 6 discusses the leverage ratio. Section 7 describes the worksheets for the collection of data relevant on the credit risk framework whereas Section 8 introduces the worksheet for Market Risk (covering the FRTB). Sections 9 and 10 cover, respectively, Securities Financing Transactions (SFTs) as well as Counterparty Credit Risk (CCR) and Credit Valuation Adjustment (CVA) risk, whereas Section 11 introduces the worksheets to collect data on the revised Operational Risk framework.

9. **Two important references widely used throughout these instructions should be noted:**

- **'Final Basel III framework'**: it refers to the text of the revised standards published by the BCBS in December 2017 as 'Basel III Finalising post-crisis reforms', available at this link: https://www.bis.org/bcbs/publ/d424.pdf.

- **'The CfA':** it refers to the text of the Call for Advice the European Banking Authority received from the European Commission, related to the impact assessment analysis of the final Basel III framework, available at this link: Call for Advice.

2. General

2.1 Scope of the exercise

10. Participation in the EBA/BCBS monitoring exercise and EU CfA-specific QIS exercise is voluntary. The EBA expects both large internationally active banks and smaller institutions to participate in both studies. This is of particular relevance for the EU CfA-specific QIS exercise, as all types of banks may be materially affected by some or all of the revisions in the final Basel III framework.

11. The exercise is targeted at banks under the CRD IV/CRR (Capital Requirements Directive/Capital Requirements Regulation). However, some parts of the exercise are only relevant to some banks, depending, among others, on: i) whether the bank participates in both exercises or only the EU CfA-specific QIS exercise; ii) the systemic risk classification of the bank; iii) the regulatory approaches used by the bank to calculate capital requirements. **Input cells are conditional on the information entered on the "General Info" and "EU Additional General Info" worksheets. Therefore, these worksheets should be completed first**, **as conditional formatting will apply to the entire template showing only the information that is expected to be filled in by each bank.**

12. **Unless stated otherwise**:

- Where worksheets refer to 'national rules in place', 'current requirements' or 'current capital charge', banks should calculate capital requirements based on the **national implementation** of the CRD IV in their jurisdiction as well as the CRR, as of the reporting date. In the CfA QIS these data form what is called the **'Baseline Scenario'**, against which the impact of revisions in the final Basel III framework will be measured;

- Where worksheets refer to 'revised framework', banks should calculate capital requirements based on the final Basel III framework, excluding where feasible, any provision currently applicable at the national or EU level that is not foreseen under the Basel standards in the scope of the 2017 package of revisions. In the CfA QIS these data form what is called the **'Basel III Target Scenario'**, the impact of which will be measured against the Baseline Scenario;

13. EU CfA-specific worksheets and panels within worksheets collect additional data aimed at assessing the marginal impact or sensitivity of individual elements of the final Basel III framework. In those worksheets, as further explained in this set of instructions, banks may be required to calculate capital requirements in accordance with the Basel standards as modified by the revisions of the final Basel III framework while retaining individual specific provisions or calibration levels from the currently applicable rules (i.e. the CRR), or implement specific provisions, parameter calibration levels or policy scenarios that the EBA has to assess in accordance with the CfA. These data will be used for the purposes of **Marginal Impact Scenarios** or **Sensitivity Scenarios**.

14. Where applicable and unless noted otherwise, data should be reported for consolidated groups, at the highest level of EU consolidation[3].

15. Other Systemically Important Institutions (O-SIIs) included in either exercise should report data at the highest level of consolidation in the jurisdiction where the O-SII identification has taken place.

16. 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 competent authority to determine how to proceed.

2.2 Filling in the data

17. Data should only be entered in the yellow and green shaded cells. Pink cells which will be completed by the relevant CA/NCA. It is important to note that any modification to the worksheets might render the workbook unusable both for the validation of the final results and the subsequent aggregation process.

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

Cell color code in the template

Colour	Worksheet(s)	Content
Yellow	All	Mandatory input cell.
OpGreen	Requirements	To be completed if requested by the competent authority or in order to calculate the capital ratios in panel C.
	DefCap, TLAC	To be filled in if necessary based on the national implementation of the definition of capital or TLAC.
	DefCap-Provisioning	Additional information to be completed on a best efforts basis.
	DefCap-MI	Worksheet is optional, it can be used by banks to generate inputs for the “DefCap” worksheet.
	Leverage Ratio	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 published in January 2014. Banks are encouraged to fill in green cells on a best-efforts basis as well.
	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).
	CVA	Additional information to be completed on a best efforts basis.
	OpRisk	Additional information to be provided **at the request of the competent authority.**
	Other	Additional information to be completed on a best efforts basis.
Light Blue	All	To be completed by competent authority based on supervisory data
Pink	All	To be completed by the competent authority.
White, Orange	All	Calculation result or consistency check. Must not be changed.
Grey	All	Empty cell.
Grey pattern		Check which cannot yet be evaluated due to missing input data.

18. **Where information is not available, the corresponding cell should be left empty. No text such as “na” should be entered in these cells. Also, banks must not fill in any arbitrary numbers to avoid error messages or warnings which may be provided by their competent authorities. However, leaving a cell empty could trigger exclusion from some or all of the analyses if the**

respective item is required, i.e. it should be aimed at providing data for all **yellow** cells. The competent authority will provide guidance on which of the **green** cells should be filled in by a particular bank.

19. Data can be reported in the most convenient currency. The currency which has been used should be recorded in the "General Info" worksheet (see Section 3.1). Competent authorities 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. It is very important that the information of the currency unit is filled correctly, as this cell will have an impact of the definition of the minimum information request to each bank. When choosing the reporting unit, it should be considered that the worksheet shows all amounts as integers. **The same currency and unit should be used for all amounts throughout the workbook**, irrespective of the currency of the underlying exposures.

20. **Percentages should be reported as decimals and will be converted to percentages automatically. For example, 1% should be entered as 0.01.**[4]

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

22. 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.

23. The EBA 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 competent authority 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.

24. **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

25. The EBA will not collect any data directly from banks. Therefore, banks should contact their competent authority to discuss how the completed workbooks should be submitted. Competent

[4] 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.

authorities will forward the relevant data to the EBA where individual bank data will be treated as strictly confidential.

26.Similarly, banks should direct all questions related to this study, the related rules, standards and consultative documents to their competent authority. An FAQ process will be in place and will be coordinated by the EBA. All answered questions will be published on the EBA website.

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

2.4 Reporting date

28.All data should be reported as of **30/06/2018**.

2.5 Structure of the Excel questionnaire

29.It is very important that all banks fill in all the information requested in worksheets "General Info" and "EU Additional General Info" as a first step (i.e. before filling in any other worksheets), so that conditional formatting is activated and the worksheets, and specific cells within worksheets, that are not relevant for a given bank on the basis of bank-specific information, turn grey (i.e. no input cells)[5].

30.Banks are not required to fill in those worksheets and cells included in the workbook they have received that, as a result of conditional formatting, turn grey (i.e. no input cells).

31.The complete list of worksheets included in the EBA/BCBS monitoring exercise and the EU CfA exercise is as follows:

- The "**Supervisory information**" worksheet captures general information regarding the bank. This worksheet will be completed by the relevant competent authority.
- 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 (and the "EU Additional General Info" worksheet) shall be filled in as a first step (i.e. before filling in any other worksheets), as this worksheet activates conditional formatting in the rest of the template.
- The "**EU Additional General Info**" worksheet is intended to capture additional **general information** that is needed for the purpose of the Call for Advice. This worksheet (and the "General Info" worksheet) shall be filled in as a first step (i.e. before filling in any other worksheets), as this worksheet activates conditional formatting in the rest of the template.

[5] Banks participating in the Basel III regular monitoring exercise should note that the following list only include the worksheets that are relevant for the porpuse of the Call for Advice. For all other worksheets included for the purpose of the Basel III regular monitoring exercise, the relevant instructions provided by your competent authority should apply.

The **“Requirements”** **and “Requirements Redc.”** worksheets capture overall capital requirements and actual capital ratios.

- The **“DefCap”** worksheet is related to the **definition of capital**. It captures more detailed information on the Basel III definition of capital and its impact on risk-weighted assets. The **“DefCap-MI”** worksheet helps banks with the calculation of regulatory adjustments for minority interest which is an input required on the “DefCap” worksheet; providing data on this worksheet is optional. The **“TLAC holdings”** worksheet captures information on regulatory adjustments for holdings of other TLAC liabilities, which complete inputs required on the “DefCap” worksheet. The **“DefCap-Provisioning”** worksheet captures additional data regarding provisions and other regulatory adjustments.

- The **“TLAC”** worksheet captures data on instruments that are not eligible for regulatory capital but that are eligible to meet minimum TLAC requirements.

- The **“EU-specific MREL”** worksheet captures data on the MREL requirements and its components.

- 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 published in December 2017. This is a Basel monitoring template.

- The **“EU CRR Leverage ratio”** worksheet captures data on the Leverage ratio as defined in the CRR.

- The **“EU CfA Leverage ratio”** captures additional data on the Leverage ratio relevant for the purpose of the Call for Advice.

- The **“NSFR”** worksheet is intended to capture key data regarding the net stable funding ratio measures. This is a Basel monitoring template.

- 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 **“EU Credit risk (SA)”** and **“EU Credit risk (SA) Redc”** worksheets capture additional information needed for the purpose of the Call for Advice, about the overall requirements under the current and the revised framework for all the exposures without an approved IRB model.

- The **“Credit risk (IRB)”** worksheet exclusively collects data on IRB exposures.

- The **“EU Credit risk (IRB)”** worksheet captures additional information needed for the purpose of the Call for Advice, about the overall requirements under the current and the revised framework for all the exposures with an approved IRB model.

- 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 CCPs and on the impact of the revisions to the minimum capital requirements for credit valuation adjustment (CVA) risk.

- The **"EU CVA"** worksheet collects additional CVA information needed for the purpose of the Call for Advice.

- The **"EU SFTs"** worksheet collects additional SFTs information needed for the purpose of the Call for Advice.

- The **"TB"** worksheet collects data to calculate the overall impact of the revised **minimum capital requirements for market risk**. The "TB SA Current" and "TB SA FRTB" worksheets collect additional data on the standardised approach for market risk under the current and the revised minimum capital requirements for market risk respectively; providing data on these two worksheets is optional at the discretion of the national supervisor.

- The **"TB risk class"** worksheet collects granular data on specific components of the standardised and internal models approaches for market risk under 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. This worksheet is only relevant for banks which use internal models for their trading book**.

- The **"OpRisk"** worksheet collects data on the revised standardised measurement approach.

- The **"Sovereign exposures"** worksheet is intended to capture data regarding the banks' exposures to sovereigns.

32. Table 1 illustrates which worksheets are needed for which exercise. **It should be noted that for the instructions related to the 'EBA/BCBS monitoring only' worksheets banks participating in the EBA/BCBS exercise shall refer to the EBA/BCBS Monitoring Instructions document (BCBS document) provided separately by their competent authority, as this set of instructions do not cover those worksheets.**

Table 1 Distribution of worksheets per exercise

'EBA/BCBS monitoring and CfA' worksheets	**'CfA only' worksheets only**	**'EBA/BCBS monitoring only' worksheets**[6]
Competent authority Information	Requirements Reduced	Def Cap MI
General Info	EU specific MREL	Leverage Ratio
EU Additional General Info	EU-CfA Leverage Ratio	
Requirements	EU Credit Risk (SA)	NSFR
Def Cap	EU Credit Risk (SA) Reduced	TB risk class
Def Cap Provisioning	EU Credit risk (IRB)	TB SA current
TLAC holdings	EU SFTs	TB SA FRTB
TLAC	EU CVA	TB IMA Backtesting P&L
Credit risk (SA)		Sovereign exposures
Credit risk (IRB)		
Securitisation		
CCR and CVA		
TB		
Op Risk		
EU CRR Leverage Ratio		

[6] For these worksheets banks shall refer to the EBA/BCBS Monitoring Instructions document (BCBS document) provided separately by their competent authority, as this set of instructions do not cover those worksheets

3. General information

3.1 Worksheet “General Info”

33. The “General Info” worksheet gathers basic information that is needed to process and interpret the survey results.

3.1.1 Panel A: General bank data

34. Panel A of the “General Info” worksheet deals with bank and reporting data conventions.

Row	Column	Heading	Description
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 (e.g. 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 (e.g. 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.
2)	**Approaches for credit risk**		
a)	**General, under the current framework**		
Banks using more than one approach to calculate risk-weighted assets 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 Basel I or 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 Basel I or the standardised approach if applicable).			
11	C	Basel II/III standardised approach	Indicate whether the standardised approach of Basel II or III is used to calculate capital requirements for a portion of the exposures reported in this study.

Row	Column	Heading	Description
12	C	Basel II/III FIRB approach	Indicate whether the foundation IRB approach of Basel II or III is used to calculate capital requirements for a portion of the exposures reported in this study.
13	C	Basel II/III AIRB approach	Indicate whether the advanced IRB approach of Basel II or III 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 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.
b) Counterparty credit risk Indicate the relevant approaches used under the current rules and the final Basel III standards by selecting "yes" or "no" on the dropdown menu in rows 19 to 22.			
Approaches used for calculating derivative exposures			
19	C	Internal Model Method	Indicate whether, under current rules, the Internal Model Method (IMM) as set out in paragraphs 25 to 68 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.
19	D	Internal Model Method	Indicate whether, under the final Basel III standards, 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.

Row	Column	Heading	Description
22	D	SA-CCR	Indicate whether, under the final Basel III standards, 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.
SFT exposures			
24	C	Internal Model Method	Indicate whether, under current rules, the Internal Model Method (IMM) as set out in paragraphs 25 to 68 of Annex 4 of the Basel II framework 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 final Basel III standards, 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 final Basel III standards, 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 Appraoch with own estimates of haircuts (CA(OE))	Indicate whether, under current rules, the Collateral Comprehensive Appraoch 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.
27	C	Collateral Comprehensive Appraoch with supervisory haircuts (CA(SH))	Indicate whether, under current rules, the Collateral Comprehensive Appraoch 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 Appraoch with supervisory haircuts (CA(SH))	Indicate whether, under the final Basel III standards, the Collateral Comprehensive Appraoch 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			

Row	Column	Heading	Description
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 paragraphs 10 to 19 of Annex 4 of the Basel II framework (under IMM only).
c) Credit risk mitigation			
30	C	Simple approach for financial collateral	Indicate whether the simple approach for financial collateral as set out in paragraphs 182 to 187 of the Basel II framework 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 (paragraphs 130 to 138 and 147 to 181(i) of the Basel II 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 (paragraphs 154 to 165 of the Basel II framework) 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 VaR (paragraphs 138 and 178 to 181(i) of the Basel II framework) 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 (paragraphs 170 to 172 of the Basel II framework) is used to calculate capital requirements for a portion of the exposures reported in this study.
3) Approaches for CVA			
37	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.
38	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.
39	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.
40	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
41	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.
4) Securitisation			
43	C	Has the bank implemented the revised securitisation framework?	Indicate whether the bank has implemented the revised securitisation framework.
5) Approaches to market risk			
46	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 has been used for reporting data on the "TB" and "TB IMA Backtesting-P&L" worksheets.
47	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.
47	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.
48	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.
48	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.
49	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.
50	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.
6) Accounting information			
52	C	Accounting total assets	Total assets following the relevant accounting balance sheet (considering the regulatory consolidation).

3.1.2 Panel B: Current capital

35. Panel B of the "General Info" worksheet deals with information on eligible capital and deductions. While the relevant amounts under the fully phased-in Basel III standards and under the fully phased-in national implementation of these standards are calculated automatically based on input on the "DefCap" worksheet, banks should enter the capital amounts eligible at the reporting date in column C 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 competent authority agency at the reporting date.

36. 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 For reporting dates on which the bank is not yet subject to Basel III, those elements of Tier 1 capital which are not subject to a limit under the national implementation of Basel I or Basel II should be reported in column C of these rows.			
59	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.
60	C	Regulatory adjustments, national rules as at reporting date	Enter 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 47. The only exception to this is in cases where the deductions in row 47 would otherwise exceed the Additional Tier 1 instruments reported in row 46.
Additional Tier 1 capital For reporting dates on which the bank is not yet subject to Basel III, those elements of Tier 1 capital which are subject to a limit under the national implementation of Basel I or Basel II (e.g. hybrid capital) should be reported in column C of these rows.			
62	C	Prior to regulatory adjustments, national rules as at reporting date	Enter the amount of gross Additional Tier 1 capital. This line should not include any regulatory adjustments.
63	C	Regulatory adjustments, national rules as at reporting date	Enter all regulatory adjustments to Additional Tier 1 capital elements. If the sum of the regulatory adjustments exceeds the amount reported in row 46 the excess should be reported in row 44 (i.e. the regulatory adjustments reported in row 47 must not exceed the capital reported in this row).

Row	Column	Heading	Description
Tier 2 capital			
67	C	Prior to regulatory adjustments, national rules as at reporting date	Enter the amount of gross Tier 2 capital. This line should not include any regulatory adjustments.
68	C	Regulatory adjustments, national rules as at reporting date	Enter 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 51 the excess should be reported in row 47 (i.e. the regulatory adjustments reported in this row must not exceed the capital reported in row 51).
Tier 3 capital			
70	C	Tier 3 capital	Enter the amount of Tier 3 capital. For banks which are subject to Basel III at the reporting date, this cell should be 0.

3.1.3 Panel C: Capital distribution data

37. Panel C of the "General Info" worksheet deals with data on banks' income, capital distributions and capital raised. **All data should be provided for the six-month period ending on the reporting date**. Distributions should be reported in the period in which they are recognised on the balance sheet.

Row	Column	Heading	Description
Income			
75	C	Profit after tax	Enter the total amount of profit (loss) after tax. This should include profits attributable to minority shareholders.
76	C	Profit after tax prior to the deduction of relevant (i.e. expensed) distributions below	Enter the 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 (i.e. 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			
78	C	Common share dividends	Enter the total common share dividend payments. The amount entered should be the amount paid in cash, not stock.

Row	Column	Heading	Description
79	C	Other coupon/dividend payments on Tier 1 instruments	Enter the total coupon/dividend payments paid to other Tier 1 instruments. The amount entered should be the amount paid in cash, not stock. It should include both amounts which were reported in the income statement as an interest expense and amounts which were reported as a distribution of profits.
80	C	Common stock share buybacks	Enter the total common stock share buybacks (effective amounts).
81	C	Other Tier 1 buyback or repayment (gross)	Enter the total gross buyback or repayment of other Tier 1 instruments (effective amounts).
82	C	Discretionary staff compensation/bonuses	Enter the 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.
83	C	Tier 2 buyback or repayment (gross)	Enter the 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 III definition of capital in all reporting periods. **Even if Basel III is not yet in force in a jurisdiction at the reporting date, all amounts in rows 85 to 87 should be reported based on Basel III definitions, including the 13 January 2011 press release on loss absorbency at the point of non-viability.** **Profit retention should not be included in the amounts of capital raised reported in this panel.**			
85	C	CET1	Enter the total gross Common Equity Tier 1 capital issued.
86	C	Additional Tier 1	Enter the total gross Additional Tier 1 capital issued.
87	C	Tier 2	Enter the total gross Tier 2 capital issued.

3.2 Worksheet “EU additional General Info”

3.2.1 Panel A: General bank data

Panel A1: Participation in the Basel Regular Monitoring Exercise

38.Panel A1 aims to collect general information that will allow, first of all, to activate conditional formatting and hence determine the data requirements applying to each bank and, second, to identify the Bank for the purposes of using, where appropriate, the bank's reporting data in COREP.

Row	Column	Heading	Description
4	C	Is the bank participating in the regular EBA/BCBS Monitoring Exercise reference date June 2018?	All banks should select "Yes" if they are participating in the EBA/BCBS monitoring exercise reference date June 2018 or "No" if they are not participating.
5	C	LEI code of the Bank	**All institutions should disclose in this cell the valid Legal Entity Identifier (LEI) of the bank**

39.It is very important to point out that the information regarding the LEI of the bank is strictly confidential and the EBA will treat it as such. Results will not be disclosed at bank level and the LEI and name of the participating bank will only be used internally by the EBA for using, where appropriate, the bank's reporting data in COREP. For the banks participating in the BCBS monitoring exercise, their relevant templates will be shared with BCBS for the purpose of EBA/BCBS monitoring exercise without, though, disclosing the LEI information to the BCBS.

Panel A2: Approaches to counterparty credit risk for derivatives

40.Panel A2 collects information on the approaches to counterparty credit risk for derivatives used under the current and revised framework. This panel complements the information collected in the "General Info" worksheet, rows 18 to 22.

Row	Column	Heading	Description
8	C	Original Exposure Method (OEM) - CRR Article 275, current framework	Indicate whether the Original Exposure Method (OEM) as set out in CRR Article 275 is used under the **current** framework to calculate the counterparty credit risk exposure amounts associated with derivatives contracts for a portion of the exposures reported in this study.

Panel A3: Approaches to CVA risk

41.Panel A3 collects information on the approaches to CVA risk used under the current and revised framework. Institutions using more than one approach to calculate own fund requirements for CVA risk should select **all** those approaches in rows 11 to 17. There is one exception: for the BA-CVA approaches institutions shall calculate own funds requirements either using the Reduced BA-CVA approach or the Full BA-CVA approach, but not both approaches at the same time.

Row	Column	Heading	Description
11	C	Alternative method - CRR Article 385, current framework	Indicate whether the Alternative Method based on Original Exposure Method (OEM) as set out in CRR Article 385 is used under the **current** framework to calculate own funds requirements for CVA risk for a portion of the exposures reported in this study.
12	D	Does the bank intend to use the Simplified Method for CVA? (eligible banks only), revised framework	Indicate whether the institution intends to use Simplified Method for CVA as set out in paragraph 7 of the final Basel III framework on minimum capital requirements for CVA risk is used under the **revised** framework to calculate own funds requirements for CVA risk. **Only institutions below the materiality threshold are eligible to use this approach**.[7] An institution whose aggregate notional amount of non-centrally cleared derivatives is less than or equal to 100 billion euro is deemed as being below the materiality threshold. For the purpose of this QIS, institutions intending to use this approach under the revised framework, should also report the minimum capital requirements for CVA risk under the **revised** framework using either the reduced version or the full version of BA-CVA (see paragraph 329 in Section 10.2); this should be indicated in cell D39 and D40, of the “General Info” template respectively.

3.2.2 Panel B: Size of the trading activity

42.Panel B collects information on the size of the trading book business.

Row	Column	Heading	Description
16	C	Size of on- and off-balance sheet trading-book business for the purpose of derogation for small trading book business under CRR, Amount	Institutions shall calculate the size of their on- and off-balance sheet trading book for the purposes of the derogation for small trading book business under the CRR (e.g. Article 94 CRR) in accordance with the following requirements: (a) debt instruments shall be valued at their market prices or their nominal values, equities at their market prices and derivatives according to the nominal or market values of the instruments underlying them; (b) the absolute value of long positions shall be summed with the absolute value of short positions. (c) trading book should be defined in accordance with Article 4(1)(86) of the CRR. **This size should be reported regardless of whether the institution would, or would not be, eligible for the derogation for small trading book business.**
16	D	Size of on- and off-balance sheet	Select ‘Yes’ if the the institution makes use of the small trading book derogation under Article 94 of the CRR, i.e. it

[7] Institutions below the materiality thresholds, may choose to set the CVA capital equal to 100% of the institution’s capital requirement for counterparty credit risk (CCR). CVA hedges are not recognised under this approach.

Row	Column	Heading	Description
		trading-book business for the purpose of derogation for small trading book business under CRR, Is derogation used?	replaces the capital requirement referred to in point (b) of Article 92(3) by a capital requirement calculated in accordance with point (a) of that paragraph in respect of their trading-book business. Institutions that are eligible for the derogation for small trading book business according to Article 94 (1) of the CRR **but do not make use of it** should select 'No'. Institutions that are not eligible for the small trading book derogation should select 'No'.
17	C	Size of on- and off-balance sheet trading-book business for the purpose of derogation for small trading book business under CRR2 proposal, amount	Institutions shall calculate the size of their on- and off-balance sheet trading book for the purposes of the derogation for small trading book business under the CRR2 proposal (Article 94 of the CRR2 proposal[8]) in accordance with the following requirements: (a) all the positions assigned to the trading book in accordance with Article 104 of the CRR2 proposal[9] shall be included in the calculation except for the following: (i) positions in financial instruments concerning foreign-exchange and commodities; (ii) positions in credit derivatives that are recognised as internal hedges against non-trading book credit risk exposures or counterparty risk exposures; (b) all positions included in the calculation in accordance to point (a) shall be valued at their market prices on that given date; where the market price of a position is not available on that date, institutions shall take a fair value for the position on that date; where the fair value of a position is not available on that date, institutions shall take the most recent market value for that position. (c) the absolute value of long positions shall be summed with the absolute value of short positions. **This size should be reported regardless of whether the institution would, or would not be, eligible for the derogation for small trading book business.**
17	D	Size of on- and off-balance sheet trading-book business for the purpose of derogation for small trading book business under CRR2	Select 'Yes' if the the institution intends to use of the small trading book derogation under Article 94 of the CRR2 proposal, i.e. it replaces the capital requirement referred to in point (b) of Article 92(3) by a capital requirement calculated in accordance with point (a) of that paragraph in respect of their trading-book business. Institutions that are eligible for the derogation for small trading book business according to Article 94 (1) of the CRR2 proposal **but do not make use of it** should select 'No'.

[8] http://data.consilium.europa.eu/doc/document/ST-9055-2018-INIT/en/pdf

[9] https://eur-lex.europa.eu/resource.html?uri=cellar:9b17b18d-cdb3-11e6-ad7c-01aa75ed71a1.0001.02/DOC_1&format=PDF

Row	Column	Heading	Description
		proposal, is derogation used?	Institutions that are not eligible for the small trading book derogation should select ‘No’.
18	C	Size of on- and off-balance sheet business subject to market risks	Institutions shall calculate the size of their on- and off-balance sheet trading book in accordance with the following requirements: (a) all the positions assigned to the trading book shall be included, except credit derivatives that are recognised as internal hedges against non-trading book credit risk exposures; (b) all non-trading book positions in financial instruments generating foreign-exchange and commodity risks shall be included; (c) all positions included in the calculation in accordance to points (a) and (b) shall be valued at their market prices on that date, except for positions referred to in point (b). If the market price of a position is not available on a given date, institutions shall take a fair value for the position on that date; where the fair value of a position is not available on that date, institutions shall take the most recent market value for that position; (d) all the trading and non-trading book positions generating foreign-exchange risks shall be considered as an overall net foreign exchange position and valued in accordance with Article 352 CRR; (e) all the trading and non-trading book positions generating commodity risks shall be valued using the provisions set out in Articles 357 to 358; (f) the absolute value of long positions shall be summed with the absolute value of short positions..
19	C	Check: row 23> row 22	Non-data entry cell. Provides a check that the amount reported in row 23 is greater than or equal to the amount reported in row 22.

3.2.3 Panel C: Additional Capital distribution data required for the purpose of the analysis of the output floor

43. Panel C collects additional information on capital distribution required for the purpose of the analysis of the output floor. Data should be provided for 1 to 10 periods before t, where t is the six-month period ending on the reporting date (30/06/2018) (i.e. t-1 is the six-month period ending six months prior to the reporting date – 31/12/2018)

Row	Column	Heading	Description
24	C	Profit after tax t-1	Enter the total amount of profit (loss) after tax related to t-1, where t is the six months period ending on the reporting date. This should include profits attributable to minority shareholders.

Row	Column	Heading	Description
25	C	Profit after tax t-2	Enter the total amount of profit (loss) after tax related to t-2, where t is the six months period ending on the reporting date. This should include profits attributable to minority shareholders.
26	C	Profit after tax t-3	Enter the total amount of profit (loss) after tax related to t-3, where t is the six months period ending on the reporting date. This should include profits attributable to minority shareholders.
27	C	Profit after tax t-4	Enter the total amount of profit (loss) after tax related to t-4, where t is the six months period ending on the reporting date. This should include profits attributable to minority shareholders.
28	C	Profit after tax t-5	Enter the total amount of profit (loss) after tax related to t-5, where t is the six months period ending on the reporting date. This should include profits attributable to minority shareholders.
29	C	Profit after tax t-6	Enter the total amount of profit (loss) after tax related to t-6, where t is the six months period ending on the reporting date. This should include profits attributable to minority shareholders.
30	C	Profit after tax t-7	Enter the total amount of profit (loss) after tax related to t-7, where t is the six months period ending on the reporting date. This should include profits attributable to minority shareholders.
31	C	Profit after tax t-8	Enter the total amount of profit (loss) after tax related to t-8, where t is the six months period ending on the reporting date. This should include profits attributable to minority shareholders.
32	C	Profit after tax t-9	Enter the total amount of profit (loss) after tax related to t-9, where t is the six months period ending on the reporting date. This should include profits attributable to minority shareholders.
33	C	Profit after tax t-10	Enter the total amount of profit (loss) after tax related to t-10, where t is the six months period ending on the reporting date. This should include profits attributable to minority shareholders.

3.2.4 Panel D: Capital requirements

44. Panel D collects additional information on Pillar 2 requirements and buffer requirements.

Row	Column	Heading	Description
39	C	Total SREP capital requirement ratio (TSCR)	The sum of (i) and (ii) as follows: (i) the total capital ratio (8%) as specified in Article 92(1)(c) of CRR; (ii) the additional own funds requirements (Pillar 2 Requirements – P2R) ratio determined in

Row	Column	Heading	Description
			accordance with the criteria specified in the EBA Guidelines on common procedures and methodologies for the supervisory review and evaluation process and competent authority stress testing (EBA SREP GL). This item shall reflect the total SREP capital requirement (TSCR) ratio as communicated to the institution by the competent authority. The TSCR is defined in Section 1.2 of the EBA SREP GL. If no additional own funds requirements were communicated by the competent authority, then only point (i) should be reported.
40	C	of which: respective CET1 capital ratio	The sum of (i) and (ii) as follows: (i) the CET1 capital ratio (4.5%) as per Article 92(1)(a) of CRR; (ii) the part of the P2R ratio, which is required by the competent authority to be held in the form of CET1 capital. If no additional own funds requirements, to be held in the form of CET1 capital, were communicated by the competent authority, then only point (i) should be reported.
41	C	of which: respective Tier 1 ratio	The sum of (i) and (ii) as follows: (i) the Tier 1 capital ratio (6%) as per Article 92(1)(b) of CRR; (ii) the part of P2R ratio, which is required by the competent authority to be held in the form of Tier 1 capital. If no additional own funds requirements, to be held in the form of Tier 1 capital, were communicated by the competent authority, then only point (i) should be reported.
42	C	Combined buffer requirements	The 'combined buffer requirement' is the sum of: Row 43 Column C; Row 44 Column C; Row 45 Column C MAX [Row 46 Column C, Row 47 Column C, Row 48 Column C] where Article 131 (14) CRD applies respectively; Or the sum of: Row 43 Column C; Row 44 Column C; Row 45 Column C; Row 46 Column C; MAX [Row 47 Column C, Row 48 Column C] where Article 131 (15) CRD applies respectively.

Row	Column	Heading	Description
			More details are provided in Q&A 2015_1759.[10]
42	D	Combined buffer requirements	The 'combined buffer requirement' is the sum of: Row 43 Column D; Row 44 Column D; Row 45 Column D MAX [Row 46 Column D, Row 47 Column D, Row 48 Column D] where Article 131 (14) CRD applies respectively; Or the sum of: Row 43 Column D; Row 44 Column D; Row 45 Column C; Row 46 Column D; MAX [Row 47 Column D, Row 48 Column D] where Article 131 (15) CRD applies respectively. More details are provided in Q&A 2015_1759.[11]
43	C	Capital conservation buffer	Articles 128 point (1) and 129 of CRD According to Article 129 (1) the capital conservation buffer is an additional amount of Common Equity Tier 1 capital. The % amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date as a % of Pillar 1 total risk weighted exposure amounts.
44	C	Institution Specific Countercyclical buffer	Articles 128 point (2), 130, 135-140 of CRD The % amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date as a % of Pillar 1 total risk weighted exposure amounts.
44	D	Institution Specific Countercyclical buffer	Articles 128 point (2), 130, 135-140 of CRD The % amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements in accordance with the fully loaded implementation of the CRD/CRR as a % of Pillar 1 total risk weighted exposure amounts.
45	C	Conservation buffer due to macro-prudential or systemic risk identified at the level of the Member State	Article 458 (2) point d (iv) of CRR In this cell the amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested according to Article 458 CRR in addition to the capital conservation buffer shall be reported. The % amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer

[10] http://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2015_1759

[11] http://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2015_1759

Row	Column	Heading	Description
			requirements at the reporting date as a % of Pillar 1 total risk weighted exposure amounts.
46	C	G-SIB buffer	Articles 128 point (3) and 131 of CRD The % amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date as a % of Pillar 1 total risk weighted exposure amounts.
46	D	G-SIB buffer	Articles 128 point (3) and 131 of CRD The % amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements in accordance with the fully loaded implementation of the CRD/CRR as a % of Pillar 1 total risk weighted exposure amounts.
47	C	O-SII buffer	Articles 128 point (4) and 131 of CRD The % amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date as a % of Pillar 1 total risk weighted exposure amounts.
47	D	O-SII buffer	Articles 128 point (4) and 131 of CRD The % amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements in accordance with the fully loaded implementation of the CRD/CRR as a % of Pillar 1 total risk weighted exposure amounts.
48	C	Systemic risk buffer	Articles 128 point (5), 133 and 134 of CRD The % amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date as a % of Pillar 1 total risk weighted exposure amounts.
48	D	Systemic risk buffer	Articles 128 point (5), 133 and 134 of CRD The % amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements in accordance with the fully loaded implementation of the CRD/CRR as a % of Pillar 1 total risk weighted exposure amounts.
51	C	Additional own funds requirements related to Pillar II adjustments	Article 104 (2) of CRD. If a competent authority decides that an institution has to calculate additional own funds requirements for Pillar II reasons, those additional own funds requirements shall be reported in this cell.

4. Risk-weighted assets, exposures and fully phased-in eligible capital

4.1 Overall capital requirements and actual capital ratios (worksheet “Requirements”)

45. 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 competent authority reporting where possible. Furthermore, a limited number of data items should be entered in rows 112 to 146.

46. Panel A reports data on all exposures subject to credit risk. Panel A1 shows the totals, panel A2 exposures which are and remain subject to the standardised approach for credit risk, panel A3 exposures which are and remain subject to the IRB approaches for credit risk while panel A4 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 final Basel III framework. In particular,

- In columns C to J, exposures, RWA and EL amounts (for IRB exposures) under the current national rules, the revised framework to 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 revised 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.

47. The remaining input cells are described below.

Row	Column	Heading	Description
B)	**All risk types**		
112	D	Current, Other Pillar 1 requirements	Risk-weighted assets for other **Pillar 1** capital requirements according to national discretion, calculated applying current national rules at the reporting date. The capital charge **should** be converted to risk-weighted assets. If no such requirements exist, 0 should be entered.
112	G	Revised, Other Pillar 1 requirements	Risk-weighted assets for other **Pillar 1** capital requirements according to national discretion, assuming any changes following on the implementation of the final Basel III framework. The capital charge **should** be

Row	Column	Heading	Description
			converted to risk-weighted assets. If no such requirements exist, 0 should be entered.
112	J	Non-modelling approaches, Other Pillar 1 requirements	Risk-weighted assets for other **Pillar 1** capital requirements according to national discretion, assuming any changes following on the implementation of the final Basel III framework, limited to non-modelling approaches. The capital charge **should** be converted to risk-weighted assets. If no such requirements exist, 0 should be entered.
C)	**RWA effects from Basel III definition of capital and other national phase-in arrangements**		
119	D	RWA impact of applying future definition of capital rules	RWA impact of applying fully the phased-in national implementation of the Basel III definition of capital. If items which will be deducted in the fully phased-in treatment are currently risk-weighted (eg, other TLAC liabilities reported in the "TLAC holdings" worksheet), this amount should be reported as a **negative** number.
121	D	RWA impact of national phase-in arrangements for CVA if any	Incremental RWA impact of full implementation of the national CVA capital requirements. If the CVA capital requirements have already been fully phased-in, banks should report 0.
122	D	RWA impact of any other national phase-in arrangements	Incremental RWA impact of full implementation of the national implementation of Basel III capital requirements. If the capital requirements have already been fully phased-in or no phase-in agreements exist, banks should report 0.
D) Total risk-weighted assets and capital ratios			
130	D	Total risk-weighted assets after application of the transitional floors (national implementation)	Total risk-weighted assets after application of the transitional floors under the fully phased-in national implementation of the Basel III framework
E) Stricter prudential requirements due to macroprudential provisions			
145	C	Additional risk weighted assets amounts due to Article124(2)	Incremental risk weighted exposure amounts due to the implementation by competent authorities of higher risk weights for exposures secured by either residential or commercial immovable property, on the basis of financial stability considerations in accordance with CRR Article 124(2). Only the incremental risk weighted exposure amounts resulting from the difference between the higher risk weights set by competent authorities and the risk weights that would apply in accordance with Article 125(2) and Article 126(2) shall be reported in this cell.
146	C	Additional risk weighted assets amounts due to Article164(5)	Incremental risk weighted exposure amounts due to the implementation by competent authorities of higher minimum values of exposure weighted average LGD for exposures secured by immovable property in their territory, on the basis of financial stability considerations in accordance with CRR Article 164(5). Only the incremental risk weighted exposure amounts resulting from the difference between the higher minimum values

Row	Column	Heading	Description
			of exposure weighted average LGD set by competent authorities and minimum values of exposure weighted average LGD that would apply in accordance with Article 165(4).

4.2 Overall capital requirements and actual capital ratios reduced (worksheet “Requirements Redc.”)

48. The “Requirements Redc.” 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 competent authority reporting where possible. Furthermore, a limited number of data items should be entered in rows 112 to 146.

49. Panel A reports data on all exposures subject to credit risk. Panel A1 shows the totals, panel A2 exposures which are and remain subject to the standardised approach for credit risk, panel A3 exposures which are and remain subject to the IRB approaches for credit risk while panel A4 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 final Basel III framework. In particular,

- In columns C to J, exposures, RWA and EL amounts (for IRB exposures) under the current national rules, the revised framework to credit risk and the output floor (fully phased-in) are automatically reported;

50. 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.

51. The remaining input cells are described below.

Row	Column	Heading	Description
B)	**All risk types**		
112	D	Current, Other Pillar 1 requirements	Risk-weighted assets for other **Pillar 1** capital requirements according to national discretion, calculated applying current national rules at the reporting date. The capital charge **should** be converted to risk-weighted assets. If no such requirements exist, 0 should be entered.
112	G	Revised, Other Pillar 1 requirements	Risk-weighted assets for other **Pillar 1** capital requirements according to national discretion, assuming any changes following on the implementation of the final Basel III framework. The capital charge **should** be converted to risk-weighted assets. If no such requirements exist, 0 should be entered.

Row	Column	Heading	Description
112	J	Non-modelling approaches, Other Pillar 1 requirements	Risk-weighted assets for other **Pillar 1** capital requirements according to national discretion, assuming any changes following on the implementation of the final Basel III framework, limited to non-modelling approaches. The capital charge **should** be converted to risk-weighted assets. If no such requirements exist, 0 should be entered.
C)	**RWA effects from Basel III definition of capital and other national phase-in arrangements**		
119	D	RWA impact of applying future definition of capital rules	RWA impact of applying fully the phased-in national implementation of the Basel III definition of capital. If items which will be deducted in the fully phased-in treatment are currently risk-weighted (eg, other TLAC liabilities reported in the "TLAC holdings" worksheet), this amount should be reported as a **negative** number.
121	D	RWA impact of national phase-in arrangements for CVA if any	Incremental RWA impact of full implementation of the national CVA capital requirements. If the CVA capital requirements have already been fully phased-in, banks should report 0.
122	D	RWA impact of any other national phase-in arrangements	Incremental RWA impact of full implementation of the national implementation of Basel III capital requirements. If the capital requirements have already been fully phased-in or no phase-in agreements exist, banks should report 0.
D) Total risk-weighted assets and capital ratios			
130	D	Total risk-weighted assets after application of the transitional floors (national implementation)	Total risk-weighted assets after application of the transitional floors under the fully phased-in national implementation of the Basel III framework
E) Stricter prudential requirements due to macroprudential provisions			
145	C	Additional risk weighted assets amounts due to Article124(2)	Incremental risk weighted exposure amounts due to the implementation by competent authorities of higher risk weights for exposures secured by either residential or commercial immovable property, on the basis of financial stability considerations in accordance with CRR Article 124(2). Only the incremental risk weighted exposure amounts resulting from the difference between the higher risk weights set by competent authorities and the risk weights that would apply in accordance with Article 125(2) and Article 126(2) shall be reported in this cell.
146	C	Additional risk weighted assets amounts due to Article164(5)	Incremental risk weighted exposure amounts due to the implementation by competent authorities of higher minimum values of exposure weighted average LGD for exposures secured by immovable property in their territory, on the basis of financial stability considerations in accordance with CRR Article 164(5). Only the incremental risk weighted exposure amounts resulting from the difference between the higher minimum values of exposure weighted average LGD set by competent authorities and minimum values of exposure weighted

Row	Column	Heading	Description
			average LGD that would apply in accordance with Article 165(4).

4.3 Definition of capital

52.The “DefCap” worksheet collects the data necessary to calculate the definition of capital under the fully phased-in nationally implemented rules (“2022 national implementation”, column D) and according to the fully phased-in Basel III standards (“2022 Basel III pure”, column E).

53.**The column headers in row 3 inform participating banks which of the columns they have to fill in depending on their jurisdiction.** If one of the cells shows “No”, then both the green and the yellow cells in that column can be left empty.

54.All data should be provided in the yellow and, where relevant, green cells and the **data provided should reflect the application of the final Basel III standards or fully phased-in national rules and not the transitional arrangements (e.g. those set out in paragraphs 94 to 96 of the Basel III framework).**

55.To be reported in the Basel III pure column of this worksheet instruments must comply with both the relevant entry criteria set out in the December 2010 Basel III standards and the 13 January 2011 press release on loss absorbency at the point of non-viability.

56.While some additional guidance on completing the worksheets is set out below, the worksheets themselves include detailed descriptions of each item to be provided and references to the relevant paragraphs of the Basel III standards. The instructions for completing the worksheets are therefore the combination of the Basel III standards, national rules, the descriptions included in the worksheets themselves and the additional guidance below.

4.3.1 Panel A: Provisions and expected losses

57.The data collected in panel A are the provisions and expected losses for exposures in the IRB portfolios, for exposures subject to the standardised approach and for exposures subject to the Basel I approach to credit risk, respectively. The “2022 national implementation” column provides two additional cells which should only be filled in by IRB banks in countries where a separate calculation is conducted for defaulted and non-defaulted assets according to national rules. As with all other sections, banks should contact their competent authority agency if they are unclear as to how to complete this panel.

4.3.2 Panels B1, C1 and D1: Positive elements of capital

58.Panels B1, C1 and D1 collect the positive elements of capital (e.g. issued instruments and related reserves) that meet the criteria set out in the national rules and the Basel III standards, respectively, for inclusion in Common Equity Tier 1 (CET1), Additional Tier 1 (AT1) and Tier 2 capital.

59.Amounts are to be reported gross of all regulatory adjustments and follow the measurement approach that applies under the relevant accounting standards (i.e. reported amounts should equal the amounts reported on the balance sheet in respect of each item). This means that retained earnings and other reserves should include interim/final profits and losses to the extent that they are permitted or required to be included on the balance sheet under the prevailing accounting standards (e.g. if a bank reports its capital position for 30 June, this should be based on its balance sheet on 30 June, which will reflect profits earned and losses incurred up to and including 30 June). Similarly retained earnings and other reserves should exclude dividends only to the extent that these are required to be excluded from the relevant balance sheet under the prevailing accounting standards.

60.Banks must report data on shares and capital instruments issued by the parent of the consolidated group separately from data on shares and capital instruments issued by subsidiaries of the consolidated group. Shares and capital instruments issued by the parent of the consolidated group should be reported in rows 28, 69 and 87. These rows should not include any capital that has been issued out of subsidiaries of the group irrespective of whether the capital represents equity-accounted instruments that appear in the consolidated accounts as minority interest or liability-accounted instruments that appear as liabilities. The only exception to this rule is where capital has been raised by the parent of the consolidated group through an SPV that meets the criteria set out in paragraph 65 of the Basel III standards. Such amounts may be included in rows 69 and 87 as appropriate.

61.Shares and capital instruments issued by subsidiaries[12] of the consolidated group that are held by third parties should be reported in rows 32, 70 and 88. The amount to be included in each cell should exclude amounts in accordance with the procedure set out in paragraphs 62 to 65 of the Basel III standards.

4.3.3 Panels B2, C2 and D2: Regulatory adjustments

62.Panels B2, C2 and D2 collect the data necessary to calculate the various regulatory adjustments required by paragraphs 66 to 89 of the Basel III standards[13] and the related national rules. Set out below is some additional guidance on certain of the regulatory adjustments to supplement the information provided in the relevant section of the Basel III standards, the related national rules and the description provided in the "DefCap" worksheet.

63.In addition to the regulatory adjustments under the fully phased-in national rules (column D) and the fully phased-in Basel III framework (column E), banks should also enter the marginal impact on risk-weighted assets if they would apply Basel III pure rather than the national implementation. For example, if a country is risk weighting a certain item while Basel III requires deduction, the relevant cell in column F should include the risk-weighted asset amount under the national rules as a **negative** number. Alternatively, if the national rules for a line item are

[12] Subsidiaries includes all consolidated subsidiaries of the group, irrespective of whether they are fully owned or partially owned.

[13] As amended by the TLAC holdings standard, see Basel Committee on Banking Supervision, *TLAC holdings standard*, October 2016, www.bis.org/bcbs/publ/d387.htm.

exactly equivalent to the Basel III standard, banks should enter zero in the relevant cell of column F.

64. Rows 53, 76 and 97 should be calculated taking into account any deduction of other TLAC liabilities as well as deductions relating to CET1, T1 and Tier 2 holdings.

65. Cells D47 to D50 and D61 are only mandatory for banks in the EU and capture optional deductions for certain items which are subject to a 1,250% risk weighting treatment under the Basel III standards. For these items, the risk-weighted asset impact in column F is calculated automatically.

66. Furthermore, column D of rows 51, 62, 78 and 102 captures deductions according to national rules which are not based on the Basel III standards. The risk-weighted asset amount applicable under the Basel III framework if these items were not deducted should be entered in the relevant cell of column F (as a **positive** number).

4.3.4 Panel E: Investments in the capital or other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and below the threshold for deduction

67. For investments in the capital or other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and below the threshold for deduction, banks should report both the amount and the related risk-weighted asset amount in panel E. The risk-weighted asset amount should **also** be included in the relevant item on the "Requirements" worksheet.

68. If banks cannot provide precise risk-weighted assets for instruments below the threshold for deduction in the trading book, then they should provide a reasonable estimate of risk-weighted assets for such instruments. If it is not possible to provide a reasonable estimate, then the part of such risk-weighted assets relating to instruments in the trading book should be assumed to be zero.

4.3.5 Panel F: EU Additional information - Holdings of equity instruments. Amounts above the thresholds for deduction but subject to the exemption set in scope of the CRR

69. The amounts of holdings of own funds instruments should be deducted from the own funds of the institution as per Basel III pure rules. Nevertheless, Article 49 of the CRR includes an exemption for deduction for some holdings of own funds instruments. If this exemption is applied under the current national rules at the implementation date, banks should not deduct these amounts (in the columns "2022 national impl.") but include the RWA amount calculated as defined in Article 49(4) of the CRR either in the SA or IRB RWA. These RWA amount should be reported under rows 97 to 99, 105 to 107 and 110 to 112 of "EU Credit risk (SA)" and "EU Credit risk (SA)Redc" and rows 53 to 55 in "EU Credit Risk (IRB)". Nevertheless, in panel F of "DefCap", banks are expected to report the amounts that would be deducted from CET1, T1 of T2 after all

regulatory adjustments (i.e. including thresholds adjustments) as if the exemption in Article 49 was not applied.

Row	Column	Heading	Description
127	D	Holdings of CET1 instruments exempted from deduction according to Art 49(1) CRR	Amounts that would be deducted from the CET1 of the bank, in case the exemption defined in Article 49(1) of the CRR was not applied. Note that the amount reported here is the final amount that should be deducted from Common Equity Tier 1 capital net of regulatory adjustments (in row 64) if the exemption was not applied. This should already include the potential impact of the threshold deductions. [14] Banks are only required to fill this cell if the exemption set in Article 49(1) CRR applies to them. The amount to be reported here, is the equivalent deduction amount to those specific exposures that are currently risk-weighted. Therefore, if the exemption does not apply this cell should be left empty (also no RWA amount should be reported in the relevant templates).
128	D	Holdings of T1 instruments exempted from deduction according to Art 49(1) CRR	Amounts that would be deducted from the T1 of the bank, in case the exemption defined in article 49(1) of the CRR was not applied. Note that the amount reported here is the final amount that should be deducted from Additional Tier 1 capital net of regulatory adjustments (in row 82) if the exemption was not applied. This should already include the potential impact of the threshold deductions. [14]Banks are only required to fill this cell if the exemption set in Article 49(1) CRR applies to them. The amount to be reported here, is the equivalent deduction amount to those specific exposures that are currently risk-weighted. Therefore, if the exemption does not apply this cell should be left empty (also no RWA amount should be reported in the relevant templates).
129	D	Holdings of T2 instruments exempted from deduction according to Art 49(1) CRR	Amounts that would be deducted from the T2 of the bank, in case the exemption defined in article 49(1) of the CRR was not applied. Note that the amount reported here is the final amount that should be deducted from Tier 2 capital net of regulatory adjustments (in row 105) if the exemption was not applied. This should already include the potential impact of the threshold deductions. [14] Banks are only required to fill this cell if the exemption set in Article 49(1) CRR applies to them. The amount to be reported here, is the equivalent deduction amount to those specific exposures that are currently risk-weighted. Therefore, if the exemption does not apply this cell should

[14] Therefore, banks should do the calculation for the two threshold deductions and include in this cell the final impact in CET1 after adjustments that the reversion of the exemption in article 49 would have.

Row	Column	Heading	Description
			be left empty (also no RWA amount should be reported in the relevant templates).
130	D	Holdings of CET1 instruments exempted from deduction according to Art 49(2) CRR	Amounts that would be deducted from the CET1 of the bank, in case the exemption defined in article 49(2) of the CRR was not applied. Note that the amount reported here is the final amount that should be deducted from Common Equity Tier 1 capital net of regulatory adjustments (in row 64) if the exemption was not applied. This should already include the potential impact of the threshold deductions. [14] Banks are only required to fill this cell if the exemption set in Article 49(2) CRR applies to them. The amount to be reported here, is the equivalent deduction amount to those specific exposures that are currently risk-weighted. Therefore, if the exemption does not apply this cell should be left empty (also no RWA amount should be reported in the relevant templates).
131	D	Holdings of T1 instruments exempted from deduction according to Art 49(2) CRR	Amounts that would be deducted from the T1 of the bank, in case the exemption defined in article 49(2) of the CRR was not applied. Note that the amount reported here is the final amount that should be deducted from Additional Tier 1 capital net of regulatory adjustments (in row 82) if the exemption was not applied. This should already include the potential impact of the threshold deductions. [14] Banks are only required to fill this cell if the exemption set in Article 49(2) CRR applies to them. The amount to be reported here, is the equivalent deduction amount to those specific exposures that are currently risk-weighted. Therefore, if the exemption does not apply this cell should be left empty (also no RWA amount should be reported in the relevant templates).
132	D	Holdings of T2 instruments exempted from deduction according to Art 49(2) CRR	Amounts that would be deducted from the T2 of the bank, in case the exemption defined in article 49(2) of the CRR was not applied. Note that the amount reported here is the final amount that should be deducted from Tier 2 capital net of regulatory adjustments (in row 105) if the exemption was not applied. This should already include the potential impact of the threshold deductions. [14] Banks are only required to fill this cell if the exemption set in Article 49(2) CRR applies to them. The amount to be reported here, is the equivalent deduction amount to those specific exposures that are currently risk-weighted. Therefore, if the exemption does not apply this cell should

Row	Column	Heading	Description
			be left empty (also no RWA amount should be reported in the relevant templates).
133	D	Holdings of CET1 instruments exempted from deduction according to Art 49(3) CRR	Amounts that would be deducted from the CET1 of the bank, in case the exemption defined in article 49(3) of the CRR was not applied. Note that the amount reported here is the final amount that should be deducted from Common Equity Tier 1 capital net of regulatory adjustments (in row 64) if the exemption was not applied. This should already include the potential impact of the threshold deductions. [14] Banks are only required to fill this cell if the exemption set in Article 49(3) CRR applies to them. The amount to be reported here, is the equivalent deduction amount to those specific exposures that are currently risk-weighted. Therefore, if the exemption does not apply this cell should be left empty (also no RWA amount should be reported in the relevant templates).
134	D	Holdings of T1 instruments exempted from deduction according to Art 49(3) CRR	Amounts that would be deducted from the T1 of the bank, in case the exemption defined in article 49(3) of the CRR was not applied. Note that the amount reported here is the final amount that should be deducted from Additional Tier 1 capital net of regulatory adjustments (in row 82) if the exemption was not applied. This should already include the potential impact of the threshold deductions. [14] Banks are only required to fill this cell if the exemption set in Article 49(3) CRR applies to them. The amount to be reported here, is the equivalent deduction amount to those specific exposures that are currently risk-weighted. Therefore, if the exemption does not apply this cell should be left empty (also no RWA amount should be reported in the relevant templates).
135	D	Holdings of T2 instruments exempted from deduction according to Art 49(3) CRR	Amounts that would be deducted from the T2 of the bank, in case the exemption defined in article 49(3) of the CRR was not applied. Note that the amount reported here is the final amount that should be deducted from Tier 2 capital net of regulatory adjustments (in row 105) if the exemption was not applied. This should already include the potential impact of the threshold deductions. [14] Banks are only required to fill this cell if the exemption set in Article 49(3) CRR applies to them. The amount to be reported here, is the equivalent deduction amount to those specific exposures that are currently risk-weighted. Therefore, if the exemption does not apply this cell should

Row	Column	Heading	Description
			be left empty (also no RWA amount should be reported in the relevant templates).

4.4 Worksheet "DefCap-MI": Capital issued out of subsidiaries to third parties (paragraphs 62 to 65)

70. The "DefCap-MI" worksheet can be used to calculate the amount of each subsidiary's capital that will be permitted to be included in the consolidated capital of the group and the amount that will be excluded due to the application of paragraphs 62 to 65 of the Basel III standards. Annex 4 of the Basel III standards sets out an illustrative example of the treatment of capital issued out of subsidiaries.

71. The amounts reported in respect of each consolidated subsidiary that has issued capital instruments to third parties should reflect the application of the final standards set out in paragraphs 49 to 90 of the Basel III standards to that subsidiary and not the transitional arrangements set out in paragraphs 94 to 96.

72. For each subsidiary that has issued capital to third parties, the relevant data can be included in the green cells in the "DefCap-MI" worksheet. A separate column can be completed for each subsidiary. The aggregated amount to be included in consolidated capital in respect of all consolidated subsidiaries of the group is calculated automatically in cells D29, D30 and D31. These amounts should be reported in the "DefCap" worksheet in cells E32, E70 and E88 respectively. Alternatively, banks can also calculate the relevant numbers outside the reporting template without filling in the "DefCap-MI" worksheet.

4.5 Information on TLAC holdings

73. In order to calculate regulatory capital correctly in the "DefCap" worksheet, **the "TLAC holdings" worksheet should be completed by all banks**. The paragraph references correspond to the Basel III standard as amended by the TLAC holdings standard, published in October 2016.[15]

74. The amounts in rows 5 and 6 should reflect only the amount deducted after applying the thresholds, not the full amounts of the holdings. Amounts not deducted are reported in panel E of the "DefCap" worksheet. The deductions in row 6 are measured on a gross long basis. The deductions in other rows are measured on a net long basis (i.e. 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).

4.6 Additional information on provisions

[15] Basel Committee on Banking Supervision, *TLAC holdings standard*, October 2016, www.bis.org/bcbs/publ/d387.htm.

75. The “DefCap Provisioning” worksheet collects additional data related to provisions and deferred tax assets (DTAs). Unless specified otherwise below, the instructions for filling in this worksheet should be read in conjunction with the instructions provided for the DefCap worksheet above.

4.6.1 Panel A: Breakdown of provisions for IRB/standardised approach

76. The data collected in panel A include (a) total eligible provisions for defaulted and non-defaulted exposures in the IRB portfolios; and (b) general and specific provisions on exposures subject to the standardised approach. Note that these specific provisions, as per Basel III paragraph 60, are also deducted from exposures for purposes of credit RWA calculations. **Information reported in this panel is based on the banks’ applicable accounting framework. Input cells are conditional on the accounting standard entered on the General Info worksheet; therefore, this should be completed first.**

Row	Column	Heading	Description
A)	**Breakdown of provisions for IRB/standardised approach**		
For IRB portfolios (rows 7 to 11):			
7	D	Total gross provisions eligible for inclusion in the adjustment to capital in respect of the difference between expected loss and provisions (combined, all banks)	Cell D7 should be completed only for portfolios following IRB. Please report total gross provisions (see paragraph 380 of Basel II framework) eligible for inclusion in the adjustment in capital in respect to the difference between expected loss and provisions. **Values should include both defaulted and non-defaulted assets**. Values reported in cell D7 would include the amount reported in cell D9, D10 and D11, where relevant, of the “DefCap” worksheet.
9	D	Of which, general provisions (e.g. country risk provisions, hidden reserves etc)	Please report general provisions included in cell D7 (see paragraph 380 of the Basel II framework). To note that not publicly disclosed (hidden) reserves which are not allocated to an identified deterioration in any asset or group or subset of assets should be reported here. **Any provisions related to defaulted assets should be reported in row 10.**
10	D	Of which, specific provisions related to defaulted assets	Please report provisions included in cell D7 (paragraph 380 of Basel II framework) related to defaulted exposures as defined in paragraphs 452 to 457 of Basel II.
11	D	Of which, specific provisions related to non-defaulted assets	Please report provisions included in cell D7 that are related to non-defaulted assets. **To note that the amount of hidden reserves should be populated in cell D9**.
For standardised approach portfolios (rows 14 to 21):			
14	D	Total general provisions eligible for inclusion in Tier 2 capital	Total general provisions eligible for inclusion in Tier 2 capital should be reported here. **This data should be the same as cell D16 of the “DefCap” worksheet**. Please fill in this cell even though a bank has not been asked to fill in column D of the “DefCap” worksheet by the competent

Row	Column	Heading	Description
			authority. To note that in rows 14 to 21 only provisions related to standardised portfolios should be reported.
15	D	Of which, not linked to individual exposures or groups of exposures	Please report general provisions included in cell D14 not linked to individual exposures or group of exposures. This includes not publicly disclosed (hidden) reserves which are not allocated to an identified deterioration in any asset or group or subset of assets.
16	D	Of which, related to defaulted exposures and past-due loans for more than 90 days	For banks in jurisdictions allowing general provisions linked to specific exposures, please report here general provisions included in cell D14 that are related to defaulted exposures and past-due loans for more than 90 days as defined in paragraph 75 of the Basel II framework.
17	D	Of which, related to exposures other than defaulted exposures and past-due loans for more than 90 days	For banks in jurisdictions allowing general provisions linked to specific exposures, please report all general provisions included in cell D14 above that are related to exposures other than defaults and past-due loans for more than 90 days.
19	D	Total specific provisions (including partial write-offs) to be deducted from exposure for credit RWA purposes	Please report the value of all specific (i.e. non-general) provisions/ loan-loss reserves for banks using the Standardised Approach for credit risk. Specific provisions (per paragraph 60 of the Basel III standards), are "ascribed to any identified deterioration of particular assets or known liabilities, whether individual or grouped", and do not qualify for inclusion in Tier 2 capital.
20	D	Of which, are related to defaulted exposures	Please report all specific provisions included in cell D19 above that are related to any related to defaulted exposures and past-due loans for more than 90 days (paragraph 75 Basel II).
21	D	Of which, are related to non-defaulted exposures	Please report all specific provisions included in cell D19 that are related to exposures other than defaulted exposures and past-due loans for more than 90 days.

4.6.2 Panel B: Regulatory adjustments other than panel A of the "DefCap" worksheet

77. Panel B of the "DefCap Provisioning" worksheet collects additional data on certain threshold deductions related to regulatory adjustments in panel B2 of the "DefCap" worksheet. Specifically, panels B1, B2 and B3 of the "DefCap Provisioning" worksheet collect additional data for threshold deductions related to DTAs, significant investments and Mortgages Servicing rights (MSRs), respectively.

78. While descriptions are being provided on the "DefCap Provisioning" worksheet, these additional data items should be filled out in accordance with:

- Paragraphs 69, 84 to 86 and 87 of the Basel III standards and the related national rules; and
- The guidance in Section 4.2.3 of this document on panel B2 of the "DefCap" worksheet.

Row	Column	Heading	Description
B)	**Regulatory adjustments other than panel A of the "DefCap" worksheet**		
1) **Deferred tax assets**			
28	D	Total value of deferred tax assets arising from temporary differences (gross amount)	Gross DTAs relating to temporary differences (e.g. arising from allowance for credit losses) are to be reported here.
29	D	Associated deferred tax liabilities (DLTs)	This includes gross DTLs allocated on a pro rata basis to gross DTAs arising from temporary differences (to be included in row 28). To note that amounts that have been netted against the deduction of goodwill, intangibles and defined benefit pension assets should be excluded. For further information please refer to paragraph 69 of the Basel III framework.
30 and 31	D to F	Amount subject to: the threshold deduction treatment (net of pro rata share of any DTLs) or to the full deduction treatment from Common Equity Tier 1 capital (net of pro rata share of any DTLs)	Rows 30 and 31 in the "DefCap-provisioning" worksheet report the amount of DTAs subject to the threshold/full deduction, respectively. In particular, banks in jurisdictions requiring the threshold deduction treatment are expected to fill in row 30 while banks in jurisdictions requiring the full deductions are expected to fill in row 31. This includes net DTAs (net of pro rata share of any DTLs but gross of deduction, i.e. before the threshold/full deduction treatment) relating to temporary differences subject to the threshold deduction. For column D, please report the amount subject to the threshold (row 30) or full (row 31) deduction according to the national implementation in place at the reporting date. columns E and F, please report the amount subject to the threshold (row 30) or full (row 31) deduction according to the fully phased-in nationally implemented rules and the fully phased-in the Basel III standard respectively.
2) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (i.e. where the bank owns more than 10% of the issued common share capital or where the entity is an affiliate), excluding amounts held for underwriting purposes only if held for five working days or less			

Row	Column	Heading	Description
35	D to F	Holdings of common stock net of short positions	This includes the data necessary to calculate the deductions of significant investments in the capital of other financial entities set out in paragraphs 84 to 89 of the Basel III standards. Please report the amount net of underwriting positions held for five working days or less. In this panel "outside of the scope of regulatory consolidation" has the meaning set out in footnote 29 of the Basel III standards, i.e. it refers to investments in entities which have not been consolidated at all or have not been consolidated in such a way as to result in their assets being included in the calculation of consolidated risk-weighted assets of the group. It therefore includes holdings of entities which have been consolidated according to the equity method. Regarding the definition of "indirect holdings" applicable in these panels, the following examples provide an illustration of its application: Example 1: If a bank has a holding in an index fund and the fund has holdings in the bank's own shares, a proportion of the bank's holding in the index fund will lose value equal to the loss in the value of a direct holding. Similarly, if a bank has holdings in an index fund and the fund has holdings of the common stock of financials, a proportion of the bank's holding in the index fund will lose value equal to the loss in value of a direct holding. In both these cases the proportion of the index invested in either the bank's own stock or the common stock of financial institutions should be considered an indirect holding. For example, if a bank's investment in an index is \$100, and the bank's own stock accounts for 10% of the index's holdings, the bank should deduct \$10. Example 2: If a bank enters into a guarantee or total return swap of a third party's holding of the common stock of a financial institution, the bank is considered to have an indirect holding as the bank will suffer the loss if the third party's direct holding loses its value.
3) Mortgage servicing rights			
38	D to F	Mortgage servicing rights classified as intangible net of related tax liability	This includes the data necessary to calculate the deductions of mortgage servicing rights (MSRs) set out in paragraph 87 of the Basel III standards. Please report the amount net of associated deferred tax liabilities which would be extinguished if the MSRs become impaired or derecognised under the bank's applicable accounting framework.

4.6.3 Panel C: Impact of expected credit loss provisions

79. Panels C1, C2 and C3 of the “DefCap-Provisioning” worksheet collects additional data on estimation about the amounts of accounting provisions under IFRS9 (which came into effect from 1 January 2018) or changes in accounting provisions caused by the move from a current applicable accounting framework (e.g. IAS 39) to an ECL accounting framework (e.g. IFRS 9 and US CECL). The objective of these panels is to understand the impact of the change in the amount of provisions due to IFRS 9, US CECL and other ECL frameworks.

80. In addition, banks applying the IFRS 9 are expected to fill in panel C4 to provide information on provisions recognised against the accumulated other comprehensive income (OCI).

81. Specifically, each column in these panels collects additional data for accounting provisions as follows:

- For column D: the amounts of accounting provisions under the national rules at the reporting date (Note that this includes amounts on a fully loaded basis i.e. without any transitional measures under IFRS9 if IFRS9 has been implemented);
- For columns E: the estimated amounts of accounting provisions under the IFRS 9, US CECL and other ECL frameworks on a fully loaded basis i.e. without any transitional measures, respectively;
- For columns F and G, where relevant, further breakdown between general and specific provisions is requested.

82. IFRS banks are asked to provide the breakdown of the accounting provisions into stages 1 to 3 (cells E47 to E49). These additional data items should be filled out in accordance with (1) applicable accounting ECL frameworks; and (2) the Basel Committee’s Guidance issued in December 2015: “Guidance on credit risk and accounting for expected credit losses”. Information should be provided on a fully loaded basis i.e. without any transitional measures reflected in the reported amounts.

83. **Input cells are conditional on the accounting standard entered in cell C8 of the “General Info” worksheet; therefore, this should be completed first.**

84. In addition, all banks should provide the total amount of provisions under the current national rules (column D) and the ECL framework (column E) split between the different asset classes of the credit risk.

Row	Column	Heading	Description
C1)	**SA portfolio**		
For rows 47 to 62 the items related to the exposures under the standardised approach (SA). It should be noted that if any accounting provisions cannot be identified separately between SA and IRB portfolios (e.g. provisions (if any) on collective assessment basis), these provisions are allocated based on the appropriate risk drivers unless otherwise specified in each current national			

Row	Column	Heading	Description
implementation rule. This should be the amount of accounting provisions under the current framework (IFRS, US GAAP or others**)**			
47	D	IFRS 9 Stage 1	**For IFRS 9 applicants only.** Please include the amount of accounting provisions under the ECL framework related to exposures that are classified in Stage 1 under IFRS 9. **To note that the sum of the amounts reported in cells D47, D48 and D49 should correspond to the total amount of provisions for the exposures under the standardised approach and reported from rows 51 to 62.**
48	D	IFRS 9 Stage 2	**For IFRS 9 applicants only.** Please include the amount of accounting provisions under the ECL framework related to exposures that are classified in Stage 2 under IFRS 9.
49	D	IFRS 9 Stage 3	**For IFRS 9 applicants only**. Please include the amount of accounting provisions under the ECL framework related to exposures that are classified in Stage 3 under IFRS 9.
50	D, E, F, G	Total amount	These cells should report the total amount of accounting provisions for SA exposures under the national rules (column D) and the US-GAAP ECL framework (column E). In column D the total amount of accounting provisions for SA exposures under the national rules should be reported. In addition, banks should provide the breakdown between general and specific provisions under the ECL frameworks in columns F and G, respectively.
51 to 62	D–G		Banks should provide the breakdown of the accounting provisions reported in row 50 under the national rules (column D) and the relevant ECL framework (column E) for the asset classes defined under the standardised approach for the credit risk. In particular, accounting provisions for exposures to: (i) sovereigns are reported in row 51 (Basel II paragraphs 52 to 55); (ii) non-central government public sector entities (PSEs) in row 52 (Basel II paragraphs 57, 58); (iii) multilateral development banks (MDBs) in row 53 (Basel II paragraph 59); (iv) banks in row 54 (Basel II paragraphs 60 t0 64); (v) securities firms and other financial institutions in row 55 (Basel II paragraph 65); (vi) corporates in row 56 (Basel II paragraphs 66 to 68); (vii) subordinated debt, equity and other capital instruments in row 57 [16]; (viii) retail exposures in row 58 (Basel II paragraph 69 to 71); (ix) residential property in row 59 (Basel II paragraphs 72 and 73); (x) commercial real estate in row 60 (Basel II paragraph 74); (xi) other assets in row 61; (xii) defaulted

16 This asset class includes equity exposures under the standardised approach (including Basel II grandfathering), subordinated debt and capital instruments other than equity should be reported here. Any other TLAC liabilities not deducted from Tier 2 capital under the TLAC holdings standard should also be included here.

Row	Column	Heading	Description
			exposures/90 days past due in row 62 (Basel II paragraph 75 to 78). Similarly to row 50, banks have the possibility to report the general and specific provisions under the ECL framework in columns F and G.
C2) For IRB portfolio: In rows 67 to 92, items related to the IRB portfolios are to be reported. It should be noted that if any accounting provisions cannot be identified separately between SA and IRB portfolios (e.g. provisions (if any) on collective assessment basis), these provisions are allocated based on the appropriate risk drivers unless otherwise specified in each current national implementation rule. This should be the amount of accounting provisions under the current framework (IFRS, US GAAP or others).			
67	D	IRB regulatory EL	The regulatory expected loss (Basel III paragraph 73), for the exposures under the IRB approach should be reported here.
68	D	Of which: for defaulted exposures	Banks in jurisdictions where a separate calculation is conducted for defaulted and non-defaulted assets according to national rules are expected to provide the expected loss for defaulted exposures (paragraphs 452 to 457 of Basel II) in this row.
69	D	IFRS 9 Stage 1	**For IFRS 9 applicants only.** Please include the amount of accounting provisions under the ECL framework related to exposures that would be classified in Stage 1 under IFRS 9. **To note that the sum of the amounts reported in cells E70, E71 and E72 should correspond to the total amount of provisions for the exposures under the IRB approach and reported from rows 75 to 94.**
70	D	IFRS 9 Stage 2	**For IFRS 9 applicants only.** Please include the amount of accounting provisions under the ECL framework related to exposures that would be classified in Stage 2 under IFRS 9.
71	D	IFRS 9 Stage 3	**For IFRS 9 applicants only.** Please include the amount of accounting provisions under the ECL framework related to exposures that would be classified in Stage 3 under IFRS 9.
72	D, E	Total amount, national rules as at the reporting date	This cell should report the total amount of accounting provisions for the IRB exposures under the national rules.
73 to 92	D, E		Banks should provide the breakdown of the accounting provisions reported in row 72 under the national rules (column D) and the relevant ECL framework (column E) for the asset classes defined under the IRB approach for the credit risk. In particular, accounting provisions for exposures to: (i) sovereigns (Basel II paragraph 229) should be reported in rows 73 and 74; (ii) banks (Basel II paragraph 230) in rows 75 and 76; (iii) corporates (Basel II

Row	Column	Heading	Description
			paragraphs 65, 66, 217 to 228 and 273, 274) from rows 77 to 81[17]; (iv) retail from rows 82 to 88[18]; (v) equity (paragraphs 235 to 238 of the Basel II framework) in rows 89 and 90 [19]; and (vi) other exposures in rows 91 and 92. **To note that for each asset classes banks are requested to report provisions for defaulted exposures separately**.
C3) Breakdown			
The capital amount should be reported as at the reporting date, assuming the bank had increased their provisions at that date. Transitional arrangements related to provisioning should not be considered. However, the capital amounts should reflect any tax effects resulting from the P&L impact of the change in provisioning.			
96	D, E	Common Equity Tier 1 capital net of regulatory adjustment	In column D the CET1 net of regulatory adjustment under the national rules is automatically reported (cell C58 of the "General Info" worksheet). In column E banks should report the **CET1 net of regulatory adjustment deriving from the implementation of the US-GAAP ECL framework**[20].
97	D, E	Total regulatory capital	Similarly to row 96, the total regulatory capital under the national rules reported in columns D is automatically linked to the cell C57 of the "General Info" worksheet. In column E banks should report the total regulatory capital **net of regulatory adjustment deriving from the implementation of the US-GAAP ECL framework**.
98	D, E	Credit risk-weighted assets	In column D banks are expected to report the credit RWA under the national rules while in column E the RWA adjusted for taking into account the implementation of the US-GAAP ECL framework in the credit risk.
99	D, E	Standardised approach	Banks should report the credit risk-weighted asset of the exposures evaluated under the standardised approach. In column D the data should refer to the current national rules while in column E the adjustments (in terms of delta) deriving from the US-GAAP ECL framework should be reported.

[17] A further breakdown for specialised lending is provided in rows 80 and 81. All exposures that are currently within the Basel II IRB definition of specialised lending (i.e. Project Finance, Object Finance, Commodities Finance, Income-Producing Real Estate and High-Volatility Commercial Real Estate) should be reported here. All the other exposures to corporates – **including SMEs treated as corporates (paragraphs 273 and 274 of Basel II) and financial institutions treated as corporates (paragraphs 65 and 66 of Basel II)** – should be reported in rows 82 and 83.

[18] Retail exposures are spit between: (i) residential mortgages (paragraphs 231, 233 and 328 of Basel II) in rows 85 and 86; (ii) qualifying revolving retail (Basel II paragraphs 234 and 329) in rows 87 and 88, other retail exposures (Basel II paragraph 234 and 329) in rows 89 and 90. **SME exposures that meet the conditions set in paragraph 232 of Basel II (and not included in the corporates asset class) should be included here.**

[19] Including equity exposures subject to the Basel II grandfathering.

[20] As per Basel Committee on Banking Supervision, *Regulatory treatment of accounting provisions - interim approach and transitional arrangements*, March 2017, www.bis.org/bcbs/publ/d401.htm.

Row	Column	Heading	Description
			To note that the adjustments in the risk weighted assets should reflect the changes: (i) in exposures/partial write off deriving from the new level of provisions under the US-GAAP ECL framework and (ii) where relevant, in the risk weights applied to past due loans[21].
100 to 111	D, E		Banks should provide the breakdown of the risk-weighted assets reported in row 98 under the national rules (column D) and the US-GAAP ECL framework (column E) for the asset classes defined under the standardised approach for credit risk. In particular, risk-weighted assets for exposures to: (i) sovereigns are reported in row 100; (ii) non-central government public sector entities (PSEs) in row 101; (iii) multilateral development banks (MDBs) in row 102; (iv) banks in row 103; (v) securities firms and other financial institutions in row 104; (vi) corporates in row 105; (vii) subordinated debt, equity and other capital instruments in row 106; (viii) retail exposures in row 107, ix) residential property in row 108; (x) commercial real estate in row 109, (xi) other assets in row 110; (xii) defaulted exposures/90 days past due in row 111. For further details on please refer to the instructions for rows 51 to 62. **As per row 99, please note that the adjustments in the risk weighted assets should reflect the changes in exposures/partial write off and/or risk weights deriving from the new level of provisions under the US-GAAP ECL framework.**
C4)	**Additional breakdown for IFRS banks only**		
116	D to G	Total	Total amount of accounting provisions under the ECL framework split between SA and IRB portfolios are reported here. Banks are not expected to fill in these cells given that they are automatically linked to the relevant panels C1 (SA portfolio, in cells D50, F50, and G50) and C2 (IRB portfolio in cell D72).
117	D to G	Of which recognised against OCI under IFRS 9	The amount of accounting provisions under the ECL recognised against the accumulated other comprehensive income (OCI) should be reported here. Banks are expected to report in cell D117 the amount referred to credit exposures under the IRB while in cell E117 the amount referred to credit exposures under the SA. In addition, in cells F117 and G117 the breakdown between the general and specific provisions for

[21] As per Basel II:

- paragraph 52, exposures under the standardised approach are net of specific provisions;
- paragraph 75 the risk weights applied to unsecured portion of past due loans (net of specific provisions) for more than 90 days may change based on the level of specific provisions. For more details please refer to the Basel framework and the national rules applied in the relevant jurisdiction.

Row	Column	Heading	Description
			exposures under the SA is provided. To note that the sum between F117 and G117 should correspond to E117.

4.7 Additional information on TLAC

85. 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 competent authority.** Data should be provided for the entire banking group at the consolidated level, i.e. the TLAC resources should include all TLAC qualifying resources across all resolution groups within the G-SIB (after the application of the applicable deductions for inter-resolution group holdings).

86. The worksheet collects the data necessary to calculate non-regulatory-capital TLAC under the nationally implemented rules ("National implementation", column C) and according to the Financial Stability Board's TLAC Term Sheet ("Pure", column D). The instructions below describe how to complete the "Pure" column (with the exception of row 20). Banks should consult national rules, where they differ from the TLAC Term Sheet, to complete column C.

Row	Column	Heading	Description
A)	**Adjustments to regulatory capital for TLAC calculation purposes**		
4	D	Amortised portion of Tier 2 instruments where remaining maturity > 1 year	This row recognises that as long as the remaining maturity of a Tier 2 instrument is above the one-year residual maturity requirement of the TLAC term sheet,[22] the full amount may be included in TLAC, even if the instrument is partially derecognised in regulatory capital via the requirement to amortise the instrument in the five years before maturity. Only the amount not recognised in regulatory capital but meeting all TLAC eligibility criteria should be reported in this row.
6	D	Additional Tier 1 instruments issued out of subsidiaries to third parties	Additional Tier 1 instruments issued out of subsidiaries to third parties that are ineligible as TLAC. According to Section 8c of the TLAC term sheet such instruments could be recognised to meet minimum TLAC until 31 December 2021.
7	D	Tier 2 instruments issued out of subsidiaries to third parties	Tier 2 instruments issued out of subsidiaries to third parties that are ineligible as TLAC. According to Section 8c of the TLAC term sheet such instruments could be recognised to meet minimum TLAC until 31 December 2021.
8	D	all other	All elements of regulatory capital, other than reported in rows 6 and 7 above that are ineligible as TLAC. For example, some jurisdictions recognise an element of

22 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.

Row	Column	Heading	Description
			Tier 2 capital in the final year before maturity, but such amounts are ineligible as TLAC. Another example is regulatory capital instruments issued by funding vehicles issued on or after 1 January 2022 as set out in Section 8 of the TLAC term sheet.
B)	**Non-regulatory capital elements of TLAC and adjustments**		
13	D	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.
14	D	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, i.e. without applying the 2.5% and 3.5% caps set out the penultimate paragraph.
15	D	of which: amount eligible as TLAC after application of the caps in the penultimate paragraph of Section 11	The amount reported in row 14 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 row 14.
17	D	External TLAC instruments issued by funding vehicles prior to 1 January 2022	External TLAC instrument issued by a funding vehicle prior to 1 January 2022.
18	D	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% risk-weighted assets.

Row	Column	Heading	Description
19	D	Deduction for investments in own other TLAC liabilities (excluding amounts already derecognised under the relevant accounting standards)	Paragraph 78 of the Basel III framework as amended by the TLAC holdings standard (October 2016) requires G-SIB resolution entities to deduct holdings of their own other TLAC liabilities when calculating TLAC resources. "Other TLAC liabilities" is defined in paragraphs 66b and 66c. The amount reported in this row should be entered as a positive number.
20	C	Other TLAC adjustments	Adjustments according to national rules which are not based on the TLAC term sheet.
D)	**TLAC raised in the six month period ending on the reporting date**		
29	C, D	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.
30	C, D	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.

5. MREL

5.1 Objectives

87. The June 2018 data collection on MREL relies on an EU-specific template to request the information needed for the estimation of the level of minimum requirement of EU banks and, consequently, the impact of the MREL implementation requirements on the EU banking sector.

88. The present data collection focuses on the EU specifications of MREL (as defined in the BRRD and the relevant EBA Regulatory Technical Standard) and expects banks to provide data, on a best effort basis, in view to estimate the impact of the MREL framework, while keeping the volume of the requested data as low as possible.

89. The EBA will use the data for the production of the regular reports on MREL (as mandated by EU legislation) and the monitoring of the EU banking sector's MREL preparedness over time. The reports will assess the appropriateness of the calibration of MREL across the EU.

90. The EBA will use the data to inform the impact assessment analysis that the EBA will carry out in accordance with the Call for Advice received in May 2018, whereby the impact of the December 2017 revision to the Basel standards shall be evaluated in terms of all own funds and buffer requirements, including the MREL/TLAC requirements.

91.In addition, the EBA may also use these data for other purposes, after duly ensuring confidentiality, to support its work programme in the area of EU bank resolution and deposit guarantee schemes.

5.2 Scope of application

92.The June 2018 MREL data collection extends beyond the EU G-SIIs to cover diversified business models within the EU banking sector.

93.The scope of consolidation is the same as the one used for reporting in other QIS worksheets, the highest level of EU consolidation. Although the templates request information on whether a bank is part of a MPE group, MPE institutions are not required to report separate data on a sub-consolidated level (i.e. resolution group level).

94.Data on subsidiaries reported in the MREL worksheet should not include liabilities issued within the group (e.g. issued for the parent company). It should only include liabilities issued towards externals.

5.3 Worksheet "EU specific MREL"

5.3.1 Panel A: bank characteristics

95.This qualitative panel provides general information about the characteristics of the participating institution. The NCAs should fill in this panel using the drop-down menu.

Row	Column	Heading	Instructions
5	D	Is the resolution entity a G-SIB?	Enter YES if the institution has been identified as a G-SIB in the last FSB classification (November 2016), consistent with the relevant EBA binding technical standards and Guidelines.
6	D	Is the resolution entity an O-SII?	Enter YES if the institution meets the conditions of application of article 131 (3) of Directive 2013/36/EU (CRD) in relation to the assessment of O-SIIs, in accordance with the respective EBA Guidelines.
7	D	Is the resolution entity a holding company?	Report YES if the institution is a holding company.
8	D	Is the resolution entity a MPE group?	Enter YES if the expected resolution strategy to be applied by the relevant resolution authority is the multiple point of entry (MPE). Please note that it is not requested to report data on a sub-consolidated level for each MPE institution.
9	D	What is the resolution entity's resolution strategy?	Choose from the drop-down menu the resolution strategy assigned to the resolution

Row	Column	Heading	Instructions
			entity, among: i) bail-in, ii) asset separation, iii) bridge institution, iv) sale of business.

5.3.2 Panel B: Minimum requirement applicable to the institution

96. Panel B collects information on the minimum capital requirements applied to the institution at the reference date as well as information on minimum capital requirements that will be applicable under the MREL full implementation. The first part of the panel is linked to the panel collecting equivalent information in the 'EU Additional General Info' worksheet. The second part of Panel A, on the MREL requirements, should be filled-in by the NCAs.

Row	Column	Heading	Instructions
26	D	If available, MREL requirement set by Resolution Authority (absolute amount)	If available, report the MREL requirement applicable at the reporting date, as an absolute amount;
26	E	If available, MREL requirement set by Resolution Authority (absolute amount)	If available, report the fully phased-in MREL requirement, as an absolute amount;
27	D	If available, MREL requirement set by Resolution Authority (% of total risk weighted assets)	If available, report the MREL requirement applicable at the reporting date, as a % of total risk weighted assets;
27	E	If available, MREL requirement set by Resolution Authority (% of total risk weighted assets)	If available, the fully phased-in MREL requirement, as a % of total risk weighted assets;
28	D	If available, MREL requirement set by Resolution Authority (% of total liabilities and own funds)	If available, report the MREL requirement applicable at the reporting date, as a % of total liabilities and own funds;
28	E	If available, MREL requirement set by Resolution Authority (% of total risk weighted assets)	If available, the fully phased-in MREL requirement, as a % of total liabilities and own funds;
29	D	Level of subordination at reporting date	If available, report the level of subordination required (contractually, statutory or structurally)
30	D	Level of subordination under full implementation	If available, report the level of subordination required (contractually, statutory or structurally)
31	D	Date of implementation of national MREL rules	If available, report the date of full implementation following this format (DD/MM/YY)

5.3.3 Panel C: Banks exposures

97. Panel C collects information on bank's exposures. Neither NCAs nor banks need to fill in these cells, as they automatically derive their values from other QIS worksheets.

Row	Column	Heading	Instructions
36	D	Total assets	Automatic calculation
37	D	Total liabilities and own funds	Automatic calculation
38	D	Total risk weighted assets	Automatic calculation
39	D	Total leverage ratio exposures	Automatic calculation

5.3.4 Panel D: MREL-Eligible liabilities

1. Regulatory capital requirements (after regulatory adjustments)

98. Panel D1 captures the capital instruments which eligible under the MREL framework. Most data items derive their values from other QIS spreadsheets (e.g. DefCap, General Info), except for the detailed data on amortised Tier 2 capital, which no longer counts towards regulatory Tier 2 capital but may count towards MREL capital.

Row	Column	Heading	Instructions
47	D	CET1	Automatic calculation
48	D	of which: issued by subsidiaries	Automatic calculation
49	D	Additional Tier 1	Automatic calculation
50	D	of which: issued by subsidiaries	Automatic calculation
51	D	Tier 2	Automatic calculation
52	D	of which: issued by subsidiaries	Automatic calculation
53	D	Total Tier 2 amortized value (prior to deductions)	Automatic calculation
53	E-G	Total Tier 2 amortized value (prior to deductions) (residual maturity breakdown)	Enter the total nominal value of Tier 2 capital instruments that was amortized due to the prudential amortisation scheduled in the last 5 years of residual maturity (subject to the limits specified in paragraphs 62 to 64 of the Basel III framework), in accordance with Art. 64 CRR. Please split the total amount by residual contractual maturity and enter the corresponding amounts in columns E to G.
54	D	of which: issued by subsidiaries	Automatic calculation
54	E-G	of which: issued by subsidiaries (residual maturity breakdown)	Enter the nominal value of Tier 2 capital instruments issued by subsidiaries that was amortized due to the prudential

Row	Column	Heading	Instructions
			amortisation scheduled in the last 5 years of residual maturity (subject to the limits specified in paragraphs 62 to 64 of the Basel III framework), in accordance with Art. 64 CRR. Please split the total amount by residual contractual maturity and enter the corresponding amounts in columns E to G.

2. Subordinated debt other than own funds

99. Panel D2 captures the subordinated debt that qualifies for MREL but not the regulatory capital instruments.The subordinated debt covers the junior liabilities, i.e. the liabilities which are ranked as junior in the insolvency creditor hierarchy of the entity in relation to all excluded liabilities from bail-in or MREL non-eligible liabilities. However, such subordinated debt may rank senior in the insolvency creditor hierarchy to capital instruments, including Tier 2 instruments.

100. The subordination could take the following forms:

a) contractually subordinated to exclude liabilities on the balance sheet of the resolution entity;

b) junior ranked in the statutory creditor hierarchy to all excluded liabilities;

101. The non-eligible MREL liabilities are instruments which do not satisfy the following conditions specified in article 45-4 of the BRRD:

a) the instrument is issued and fully paid up;

b) the liability is not owed to, secured by or guaranteed by the institution itself;

c) the purchase of the instruments was not funded directly or indirectly by the institutions;

d) the liability has a remaining maturity of at least one year;

e) the liability does not arise from a derivative; and,

f) the liability does not arise from a deposit which benefits from a preference in national insolvency hierarchy in accordance with Article 108

102. Where possible only report MREL resources, which fall within the MREL eligibility criteria set out by your resolution authority.

Row	Column	Heading	Instructions
60-65	D	- Total junior unsecured	Automatic calculation Structured notes should be

Row	Column	Heading	Instructions
		- Unsecured containing contractual bail-in clause of which: issued by subsidiaries - Structured notes of which: issued by subsidiaries	defined as debt obligations that contain an embedded derivative component, with returns linked to an underlying security or index (public or bespoke, such as equities or bonds, fixed income rates or credit, FX, commodities etc). Structured notes do not include debt instruments that include call or put options only, ie the value of the instrument does not depend on any embedded derivative component. Note that Tier 2 amortised value is included in this Panel.
60-65	E-H	- Total junior unsecured of which: issued by subsidiaries - Unsecured containing contractual bail-in clause of which: issued by subsidiaries - Structured notes of which: issued by subsidiaries	Please split the total amount by residual contractual maturity and enter the corresponding amounts in columns E to H.
60-65	I	- Total junior unsecured of which: issued by subsidiaries - Unsecured containing contractual bail-in clause of which: issued by subsidiaries - Structured notes of which: issued by subsidiaries	Enter the outstanding amounts of liabilities which are not governed by EU law and (if available) which cannot be effectively written down or converted under the law of the third countries. Enter the outstanding amounts of each of these liabilities with a remaining contractual maturity above 1 year and which meet the other MREL criteria.
60-65	J	- Total junior unsecured of which: issued by subsidiaries - Unsecured containing contractual bail-in clause of which: issued by subsidiaries - Unsecured containing derivative linked features (e.g. Structured notes) of which: issued by subsidiaries	Enter the outstanding amounts of eligible liabilities that are contractually subordinated to liabilities excluded from bail-in or to liabilities which are not eligible for MREL. Enter the outstanding amounts of each of these liabilities with a remaining contractual maturity above 1 year and which meet the other MREL criteria.
60-65	L	- Total junior unsecured of which: issued by subsidiaries - Unsecured containing contractual bail-in clause of which: issued by subsidiaries - Structured notes of which: issued by	Enter the outstanding amounts of eligible liabilities that are statutorily subordinated (i.e. junior in the creditor hierarchy to all liabilities excluded from bail-in). Enter the outstanding amount of each of these liabilities with a remaining contractual maturity above 1 year and which meet the other MREL criteria.

Row	Column	Heading	Instructions
		subsidiaries	
66	D	Junior derivative liabilities (balance sheet amount)	Enter total outstanding balance sheet amount of junior derivative liabilities.
67	D	Junior derivative liabilities assuming full recognition is given to counterparty netting rights	Enter the total of counterparty net derivative exposures taking into account contractual netting agreement.

3. 'Non-preferred' senior debt

103. Panel **D3** captures a new class of **'non-preferred' senior debt** that qualifies for MREL and ranks lower, in insolvency proceedings, than ordinary unsecured claims, but higher than capital instruments and subordinated debt. See: *DIRECTIVE (EU) 2017/2399 of 12 December 2017 amending Directive 2014/59/EU as regards the ranking of unsecured debt instruments in insolvency hierarchy*[23].

104. 'Non-preferred' senior debt instruments reported in this panel should meet the following conditions:

a) their initial contractual maturity is of at least one year;
b) they contain no embedded derivatives and are not derivatives themselves;
c) the relevant contractual documentation and, where applicable, the prospectus related to the issuance explicitly refer to the lower ranking of these instruments.

105. Debt instruments reported in this panel captures both non-preferred senior instruments issued under the new regime established under Directive (EU) 2017/2399, as well as instruments issued under equivalent provisions of national law and grandfathered under the Directive. For example, panel D3 captures non-preferred senior instruments issued under Article L. 613-30-3-I-4° of French code des marchés financiers as amended by Law n° 2016-1691 of 9 December 2016, or instruments issued under Spanish Royal decree law RBL 11/2017 of 23 June 2017.

106. Please note that CET1, AT1, T2 and subordinated debt instruments referred to in points (a) to (d) of Article 48(1) of BRRD should not be reported in panel D3.

107. In the same regard, ordinary unsecured claims resulting from debt instruments with the highest priority ranking among debt instruments in national law governing normal insolvency proceedings (to be covered in D4) should not be reported in panel D3 as well.

108. Where possible only report MREL resources, which fall within the MREL eligibility criteria, set out by your resolution authority.

Row	Column	Heading	Instructions
73-74	D	- 'Total 'Non-preferred' senior debt	Automatic calculation

[23] http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv:OJ.L_.2017.345.01.0096.01.ENG

Row	Column	Heading	Instructions
		- of which: issued by subsidiaries	
73-74	E-H	- 'Total 'Non-preferred' senior debt - of which: issued by subsidiaries	Please split the total amount by residual contractual maturity and enter the corresponding amounts in columns E to H.

4. Senior debt excluding deposits reported under 5.

109. Panel D4 captures eligible liabilities that rank senior or equal, in the creditor hierarchy of the resolution entity, to all excluded liabilities from bail-in or non-eligible MREL liabilities (as specified in BRRD article 45-4), and which are not contractually or structurally subordinated. They should also rank senior to capital and subordinated debt (panel D2) in the insolvency creditor hierarchy. Panel D4 excludes deposits reported under Panel D5. It only includes the part of deposits that are eligible for DGS protection, but do not benefit from a preferential ranking in the hierarchy of creditors. Without being exhaustive, repos, registered bonds and Pfandbriefe are not generally deposits but debt.

110. Where possible only report MREL resources, which fall within the MREL eligibility criteria, set out by your resolution authority.

Row	Column	Heading	Instructions
80	D	Senior secured debt	Enter the total outstanding amount of each of these liabilities which meet the definition of BRRD Art. 44 (2) b “Secured liabilities including covered bond and liabilities in the form of financial instruments used for hedging purposes which form an integral part of the covered deposits of the cover pool and which according to national law are secured in a similar way to covered bonds”.
81-86	D		Automatic calculations
81-86	E-H	- Total senior unsecured excluding structured notes of which: issued by subsidiaries - Senior unsecured containing contractual bail-in clause excluding structured notes of which: issued by subsidiaries - Structured notes of which: issued by subsidiaries	Split the total amount by residual contractual maturity and enter the corresponding amounts in columns E to H. Note that the total includes ‘unsecured containing bail-in clause” (row 80, indented) and “Structured notes” (row 82, indented), but not “Senior derivative liabilities” and “Pro memoria: Derivative liabilities assuming full recognition” (row 85). Structured notes should be defined as debt obligations that contain an embedded derivative component, with returns linked to an underlying security or index (public or bespoke, such as equities or bonds, fixed income rates or credit, FX, commodities etc). Structured notes do not include debt instruments that include call or put options only, i.e. the value of the

Row	Column	Heading	Instructions
			instrument does not depend on any embedded derivative component.
81-86	I	- Total senior unsecured of which: issued by subsidiaries - Unsecured containing contractual bail-in clause of which: issued by subsidiaries - Structured notes of which: issued by subsidiaries	Enter the outstanding amounts of liabilities which are not governed by EU law and (if available) which cannot be effectively be written down or converted under the law of the third countries. Enter the outstanding amounts of each of these liabilities with a remaining contractual maturity above 1 year and which meet the MREL criteria.
87	D	Senior derivative liabilities (balance sheet amount)	Enter total outstanding amount of senior derivative liabilities (balance sheet amount).
88	D	Senior derivative liabilities assuming full recognition is given to counterparty netting rights	Enter total of counterparty net derivative exposures (taking into account contractual netting agreement).

5. Deposits

111. Panel D4 identifies deposits which could potentially qualify for MREL.

Row	Column	Heading	Instructions
94-106	D	Total deposits	Automatic calculation
94	E-H	Total deposits	Automatic calculation
95-96	E-H	- Covered by a deposit guarantee scheme under Directive 2014/49/EU. - of which: issued by subsidiaries	Please enter the amount of deposits covered by any EU or EEA deposit guarantee scheme officially recognised under either the 2014 or 1994 DGS Directive. Include only deposits up to €100,000 (or local currency equivalent). Please split the total amount by residual contractual maturity and enter the corresponding amounts in columns E to H. Demand deposits should be included under column E (<1 year residual maturity).
97-98	E-H	- Part of deposits eligible for DGS protection from natural persons and micro, small and medium-sized enterprises which exceeds the coverage level. - of which: issued by subsidiaries	Please enter the amount of deposits from natural persons, or micro-, small-, and medium-sized enterprise in excess of €100,000 (or local currency equivalent). Please split the total amount by residual contractual maturity and enter the corresponding amounts in columns E to H. Demand deposits should be included under column E (<1 year residual maturity).
99-100	E-H	- Deposits from that would be eligible for DGS protection from natural	Enter the amount of deposits in branches outside of

Row	Column	Heading	Instructions
		persons and micro, small and medium-sized enterprises, were they not made through branches outside the EU - of which: issued by subsidiaries	the EU or EEA from depositors who would be eligible if depositing in the EU/EEA (natural persons, or micro-, small-, and medium-sized enterprise). Please split the total amount by residual contractual maturity and enter the corresponding amounts in columns E to H. Demand deposits should be included under column E (<1 year residual maturity).
101-102	E-H	- Part of deposits eligible for DGS protection not included in rows 95, 97 and 99, which exceed the coverage level (e.g. large non financial corporate deposits) - of which: issued by subsidiaries	Enter the amount of deposits eligible for DGS protection that are not included in rows 92, 94 and 96, which exceed the coverage level (e.g. large non-financial corporate deposits).
103	E-H	Not eligible for DGS protection	Automatic calculation
104	E-H	Secured deposits	Enter the full amount of any other secured deposits from all classes of depositors and not eligible for DGS protection. Eligibility for DGS protection is defined under Article 5 of Directive 2014/49/EU and in excludes deposits by financial institutions, insurance firms, collective investment undertakings, deposits by retirement funds and deposits by public authorities.
105	E-H	Unsecured deposits	Enter the full amount of any other non-secured deposits from all classes of depositors and not eligible for DGS protection. Eligibility for DGS protection is defined under Article 5 of Directive 2014/49/EU and in excludes deposits by financial institutions, insurance firms, collective investment undertakings, deposits by retirement funds and deposits by public authorities.

Panel E: Holding of MREL instruments

112. Panel E identifies potential deductions of eligible liabilities. Most data derive from other QIS spreadsheets (e.g. DefCap) except for holdings of other eligible liabilities.

Row	Column	Heading	Instructions
112	D-E	Holdings of Common Equity Tier 1 net of short positions	Automatic calculation
113	D-E	Holdings of Additional Tier 1 capital net of short positions	Automatic calculation
114	D-E	Holdings of Tier 2 capital net of short positions	Automatic calculation
115	D-E	Holding of other MREL-eligible liabilities	Enter the whole amount of holdings of other MREL-eligible liabilities of entities defined under Article 1(1) of the BRRD (Directive 2014/59/EU) excluding entities that

Row	Column	Heading	Instructions
			are both regulatory consolidated and included in own resolution group and where the bank does not own more than 10% (column D) of the issued common share capital or where the bank owns more than 10% (column E) of the issued common share capital (excluding amount held for underwriting purposes only if held for five working days or less). Other eligible liabilities are: unsecured subordinated debt with a residual maturity above 1 year, unsecured senior debt with a residual maturity above 1 year, deposits non eligible for coverage with a residual maturity above 1 year.
116	D-E	of which: subordinated MREL-eligible debt	Enter the whole amount of holdings of MREL-eligible subordinated debt of entities defined under Article 1(1) of the BRRD (Directive 2014/59/EU) excluding entities that are both regulatory consolidated and included in own resolution group and where the bank does not own more than 10% (column D) of the issued common share capital or where the bank owns more than 10% (column E) of the issued common share capital (excluding amount held for underwriting purposes only if held for five working days or less). Subordinated debt are liabilities that rank junior in the creditor hierarchy of the resolution entity to all liabilities excluded from bail-in and liabilities not eligible for MREL (as specified in BRRD article 45-4°).

6. Leverage ratio

6.1 Worksheet "EU CfA leverage ratio"

113. The "EU CfA leverage ratio" worksheet collects data on the Basel III leverage ratio exposure (the denominator of the ratio) as defined by the January 2014 Basel III leverage ratio framework,[24] the *Frequently asked questions on the Basel III leverage ratio framework*[25] and the December 2017 Basel III leverage ratio framework.[26]

114. In addition, in order for the impact assessment analysis to measure the impact of the revised Credit Conversion Factors (CCFs) on the Leverage Ratio, Column D of this worksheet also

24 Basel Committee on Banking Supervision, *Basel III leverage ratio framework and disclosure requirements*, January 2014, www.bis.org/publ/bcbs270.htm.

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

26 Basel Committee on Banking Supervision, *Basel III: Finalising post-crisis reforms*, December 2017, www.bis.org/bcbs/publ/d424.htm.

collects data on the leverage ratio calculated in accordance with all the revisions of the framework but the revised CCFs. The CCFs to be used for such marginal impact analysis are those applicable under the CRR at the reporting date, i.e. the baseline CCF parameters.

115. 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*.

Row	Column	Heading	Description
5	C	Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital, Amounts applying the revised LR rules (final Basel III framework)	Total leverage ratio exposure using a fully phased-in definition of Tier 1 capital in accordance with the standards set out in the January 2014 Basel III leverage ratio framework, the Frequently asked questions on the Basel III leverage ratio framework and the Basel III leverage ratio framework as modified by the final Basel III framework. The CCFs used to compute the leverage ratio exposure in this cell shall be the CCFs defined in the as set out in paragraphs 8-16 of Annex: Leverage Ratio of the final Basel III framework. Footnote 38 at Paragraph 8 in the Annex 'Leverage Ratio' of the final Basel III framework allows, at national discretion, a jurisdiction to exempt certain arrangements from the definition of commitments. Such exemption shall not be applied for the purpose of this cell. Paragraph 26 of the final Basel III framework allows, at national discretion, to temporarily exempt central bank reserves from the leverage ratio exposure measure. Such exemption shall not be applied for the purpose of this cell.
5	D	Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital, Amounts applying the revised LR rules (2017 Basel III Framework) but applying CCFs as defined in CRR	Total leverage ratio exposure using a fully phased-in definition of Tier 1 capital in accordance with the standards set out in the January 2014 Basel III leverage ratio framework, the Frequently asked questions on the Basel III leverage ratio framework and the Basel III leverage ratio framework as modified by the final Basel III framework. The CCFs used to compute the leverage ratio exposure in this cell shall be the CCFs applicable at the date of reporting under the CRR. Footnote 38 at Paragraph 8 in the Annex 'Leverage Ratio' of the final Basel III framework allows, at national discretion, a jurisdiction to exempt certain arrangements from the definition of commitments. Such exemption shall not be applied for the purpose of this cell.

Row	Column	Heading	Description
			Paragraph 26 of the final Basel III framework allows, at national discretion, to temporarily exempt central bank reserves from the leverage ratio exposure measure. Such exemption shall not be applied for the purpose of this cell.

7. Credit risk reforms

7.1 Overview

116. The purpose of this section is twofold. First it aims to monitor the combined impact of the credit risk reforms including: (i) the revised standardised approach (SA) and the internal ratings-based (IRB) approaches; (ii) the replacement of the Basel I-based floor by the output floor fully based on non-modelling approaches as set out in the final Basel III framework;[27] (iii) the standardised approach for measuring counterparty credit risk (SA-CCR);[28] (iv) the final standard on the capital treatment of bank exposures to central counterparties (CCPs);[29] and (v) the new framework for securitisation exposures, including the alternative capital treatment for "simple, transparent and comparable" (STC) securitisations.[30]

117. Second, it aims to monitor the marginal impact of certain amendments to the revised credit risk framework and assess various options and discretions included in the revised Basel III standards with a view to inform the legislative process when transposing these standards into European law.

118. 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 (e.g. Basel I-based floor) but **after** considering any parameter floors (e.g. PD, LGD) 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 (i.e. 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

[27] 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.

[28] Basel Committee on Banking Supervision, *The standardised approach for measuring counterparty credit risk exposures*, April 2014, www.bis.org/publ/bcbs279.htm.

[29] Basel Committee on Banking Supervision, *Capital requirements for bank exposures to central counterparties*, April 2014, www.bis.org/publ/bcbs282.htm.

[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.

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.

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

- **Credit risk (SA)**. This worksheet is a BCBS/EBA monitoring worksheet and it collects information on the current credit risk exposures at the reporting date under the SA subject to the current national rules and the revised framework.

- **EU Credit risk (SA) and EU Credit risk (SA) Redc.** These worksheets are EU specific and are expressly included to collect information requested by the European Commission in its Call for Advice to the EBA. In terms of scope, these worksheets include information on the credit risk exposures currently under the SA subject to the current national rules and the revised framework. The worksheet does not include information on exposures moving to standardized approach due to substitution and equity exposures, which under current rules are risk-weighted under the IRB approach. See section 7.1.1 for more details on the scope of credit risk templates.

  Additionally, this worksheet collects data on the **marginal impact** of specific revisions, such as the revised CRM framework and revised risk weights. Additional columns and panels collect **information on options included in the revised SA framework**, such as using or not external ratings for risk-weighting bank and corporate exposures, the determination of the scope of the regulatory retail portfolio, applying the hard test to income producing real estate exposures in the EU going forward, the different approaches for risk-weighting exposures secured by real estate and the impact of the supporting factors for exposures to SMEs and for infrastructure project finance exposures (both as currently set out in the CRR as well as the changes contemplated under the amendments proposed to the CRR by the European Commission, so called CRR2).

  Part of the "EU Credit risk (SA)" worksheet will be automatically populated with the information already included in the worksheet "Credit risk (SA)" for banks participating in the BCBS/EBA monitoring exercise. Additional input information is requested in the format of more granular breakdown in asset classes or additional columns and panels. Banks not participating in the BCBS/EBA monitoring exercise will need to fill in the full worksheet.

- **Credit risk (IRB)**. This worksheet is a BCBS/EBA monitoring worksheet and it exclusively collects data on IRB exposures currently treated under the IRB approach. Exposures that are currently treated under the IRB approach but are moving to the standardised approach due to substitution and for equity exposures should also be reported in this worksheet in a separate area. See section 7.1.1 below for more details on the scope of the credit risk worksheets. 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.

- **EU Credit risk (IRB)**. This worksheet is EU specifc and is expressly included to collect information requested by the European Commission in its Call for advice to the EBA. This worksheet collects information on the credit risk exposures at the reporting date under IRB approach subject to the current rules and the revised IRB framework (see section 7.1.1 for more details on the scope of credit risk worksheets), as well as data on the output floor, with IRB exposures under full non-modelling approaches. The worksheet also collects data on the **marginal impact of specific revisions**, such as the revised PD floors and LGD floors, changes in the LGD regulatory values, clarification of the maturity of revolving exposures, marginal impact of the migration effect (resulting from A-IRBA no longer available for certain exposures) and marginal impact of the change in treatment of guarantees.

  Additional panels collect data that allows an assessment of the marginal impact of changes in the application of regulatory and modelled CCFs, the impact of the supporting factors for exposures to SMEs and for infrastructure project finance exposures as currently set out in the CRR, as well as the changes considered in the amendments to the CRR proposed by the Commission[31] (CRR2)).

  Part of this worksheet will be automatically populated by information already included in the worksheet "Credit risk (IRB)" but additional input information is requested in the format of more granular asset class breakdown or additional columns and panels.

- **Securitisation**. This worksheet collects information on the securitisation exposures subject to the current national rules and the revised securitisation framework, including STC securitisation exposures.

120. **Only banks using the SA (as indicated in cell C11 of the "General Info" worksheet) have to fill in the "Credit risk (SA)" and "EU Credit risk (SA)" (or "EU Credit risk (SA) Redc." worksheets. 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)" and "EU Credit risk (IRB)" worksheets. IRB banks with partial use of the standardised approach have to complete all worksheets.**

121. **Required data are conditional on the approaches to credit risk entered in panel A2 of the "General Info" worksheet; therefore, this should be filled in first.**

[31]Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL amending Regulation (EU) No 575/2013 from 23.11.2016: https://ec.europa.eu/transparency/regdoc/rep/1/2016/EN/COM-2016-850-F1-EN-MAIN.PDF

122. The “Requirements” and “Requirements Redc” worksheet provides a summary of the information provided in the worksheets described below. It includes indicators and checks on changes between the current and revised capital frameworks for credit risk.

7.1.1 Scope of the Credit Risk Worksheets

123. The scope of Credit risk worksheets includes both SA an IRB portfolios. Given that the revised frameworks leads to transfers of exposures from IRB to the standardized approach, the overall scope of the Credit risk worksheets can be divided in the following parts, as also shown Figure 1 below in the panel “Scope of regulatory approaches”:

(A): Current SA exposures, i.e. credit risk exposures currently under the SA;

(B): Exposures moving to standardised approach due to substituion, i.e. exposures where the original obligor is subject to the IRB approach but which have an SA guarantor and, due to the application of credit risk mitigation techniques defined in the revised framework, are risk-weighted under the SA;

(C): Equity exposures moving to standardised approach, i.e. equity exposures which under current rules are risk-weighted under the IRB approach and are moving to standardised approach in the revised framework;

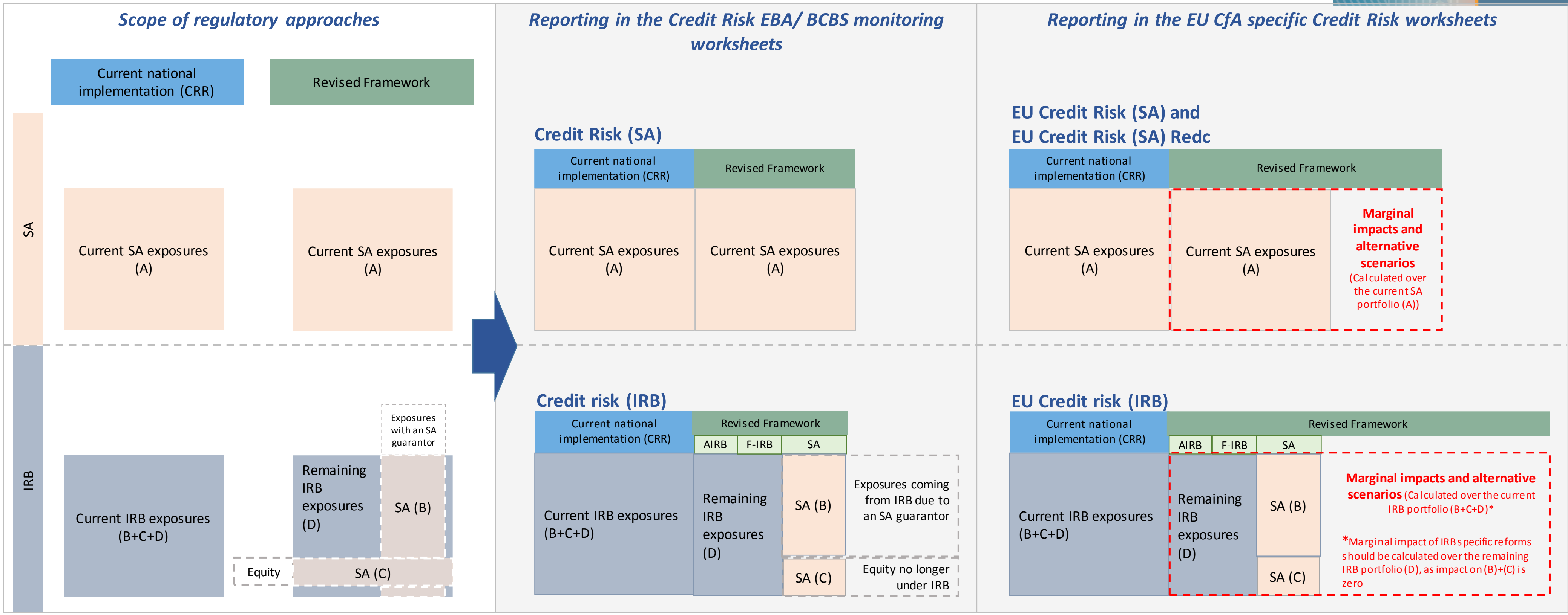
(D): Remaining IRB exposures, i.e. exposures subject to current IRB approach after excluding exposures that moved to standardised approach in the revised framework, as described in points (B) and (C) above. The sum of points (B) (C) and (D) would form the current IRB portfolio.

124. Given the changes in the scope of the regulatory approaches, the scope of each of the worksheets is as follows:

- **The scope of SA credit risk worksheets (“Credit risk (SA)”, “EU Credit risk (SA)” and “EU Credit risk (SA) Redc”) is the current SA portfolio, i.e. point (A).** This scope extends also to the additional panels that measure marginal impacts and alternative scenarios in the EU specific templates (EU Credit risk (SA)” and “EU Credit risk (SA) Redc”).

- **The scope of IRB credit risk worksheets (“Credit risk (IRB)” and “EU Credit risk (IRB)”) is the current IRB portfolio, i.e. points (B), (C) and (D).** This scope extends also to the additional panels that measure marginal impacts and alternative scenarios in the EU specific templates (“EU Credit risk (IRB)”). In case of marginal impact of IRB specific reforms, the impact on exposures moving to the standardised approach will be zero, and therefore the marginal impact should be measured only on the remaining IRB portfolio (D).

Figure 1 Overview of the scope of the credit risk worksheets



7.2 Worksheet "Credit risk (SA)"

125. Panel A1 and panel A2 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 A2 is a memo item: it collects further data on equity exposures under the SA.

126. To note that banks in jurisdictions requiring parallel calculations of RWA under the IRB and SA are expected to provide in panel A1 exposures for which internal models have currently not been adopted (i.e. permission has not yet been granted to use the IRB Approach for a given type of exposures). Exposures subject to approved IRB models should be reported in panel A1 of the "Credit risk (IRB)" worksheet.

7.2.1 Panel A1: Standardised approach

127. Panel A1 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**.

Row	Heading	Description
18–22	Sovereigns, PSEs, MDBs	These rows report all exposures to sovereigns, MDBs and PSEs (see paragraphs 7 to 15 of the final Basel III framework). In accordance with footnote 10 of the revised Basel III framework the category of PSEs in the revised Basel standards includes both regional governments and local authorities as defined in Article 112 (b) CRR and public sector entities as defined in Article 112 (c) CRR. The sub-category "PSEs treated as sovereigns" should include all PSEs as defined in footnote 10 of the revised Basel III framework that are treated as sovereigns in accordance with paragraph 12. With reference to CRR, this should include: - regional government and local authorities treated as central governments in accordance with Article 115 (2) and (4) CRR; - public sector entities treated as central governments in accordance with Article 116 (4) CRR. The sub-category "Other PSEs" should include all the other PSEs as defined in footnote 10 of the revised Basel III framework that are not treated as sovereigns in accordance with paragraph 12. MDBs and international organisations in accordance with Article 112 (d) and (e) CRR should be reported in row 22.
23–49	Banks (excluding covered bonds)	Rated bank exposures (other than in the form of covered bonds) are to be reported from rows 25 to 37 applying the classification of the External Credit Risk Assessment Approach (ECRA) while unrated banks exposures should be reported in rows 38 to 49 according to the

Row	Heading	Description
		relevant grade under the Standardised Credit Risk Assessment Approach (SCRA). Claims on banks which belong to the same institutional protection scheme and treated according to footnote 14 of the final Basel III framework should be reported in row 24. Exposures to regional governments and local authorities that are not treated as exposures to central governments in accordance with Articles 115(2) and 115(4) CRR should not be reported here but rather in row 21.
50–64	Covered bonds	Exposures to covered bonds with an external credit assessments/ratings are to be reported from rows 51 to 56, while unrated exposures are to be reported from rows 58 to 64.
65–76	Corporates (excluding SMEs)	Corporate exposures (excluding small and medium-sized enterprises – SMEs) are to be reported from rows 65 to 76.
77	Corporate SME exposures	Exposures to SMEs treated as corporates are to be reported here.
78–85	Specialised lending	Banks are expected to report specialised lending exposures as follows: **(i)** row 79 for exposures with an *issue-specific* external rating; **(ii)** rows 80 to 83 for exposures to project finance transactions; **(iii)** row 84 for exposures to object finance transactions; **(iv)** row 85 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 refer the paragraphs 47 and 48 of the final Basel III framework.
86–89	Equity exposures	Banks are expected to report exposures to equities (excluding equity investments in funds) split into: **(i)** speculative unlisted equity (row 87); **(ii)** equity exposures to certain legislative programs (row 88); **(iii)** other equity exposures (row 89). Please refer to paragraphs 49 to 52 of the final Basel III framework for further details on the treatment for equity exposures. Equity exposures currently subject to the IRB approach which will move to the standardised approach should **not** be reported here.
90	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 paragraph 53 of the final Basel III framework.
91–93	Equity investments in funds	Equity investments in funds are to be reported here following the standards published in December 2013.[32] 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 91 and

[32] Basel Committee on Banking Supervision, *Capital requirements for banks equity investments in funds*, December 2013, www.bis.org/publ/bcbs266.htm.

Row	Heading	Description
		92, 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 92 unless they are subject to a look-through approach in which case the fund's underlying exposures should be reported directly in their relevant asset class.
94–97	Retail exposures	Banks have to split their retail exposures in different rows depending on the following regulatory retail criteria: **(i)** transactors (row 95); **(ii)** non-transactors (row 96); **(iii)** other retail (row 97). Please refer to paragraphs 54 to 57 of the final Basel III framework for more details. **Risk weights under the revised framework must include the currency mismatch multiplier where applicable.**
98–136	Exposures secured by real estate	Banks have to split their exposures secured by real estate according to five different sub-asset classes: **(i)** from rows 99 to 111, "General residential real estate exposures" (paragraphs 63 to 65 of the final Basel III framework) are to be reported. These refer to exposures where there is no material dependence between the repayment of the exposure and the cash flows generated by the property; **(ii)** from rows 112 to 120 "General commercial real estate exposures" (as defined in paragraphs 69 to 71 of the final Basel III framework) are to be reported. These refers to exposures where there is no material dependence between the repayment of the exposure and the cash flows generated by the property, as well as exposures where there is material dependence between the repayment of the exposure and the cash flows generated by the property but which are treated as general commercial real estate in accordance with footnote 49[33]; **(iii)** from rows 121 to 128, "Income-producing residential real estate (IPRRE)" exposures (as defined in paragraph 67 of the final Basel III framework) are to be reported; **(iv)** from row 129 to 133, "Income-producing commercial real estate (IPCRE)" exposures (as defined in paragraph 73 of the final Basel III framework), except for those exposures that are treated as general commercial real estate in accordance with footnote 49[34], are to be reported; **(v)** from row 134 to 136, "Land acquisition, development and construction (ADC)" exposures (as defined in paragraph 74 of the final Basel III framework) are to be reported. For exposures to general residential and commercial real estate, banks are expected to provide data computed under the current national rules and the revised framework, using the loan splitting approach, described in paragraphs 65 and 71 of the revised Basel III

[33] Footnote 49 on the revised Basel III standards refers to the so-called "hard test". For the purpose of this QIS, institutions shall consider the "hard test" for the IPCRE exposures passed, if the commercial property securing the IPCRE exposure is situated in a Member State where the Competent Authority has published evidence that the conditions in Article 126 (3) of the CRR are met.

[34] *Ibid.*

Row	Heading	Description
		framework, i.e. splitting exposures between: (i) the part of the exposures up to 55% of the property value (rows 109 and 118); and (ii) the part of exposures above 55% of the property value (rows 110 and 119). Exposures secured by real estate that do not meet the requirements set in paragraph 60 of the final Basel III framework should be reported in rows 111 and 120. **Risk weights under the revised framework must include the currency mismatch multiplier where applicable.**
137–138	Defaulted exposures	Exposures to defaulted assets, derivatives and off-balance sheet items are to be reported in row 137. Banks are also requested to report those defaulted exposures with provisioning rates below 20% of the gross exposure separately as a memo item.
140	Failed trades and non-DVP transactions	In this row all unsettled and failed transactions according to Annex III of the Basel II framework need to be reported.
141	Other assets	Row 141 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 A1 of the “Credit risk (IRB)” worksheet and enter zero here.

128. 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 (CCR) should report RWA (columns J to M) after the SME-supporting factor in accordance with Article 501 of the CRR;

- **The revised SA and the SA-CCR (columns Q to AC).** Banks should apply the CRM and CCF frameworks revised according to 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 7.4.2;

- **Full non-modelling approach** (i.e. 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 which 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.

129. 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, i.e. 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, i.e. there is no change of the row because of unfunded credit protection or the financial collateral simple method.**

Column	Heading	Description
C, Q	On-balance sheet exposures (pre-CRM)	On-balance sheet exposures other than counterparty credit risk (CCR) exposures, after substitution (including the simple approach) but before the application of credit risk mitigation for collateralised transactions treated according to the comprehensive approach (CA).
D, R	On-balance sheet exposures (post-CRM)	On-balance sheet exposures other than counterparty credit risk (CCR) exposures, after substitution (including the simple approach) and credit risk mitigation (CRM).
E, S, AG	CCR	Counterparty credit risk exposures (i.e. associated with derivatives and securities financing transactions (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 which has been calculated with CCR internal models.
G, U	Off-balance sheet exposures (pre-CRM)	Off-balance sheet exposures before application of credit conversion factors and before credit risk mitigation for collateralised transactions treated according to the comprehensive approach (CA).
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 revised SA frameworks.
J, X	RWA, on-balance sheet exposures	RWA related to the on-balance sheet exposures above, after application 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

Column	Heading	Description
		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	Banks should 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.

130. It is worth noting that the standardised approach contains a number of **options for the treatment of certain asset classes** (e.g. exposure to banks, corporates and exposures secured by real estate). In columns corresponding to the **current** standardised approach (i.e. 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 **revised** standardised approach (columns Q to AC), banks should report all exposures assuming that the use of external ratings is allowed, unless stated otherwise.

131. For exposures to general residential and commercial real estate, banks are expected to provide data computed under the current national rules and the revised framework using the loan splitting approach described in paragraphs 65 and 71 of the revised Basel framework, i.e. splitting exposures between: (i) the part of the exposures up to 55% of the property value (rows 109 and 118); and (ii) the part of exposures above 55% of the property value (rows 110 and 119).[35] Exposures that do not meet the requirements set in paragraph 60 of the final Basel III framework should be reported in rows 111 and 120. To note that under the current national rules the current RWA should be reported (columns C to P) while under the revised framework (columns Q to AC) a 20% risk weight is applied to exposures up to 55% of the property value (rows 109 and 118) and the obligor risk weight is applied to other exposures (rows 110, 111, 119 and 120).[36]

7.2.2 Panel A2: Memo item: Equity exposures under the current treatment

132. Panel A2 collects information on equity exposures treated under the standardised approach under the current national rules. The panel further distinguishes between those equity exposures treated under the standardised approach following the Basel II grandfathering provisions and all other equity exposures currently under the standardised approach. This

[35] 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.

[36] The risk weight applied is the risk weight to be assigned to an unsecured exposure to that counterparty. For further details, see footnote 45 of the final Basel III framework.

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 “EU Credit risk (SA)”

133. This worksheet collects data on exposures currently treated under the standardized approach, i.e. exposures (A) as indicated in section 7.1.1. Exposures currently treated under the IRB and that are moving to standardised approach in the revised framework due to substitution and for equity exposures are excluded from this worksheet.

134. This worksheet also aims at assessing the marginal impact of specific revisions of the SA framework for credit risk as well as to test alternative scenarios or calibrations under the revised framework. In particular:

- Panel A1: measures the marginal impact of i) the CRM revisions and ii) the new risk weights related to the SA. In addition, the panel measures the impact of extending the so-called hard test requirement to Income Producing Residential Real Estate (IPRRE);

- Panel A2: measures the impact of implementing those regulatory approaches that apply in jurisdictions where the use of external ratings for regulatory purposes is not allowed;

- Panel A3: computes (automatically using input from Panel A1) the breakdown of unrated exposures to bank by grade (Grade A, Grade B, Grade C);

- Panel A4: measures the impact of combining the external ratings-based approach and the regulatory approach that is not ratings-based for the exposure class corporates;

- Panel A5: measures the marginal impact of the re-calibrated Credit Conversion Factors (CCFs);

- Panel A6: measures the impact of not applying the granularity criterion for retail exposures;

- Panel A7: measures the impact of implementing the ‘whole loan approach’, instead of the ‘loan-splitting approach’ on real estate exposures;

- Panel A8: collects information allowing to measure the impact of the CRR2 proposed SME and Infrastructure Lending Supporting Factors under either the baseline or target scenarios.

7.3.1 Panel A1: Standardised approach

135. Panel A1 require the reporting of information on exposures under the SA under the current national rules and the final Basel III framework according the **definition of asset classes under the final Basel III framework**.

Row	Heading	Description
18–26	Sovereigns, PSEs, MDBs	These rows report all exposures to sovereigns; MDBs and PSEs (see paragraphs 7 to 15 of the final Basel III framework). In accordance with footnote 10 of the final Basel III framework the category of PSEs includes both regional governments and local authorities as defined in Article 112 (b) CRR and public sector entities as defined in Article 112 (c) CRR. The sub-category "PSEs treated as sovereigns" should include all PSEs as defined in footnote 10 of the final Basel III framework that are treated as sovereigns in accordance with paragraph 12. With reference to CRR, this should include: - regional government and local authorities treated as central governments in accordance with Article 115 (2) and (4) CRR; - public sector entities treated as central governments in accordance with Article 116 (4) CRR. The sub-category "Other PSEs" should include all the other PSEs as defined in footnote 10 of the revised Basel III framework that are not treated as sovereigns in accordance with paragraph 12. MDBs and international organisations in accordance with Article 112 (d) and (e) CRR should be reported in row 26.
27–53	Banks (excluding covered bonds)	Rated bank exposures (other than in the form of covered bonds) are to be reported from rows 29 to 41 applying the classification of the External Credit Risk Assessment Approach (ECRA) while unrated banks exposures should be reported in rows 42 to 53 according to the relevant grade under the Standardised Credit Risk Assessment Approach (SCRA). Claims on banks which belong to the same institutional protection scheme and treated according to footnote 14 of the final Basel III framework should be reported in row 28. Exposures to regional governments and local authorities that are not treated as exposures to central governments in accordance with Articles 115(2) and 115(4) CRR should **not** be reported here but rather in row 21.
54–68	Covered bonds	Exposures to covered bonds with an external credit assessments/ratings are to be reported from rows 54 to 60, while unrated exposures are to be reported from rows 61 to 68.
69-80	Corporates (excluding SMEs)	Corporate exposures (excluding small and medium-sized enterprises – SMEs) are to be reported from rows 69 to 77.
81-83	Corporate SME exposures	Exposures to SMEs treated as corporates are to be reported in rows 81-83.

Row	Heading	Description
		All exposures to SMEs with an external credit assessment/rating are to be reported in row 82, while all unrated exposures to SMEs are to be reported in row 83.
84-91	Specialised lending	Banks are expected to report specialised lending exposures as follows: **(i)** row 81 for exposures with an *issue-specific* external rating; **(ii)** rows 82 to 85 for exposures to project finance transactions; **(iii)** row 86 for exposures to object finance transactions; **(iv)** row 87 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 refer the paragraphs 47 and 48 of the final Basel III framework.
92-107	Equity exposures	Banks are expected to report exposures to equities (excluding equity investments in funds) split into: **(i)** speculative unlisted equity (row 93); **(ii)** equity exposures to certain legislative programs (row 100); **(iii)** other equity exposures (row 101). Please refer to paragraphs 49 to 52 of the final Basel III framework for further details on the treatment for equity exposures. In order to assess the impact of the revised SA on specific equity exposures in the EU, the following sub-categories of equity exposures, all of which refer to specific provisions in the CRR (as an exception to the general rule that all exposure should be assigned based on the revised Basel III SA rules), should be reported separately: - of which, currently classified as "high risk items" in accordance with Article 128 CRR'.; - of which, private equity exposures in sufficient diversified portfolios in accordance with Article 155(2) CRR. Please note that under the current rules this category is only relevant for the IRB approach. Therefore, no exposures can be reported in rows 95 and 103, and these rows are grey throughout the panel. . In order to assess the impact of the removal of exemptions to deductions from capital of own funds instruments as requested by the CfA, holdings of own funds instruments exempted from deduction according to Art 49 CRR should be reported in rows 96 to 99 and 104 to 107. The following sub-categories should be reported separately: - of which, holdings of CET1 and AT1 instruments exempted from deduction according to Art 49 (1) CRR - of which, holdings of CET1 and AT1 instruments exempted from deduction according to Art 49 (2) CRR - of which, holdings of CET1 and AT1 instruments exempted from deduction according to Art 49 (3) CRR These exposures are reported only under the current national rules (i.e. CRR). According to the Basel III rules on the definition of capital, these exposures should be deducted from regulatory capital. Therefore, exposure amounts and RWAs for holdings in own funds instruments exempted from deduction according to Article 49 CRR

Row	Heading	Description
		can only be reported in columns C to Q, and no amounts should be reported beyond column Q. Instead, if these exposures are deducted, banks should report the amounts that have to be deducted from regulatory capital in panel F in the DefCap worksheet.
108-112	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 paragraph 53 of the final Basel III framework. In order to assess the impact of the removal of exemptions to deductions from capital of own funds instruments as requested by the CfA, holdings of own funds instruments exempted from deduction according to Art 49 CRR should be reported in rows 96 to 99 and 104 to 107. The following sub-categories should be reported separately: - of which, holdings of AT2 instruments exempted from deduction according to Art 49 (1) CRR - of which, holdings of AT2 instruments exempted from deduction according to Art 49 (2) CRR - of which, holdings of AT2 instruments exempted from deduction according to Art 49 (3) CRR These exposures are reported only under the current national rules (i.e. CRR). According to the Basel III rules on the definition of capital, these exposures should be deducted from regulatory capital. Therefore, exposure amounts and RWAs for holdings in own funds instruments exempted from deduction according to Article 49 CRR can only be reported in columns C to Q, and no amounts should be reported beyond column Q. Instead, if these exposures are decucted, banks should report the amounts that have to be deducted from regulatory capital in panel F in the DefCap worksheet.
113-115	Equity investments in funds	Equity investments in funds are to be reported here following the standards published in December 2013.[37] 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 114 and 115, 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 114 unless they are subject to a look-through approach in which case the fund's underlying exposures should be reported directly in their relevant asset class.

[37] Basel Committee on Banking Supervision, *Capital requirements for banks equity investments in funds*, December 2013, www.bis.org/publ/bcbs266.htm.

Row	Heading	Description
116-119	Retail exposures	Banks have to split their retail exposures in different sub-categories depending on the following regulatory retail criteria: **(i)** transactors (row 117); **(ii)** regulatory retail (row 118); **(iii)** other retail (row 119). Please refer to paragraphs 54 to 57 of the final Basel III framework for more details. **Risk weights must include the currency mismatch multiplier where applicable.**
120-167	Exposures secured by real estate	Banks have to split their exposures secured by real estate according to five different sub-asset classes: (i) from rows 130 to 132, "General residential real estate exposures" (paragraphs 63 to 65 of the final Basel III framework) are to be reported; these exposures refer to situations where there is no material dependence between the repayment of the exposure and the cash flows generated by the property; (ii) rows 139 to 141 "General commercial real estate exposures" (as defined in paragraphs 69 to 71 of the final Basel III framework) are to be reported; these exposures refer to situations where there is no material dependence between the repayment of the exposure and the cash flows generated by the property, as well as exposures where there is material dependence between the repayment of the exposure and the cash flows generated by the property but which are treated as general commercial real estate in accordance with footnote 49 of the revised Basel III framework; (iii) rows 144 to 149, "Income-producing residential real estate (IPRRE)" exposures (as defined in paragraph 67 of the final Basel III framework) are to be reported; rows 151 to 154 should only be filled in columns BO to BQ. Further detail is provided in the explanation of the various marginal impacts included in the "EU Credit risk (SA)" worksheet; (iv) rows 155 to 160, "Income-producing commercial real estate (IPCRE)" exposures (as defined in paragraph 73 of the final Basel III framework), except those IPCRE exposures that are treated as general commercial real estate in accordance with footnote 49, are to be reported here, applying paragraph 71 of the revised Basel III text (i.e. the loan splitting approach). . Further detail is provided in paragraphs 139, 139 and 141 of these instructions. (v) rows 165 to 167, "Land acquisition, development and construction (ADC)" exposures (as defined in paragraph 74 of the final Basel III framework and fulfilling the conditions in paragraph 75 of the revised Basel III text) are to be reported. Exposures secured by real estate that do not meet the requirements set in paragraph 60 of the final Basel III framework should be reported in rows 133, 142, 150, 154, and 160.

Row	Heading	Description
		Risk weights under the revised framework must include the currency mismatch multiplier where applicable.
168-169	Defaulted exposures	Exposures to defaulted assets, derivatives and off-balance sheet items are to be reported in row 168. Banks are also requested to report those defaulted exposures with provisioning rates below 20% of the gross exposure separately as a memo item.
170	Failed trades and non-DVP transactions	In this row all unsettled and failed transactions according to Annex III of the Basel II framework need to be reported.
171	Other assets	Row 171 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 A1 of the "Credit risk (IRB)" worksheet and enter zero here.
172-173	Total standardised approach	Rows 172 and 173 collect the total amount of exposures entered into any of the rows above. All exposures subject to the currency mismatch multiplier, as set out in paragraphs 76 and 77 of the revised Basel III text, should be reported separately in row 173.

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

- **The national rules in place at the reporting date** (columns C to Q). In particular, the current CRM framework and CCF for off-balance sheet items should be applied. Institutions subject to the EU Regulation 575/2013 (CCR) should report RWA amounts (columns K to N) after the application of the SME-supporting factor in accordance with Article 501 of the CRR;

- **The revised rules for the SA and the SA-CCR (columns R to CF).** Exposures of the type Exposures (A) (see Paragraph 123for the definition) should be reported in columns R to AD, applying the revised SA framework. Exposures of the type (B) and (C) (see Paragraph 123 for the definition) should be reported in Columns AJ to BA. **Banks applying only the SA must not enter any data in columns AJ to BA.**

- Banks should apply the revised CRM and CCF frameworks according to the final Basel III rules on a best effort basis. In applying the CRM- and the CCF-framework, institutions should follow the sequence set out in the template (i.e. for off-balance sheet exposures, CRM-rules should be applied first before multiplying the net-exposure with the corresponding CCF).

- 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 and report the difference with respect to SA-CCR for all exposures currently treated under the SA (to be reported in columns AE and AF) and for exposures coming from the IRB approach due to the application of CRM techniques and equity exposures currently risk-weighted under the IRB approach (to be reported in columns BJ and BK respectively), as described in Box 1 in Section 7.4.2;

- **Full non-modelling approach** (i.e. SA for credit risk and SA-CCR/non-internal model methods to CCR exposures and collateral) for the computation of the output floor (columns AG to AI and AY to BA). 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 which will not use IMM the computation of the output floor will be based on columns AR to AT instead; therefore, columns AK to AM should be left empty. This data will be captured separately for exposures currently under SA in columns AG to AI and for exposures coming from the IRB approach due to the application of CRM techniques and equity exposures currently risk-weighted under the IRB approach in columns AY to BA. **Banks that in the current framework only apply the SA must not enter any data in columns AY to BA.**

137. 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, i.e. 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, i.e. there is no change of the row because of unfunded credit protection or the financial collateral simple method.**

Column	Heading	Description
C, R, AJ, AW, BO, CG	On-balance sheet exposures (pre-CRM)	On-balance sheet exposures other than counterparty credit risk (CCR) exposures, after substitution (including the simple approach) but before the application of credit risk mitigation for collateralised transactions treated according to the comprehensive approach (CA).
D, S, AK, AX, BP, CH	On-balance sheet exposures (post-CRM)	On-balance sheet exposures other than counterparty credit risk (CCR) exposures, after substitution (including the simple approach) and credit risk mitigation (CRM).
E, L, T, AA,BQ,CI	CCR	Counterparty credit risk exposures (i.e. associated with derivatives and securities financing transactions (SFTs)) in both the banking book and the trading book.
F, M, U, AB,BR,CJ	Of which: CCR internal models	Of the amount reported in columns E and V, the exposure amount which has been calculated with CCR internal models.
G, N, V, AC,BS,CK	Off-balance sheet exposures (pre-CCF, pre-CRM)	Off-balance sheet exposures before application credit risk mitigation for collateralised transactions treated according to the comprehensive approach (CA) and before credit conversion factors

Column	Heading	Description
H, M, W, AD,BT,CL	Off-balance sheet exposures (pre-CCF, post-CRM)	Off-balance sheet exposures after the of application credit risk mitigation for collateralised transactions treated according to the comprehensive approach (CA) and before credit conversion factors
I, N, X, AE,BU,CM	Off-balance sheet exposures (post-CCF, post CRM)	Off-balance sheet exposures after application of credit risk mitigation and of credit conversion factors.
J, M, Y, AF,BV,CN	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 revised SA frameworks.
K, Z, AR, BE, BV, CO, CT	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.
Y, A, AS, BF, BW, CP, CU	RWA, CCR	RWA related to the CCR exposures above, after application of credit conversion factors and of credit risk mitigation.
Z, B, AT, BG, BY, CQ, CR	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.
AF, BK, CC	Difference in RWA	The **difference** in RWA according to the standards applied in the revised framework in column AG 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.
AI, BN ,CF	RWA, total (Output-floor)	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”).
O	Defaulted exposures	Banks should provide on best efforts basis defaulted exposures split by asset classes.
P	Specific provisions	Specific provisions assigned to the relevant asset class.
Q	General provisions	General provisions assigned to the relevant asset class.

138. **The explanation provided on the various columns in the table above also apply to the columns from AJ to BD where a specific column has the same heading as indicated in the table.**

139. For exposures to general real estate, both residential and commercial, the loan splitting approach should be applied under the revised framework as described in paragraphs 65 (for residential real estate) and 71 (for commercial real estate) of the revised Basel III framework.

140. In accordance with footnote 49 of the revised SA rules, exposures to income producing commercial real estate (ICPRE) that fulfil the conditions in that footnote – so-called “hard test”

- can be treated as general commercial real estate exposures (GCRE).[38] Institutions shall report these exposures under GCRE and apply to them the treatment in Paragraph 71 of the revised SA rules text (i.e. the loan splitting approach for general commercial real estate). For exposures to income producing commercial real estate where the conditions in footnote 49 are not met, institutions shall apply the treatment in Paragraph 73 of the revised SA rules text (i.e. the whole loan approach for income producing commercial real estate) and report these exposures under IPCRE. Where the whole loan approach is used, banks should also take into account footnote 39 of the final Basel III text (risk weight multiplier for junior liens).

141. In columns AJ to BD, the impact of various scenarios is assessed. In detail, these additional marginal impacts included in panel A1 are:

- Impact of the revision of the CRM framework (columns AJ to AV);
- Impact of extending footnote 49 of the revised Basel III framework (i.e. the "hard test") to income producing residential real estate (IPRRE) exposures (columns AW to AZ).
- Impact of implementing the revised RW (columns BA to BD).

142. In order to assess the three scenarios mentioned above, banks are requested to follow an "all but one" approach, which means that the full spectrum of SA revisions should be applied except for the specific element that should be assessed in the scenario. Instead, for the specific element under assessment, the current national rules should be applied. This will allow for an isolated estimation of the impact of a specific element featured in the revised standards. In detail, for the three scenarios this means:

- Impact of the revision of the CRM framework (columns AJ to AV):

  Banks should enter all amounts applying revised rules for SA and for CCR exposures, except the recalibrated supervisory haircuts and the removal of the use of own-estimates of haircuts within the CRM framework. Instead, the current CRM framework (as in columns C to Q) should be applied.

- Impact of extending footnote 49 of the revised Basel III framework (i.e. the "hard test") to income producing residential real estate (IPRRE) exposures (columns AW to AZ):

  Banks should enter all amounts applying revised rules for SA and for CCR exposures but extend the discretion provided in footnote 49 of the Basel III revised SA rules also to IPRRE exposures. Thus, exposures to IPRRE that fulfil the conditions in footnote 49 – i.e. they pass the so-called "hard test" - can be treated as general residential real estate exposures (i.e.

[38] For the purpose of this QIS, institutions shall consider the "hard test" for the IPCRE exposures passed, if the commercial property securing the IPCRE exposure is situated in a Member State where the Competent Authority has published evidence that the conditions in Article 126 (3) of the CRR are met.

applying loan splitting approach).[39] For these specific exposures institutions shall apply the treatment in Paragraph 65 of the revised SA rules text (i.e. the loan splitting approach for general residential real estate) and shall report these exposures separately in rows 151 to 154. For exposures to IPRRE where the conditions in footnote 49 are not met, institutions shall apply the treatment in Paragraph 67 of the revised SA rules text and shall report these exposures separately in rows 143-150.

- Impact of implementing the revised risk weights (columns BA to BD):

  Banks should enter all amounts applying revised rules for SA and for CCR exposures except for the revised risk weights of the revised SA. Instead, the risk weights (as in columns C to Q) should be applied.

7.3.2 Panel A2: Results from applying regulatory approaches as in jurisdictions where ratings are not allowed for regulatory purposes

143. Section 1.4.1 of the Call for Advice requests the EBA to assess the costs/benefits of using or not external ratings for determining risk weights. To facilitate this assessment, panel A2 asks banks to treat all their Standardised Approach exposures belonging to the exposure classes i) Banks (excluding covered bonds), ii) Covered Bonds, iii) Corporates (excluding SMEs), iv) Corporate SME and v) Specialised Lending using the regulatory approaches that the revised Basel III standards foresee for jurisdictions where the use of ratings in regulation is not allowed. In order to do so, banks shall apply the following approaches:

- For exposures to Banks (excluding covered bonds): the SCRA approach as described in paragraphs 21 to 31 of the revised Basel III standards;
- For exposures to Covered Bonds: the risk weights indicated in Table 9 of Section 5 of the revised Basel III standards;
- For exposures to Corporates (excluding SMEs): banks should assign exposures to either "investment grade" or "non-investment grade" categories in accordance with paragraphs 41 and 42 of the revised Basel III standards;
- For exposures to Corporate SMEs: risk weight treatment in accordance with paragraphs 41 and 43 of the revised Basel III standards;

144. Exposures to covered bonds shall all be reported in row 190, i.e. without breakdown in accordance with the risk weight assigned to the issuing bank, even if their risk weight treatment to be implemented in this panel depends on the risk weight of the issuing bank. Exposures to Specialised Lending shall all be reported in row 195, without breakdown as per project/object/commodity finance categories and sub-categories, even if the risk weight

[39] For the purpose of this QIS, institutions shall consider the "hard test" for the IPRRE exposures passed, if the residential property securing the IPRRE exposure is situated in a Member State where the Competent Authority has published evidence that the conditions in Article 125 (3) of the CRR are met.

treatment to be implemented in this Panel depends on allocation into those categories and sub-categories.

145. For exposures to Covered Bonds and Specialised Lending, the columns dedicated to exposures variables and RWA variables where national rules at the reporting date apply (CRR) are formulas linked to Panel A1 in the same worksheet, as these do not change. The same applies to exposure variables under the revised framework. For exposures to Covered Bonds and Specialised Lending, banks shall only report RWA variables in Columns O to R.

146. For all columns in this panel, the same definition applies as for those in panel A1 where the same heading is used.

7.3.3 Panel A3: Breakdown of unrated exposures to banks by SCRA grade

147. The panel collects information on the distribution of bank exposures across grades A, B and C under SCRA. This information is automatically populated from the information in Panel A1 so banks do not need to fill in this information.

148. For all columns in this panel, the same definition applies as for those in panel A1 where the same heading is used.

7.3.4 Panel A4: Using ratings-based approaches for 'rated' corporate exposures and regulatory approaches as in jurisdictions that do not allow the use of ratings for 'unrated' exposures

149. This panel asks banks to combine for corporate exposures the regulatory approach based on external ratings with the regulatory approach that is adopted in jurisdictions where the ratings are not allowed for regulatory purposes. In particular, corporate exposures that are externally rated should be assigned risk weights according to external ratings (Table 10 in Section 7.1 of the final Basel III framework), while unrated corporate exposures should be assigned a risk weight in accordance with the "investment grade" vs. "non-investment grade" classification (Paragraph 41 of the final Basel III framework). As per paragraph 41 of the final Basel III framework, an "investment grade" designation of exposures to SMEs is not possible. Corporate SME exposures should be reported in rows 222 and 223.

150. For all columns in this panel, the same definition applies as for those in panel A1 where the same heading is used.

7.3.5 Panel A5: Marginal impact of implementing the revised CCFs

151. Section 1.4.9 of the Call for Advice requests the EBA to assess the impact from implementing the revised CCFs as set out in the final Basel III standards. To facilitate this assessment, panel A5 asks banks to report all their off-balance sheet exposures broken down by the CCF applicable to the exposure according to the revised SA. **Please note that no on-balance sheet exposures should be reported in this panel.**

152. In order to allow for an isolated estimation of the impact of the revised CCFs, banks should report their exposures and resulting RWAs applying in full the revised SA in columns C to E. This is compared to the amounts resulting from the application of an "all but one"-type scenario where revised rules for SA and for CCR exposures apply, except for CCFs where using CCF under current CRR is required. This should be reported in columns F to H.

153. For all columns in this panel, the same definition applies as for those in panel A1 where the same heading is used.

7.3.6 Panel A6: Separate analysis of retail exposures

154. The purpose of panel A6 is to analyse the extent to which exposures classified as other retail under the final Basel III framework qualify as regulatory retail exposures when the quantitative granularity criterion in paragraph 55 third bullet point of that framework, is not implemented. To complete this breakdown, banks should report those other retail exposures, which meet all the conditions for being classified as regulatory retail but are excluded from this subcategory solely because of the application of the granularity criterion, in row 243 if they qualify as transactors, or in row 244 if they do not qualify as transactors. To calculate exposure amounts and RWA according to this breakdown, banks should apply the rules of the revised SA but use the following risk weights:

- when exposure qualify as 'transactors', a 45% risk weight applies;
- otherwise, a 75% risk weight applies.

155. Note that the sum of exposures reported in cell F243 should be equal to the sum of exposures reported in cell Y116. Nevertheless, the breakdown according to rows 243 to 245 does not necessarily need to match the breakdown in rows 117 to 119.

156. For all columns in this panel, the same definition applies as for those in panel A1 where the same heading is used.

7.3.7 Panel A7: Additional information on real estate exposures using the whole loan approach

157. Section 1.4.6 of the Call for Advice requests the EBA to assess the costs/benefits of implementing the "whole loan" approach or the "loan splitting" approach for exposures secured by real estate in the EU. In this panel banks are asked to calculate the RWAs using the "whole loan" approach for the general residential real estate exposures (GRRE), general commercial real estate exposures (GCRE) and income producing commercial real estate exposures (IPCRE).

158. For exposures to general real estate, both residential and commercial, the whole loan approach should be applied under the revised framework as described in paragraphs 64 (for residential real estate) and 70 (for commercial real estate) of the revised Basel III framework.

159. In accordance with footnote 49 of the revised SA rules text, exposures to IPCRE that fulfil the conditions in that footnote – i.e. they pass the so-called "hard test" - can be treated as GCRE.[40] For these specific exposures, institutions shall apply the treatment in Paragraph 70 of the revised SA rules text (i.e. the whole loan approach for general commercial real estate) and shall be reported as GCRE. For exposures to IPCRE where the conditions in footnote 49 are not met, institutions shall apply the treatment in Paragraph 73 of the revised SA rules text (i.e. the whole loan approach for IPCRE). Where the whole loan approach is used, banks should also take into account footnote 39 of the final Basel III text (risk weight multiplier for junior liens).

160. Income producing residential real estate is not reported in this panel, as its treatment is unchanged compared to Panel A1.

161. Exposures and RWAs should be calculated using current CRR rules in columns C to M and using the revised SA under Basel III, (i.e. using the whole loan approach to risk weight exposures), in columns N to Y.

162. For all columns in this panel, the same definition applies as for those in panel A1 where the same heading is used.

7.3.8 Panel A8: Additional information for the purposes of calculating the impact of the SME and infrastructure supporting factors

163. The Call for advice (see section 1.4.3 of that document) requests the EBA to assess the impact of the SME supporting factor (SME SF) as currently set out in Article 501 CRR. Moreover, the CfA requires the EBA to consider additional scenarios where an SME SF and a supporting factor for infrastructure lending exposures[41] (infrastructure supporting factor, IF-SF) apply, as featured in Article 501a of the amendments to the CRR proposed by the Commission[42] in November 2016 (CRR2). This Panel collects data aimed at assessing the impact of an alternative CRR baseline scenario modified to include the CRR2 supporting factors, as well as an alternative Basel III target scenario modified to include the CRR2 supporting factors.

164. In Panel A8 banks are to report the breakdown of exposures to which either of those supporting factors may apply. Such breakdown is required within the following exposure classes (and sub-classes as applicable): corporates excluding SMEs, corporate SMEs, specialised lending, retail, exposures secured by real estate based on the exposure class classification as set out in the revised Basel III standards. The breakdown of exposures eligible for the SME supporting factor is required also for the exposure class 'Corporates excluding SME' because the definitions of SME applicable for the purposes of the exposure class classification and for the supporting

[40] For the purpose of this QIS, institutions shall consider the "hard test" for the IPCRE exposures passed, if the commercial property securing the IPCRE exposure is situated in a Member State where the Competent Authority has published evidence that the conditions in Article 126 (3) of the CRR are met.

[41] Exposures to entities that operate or finance physical structures or facilities, systems and networks that provide or support essential public services.

[42] Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL amending Regulation (EU) No 575/2013 from 23.11.2016: https://ec.europa.eu/transparency/regdoc/rep/1/2016/EN/COM-2016-850-F1-EN-MAIN.PDF

factor eligibility are different. The row 'Other exposures […]' (row 321) is meant to capture all the exposure classes of the SA other than those listed in the previous rows of Panel 8. To be sure, the sum of the amounts in row 321 and the amounts in the other rows of Panel 8 corresponding to exposure classes (rows 278, 283, 288, 296, 300) should result in the Total Standardised Approach amounts reported under row 172 of Panel A1.

165. Within each exposure class (and sub-class as applicable), including within the category 'Other exposures', banks should breakdown exposures compliant with either of the supporting factors as explained in the following table.

166. It should be noted that within each exposure class (and sub-class as applicable), including within the category 'Other exposures', the breakdown of exposures eligible for either the SME supporting factors (CRR Art. 501) or the CRR2 Infrastructure supporting factor (CRR2 Art. 501a) is expected to be mutually exclusive, i.e. a given exposure should not be eligible for both the SME and infrastructure supporting factors.

Row	Heading	Description
280, 285, 298, 303, 307, 311, 315, 319, 323	exposures compliant with the criteria set in point (c) of Art 501 (2) CRR	Banks shall report in this row exposures that **comply with criteria (a) and (b), as well as criteria (c) of Art 501 CRR**. These are the exposures that comply with points (a) and (b) of Art 501 CRR and for which the amount owed is below EUR 1.5 million.
281, 286, 299, 304, 308, 312, 316, 320, 324	exposures not compliant with the criteria set in point (c) of Art 501 (2) CRR	Banks shall report in this row exposures that **comply with criteria (a) and (b), but do not comply with criterion (c) of article 501 CRR**. These are the exposures that comply with points (a) and (b) of Art 501 CRR and for which the amount owed exceeds EUR 1.5 million.
279, 284, 297, 302, 306, 310, 314, 318, 322	of which: exposures compliant with the criteria set in points (a) and (b) of Art 501 (2) CRR; of which;	These rows include formulas, computing the total of exposures compliant with points (a) and (b) of Art 501(2) CRR, as the sum of two subsets: - exposures that are also compliant with point (c) of Art. 501(2) - exposures that are not compliant with point (c) of Art. 501(2)
282, 287, 291, 293, 295, 325	exposures compliant with the criteria set in Art 501a CRR2 (INF SF)	Banks shall report in this row exposures that **comply with the criteria set in Art 501a of the CRR2**.

167. For all columns in this panel, the same definitions apply as for those in panel A1 where the same heading is used.

168. The table below includes additional instructions related to columns:

Column	Heading	Description
C to N	Amounts applying national rules at the reporting date	- Banks shall report in these columns amounts calculated in accordance with national rules at the reporting date, i.e. the CRR rules. This means that only the SME supporting factor, as specified in the CRR, applies; - In columns dedicated to exposure amounts, the rows corresponding to exposure classes (and sub-classes as applicable), including the category 'Other Exposures under the Standardised Approach', are formulas linked to Panel A1 of the worksheet. Banks shall only report exposure amounts in the rows dedicated to the breakdown on exposures that are compliant with CRR Art. 501 or CRR2 Art. 501a. - For exposures compliant with the criteria set out in Art 501a CRR2 (CRR2 infrastructure supporting factor), RWAs pre and post SME SF should be equal, as these exposures are not eligible for the SME supporting factor. This is why in columns dedicated to RWAs, the RWAs post-SME SF cells are formulas linked to the columns dedicated to RWAs pre-SME SF for these exposures. For these exposures, Banks shall only report RWAs post-SME SF.
O to R	Amounts applying national rules at the reporting date AND the CRR2 SME and Infrastructure Supporting Factors	- Banks shall report in these columns RWA amounts calculated in accordance with national rules at the reporting date (CRR rules) but modified to include the CRR2 SME and Infrastructure supporting factors on the exposures that are eligible for those factors;
S to Z	Amounts applying revised Basel III rules for SA and for CCR exposures (no supporting factors)	- Banks shall report in these columns amounts calculated in accordance with the revised Basel III framework, i.e. no supporting factors of any type shall apply. These columns do not include the RWA breakdown pre- and post- supporting factors as no supporting factor shall apply; - In columns dedicated to exposure amounts and RWAs, the rows corresponding to exposure classes (and sub-classes as applicable), including the category 'Other Exposures under the Standardised Approach', are formulas linked to Panel A1 of the worksheet. Banks shall only report exposure amounts and RWAs in the rows dedicated to the breakdown on exposures that are compliant with CRR Art. 501 or CRR2 Art. 501a.
AA to AD	Amounts applying revised Basel III rules for SA and	- Banks shall report in these columns amounts calculated in accordance with the revised Basel III framework, applying in

Column	Heading	Description
	for CCR exposures and including CRR2 SME and Infrastructure Supporting Factors	addition the CRR2 SME and Infrastructure supporting factors to eligible exposures.

7.4 Worksheet "EU Credit risk (SA) Redc"

169. This worksheet collects data on exposures currently treated under the standardized approach, i.e. exposures (A) as indicated in section 7.1.1. Exposures currently treated under the IRB and that are moving to standardised approach in the revised framework due to substitution and for equity exposures are excluded from this worksheet.

170. This worksheet also aims at assessing the marginal impact of specific revisions of the SA framework for credit risk as well as to test alternative scenarios or calibrations under the revised framework. In particular:

- Panel A1: measures the marginal impact of i) the CRM revisions and ii) the new risk weights related to the SA. In addition, the panel measures the impact of extending the so-called hard test requirement to Income Producing Residential Real Estate (IPRRE);
- Panel A2: measures the impact of implementing those regulatory approaches that apply in jurisdictions where the use of external ratings for regulatory purposes is not allowed;
- Panel A3: computes (automatically using input from Panel A1) the breakdown of unrated exposures to bank by grade (Grade A, Grade B, Grade C);
- Panel A4: measures the impact of combining the external ratings-based approach and the regulatory approach that is not ratings-based for the exposure class corporates;
- Panel A5: measures the marginal impact of the re-calibrated Credit Conversion Factors (CCFs);
- Panel A6: measures the impact of not applying the granularity criterion for retail exposures;
- Panel A7: measures the impact of implementing the 'whole loan approach', instead of the 'loan-splitting approach' on real estate exposures;

- Panel A8: collects information allowing to measure the impact of the CRR2 proposed SME and Infrastructure Lending Supporting Factors under either the baseline or target scenarios.

7.4.1 Panel A1: Standardised approach

171. Panel A1 require the reporting of information on exposures under the SA under the current national rules and the final Basel III framework according the **definition of asset classes under the final Basel III framework**.

Row	Heading	Description
18–26	Sovereigns, PSEs, MDBs	These rows report all exposures to sovereigns; MDBs and PSEs (see paragraphs 7 to 15 of the final Basel III framework). In accordance with footnote 10 of the final Basel III framework the category of PSEs includes both regional governments and local authorities as defined in Article 112 (b) CRR and public sector entities as defined in Article 112 (c) CRR. The sub-category "PSEs treated as sovereigns" should include all PSEs as defined in footnote 10 of the final Basel III framework that are treated as sovereigns in accordance with paragraph 12. With reference to CRR, this should include: - regional government and local authorities treated as central governments in accordance with Article 115 (2) and (4) CRR; - public sector entities treated as central governments in accordance with Article 116 (4) CRR. The sub-category "Other PSEs" should include all the other PSEs as defined in footnote 10 of the revised Basel III framework that are not treated as sovereigns in accordance with paragraph 12. MDBs and international organisations in accordance with Article 112 (d) and (e) CRR should be reported in row 26.
27–53	Banks (excluding covered bonds)	Rated bank exposures (other than in the form of covered bonds) are to be reported from rows 29 to 41 applying the classification of the External Credit Risk Assessment Approach (ECRA) while unrated banks exposures should be reported in rows 42 to 53 according to the relevant grade under the Standardised Credit Risk Assessment Approach (SCRA). Claims on banks which belong to the same institutional protection scheme and treated according to footnote 14 of the final Basel III framework should be reported in row 28. Exposures to regional governments and local authorities that are not treated as exposures to central governments in accordance with Articles 115(2) and 115(4) CRR should **not** be reported here but rather in row 21.
54–68	Covered bonds	Exposures to covered bonds with an external credit assessments/ratings are to be reported from rows 54 to 60, while unrated exposures are to be reported from rows 61 to 68.

Row	Heading	Description
69-80	Corporates (excluding SMEs)	Corporate exposures (excluding small and medium-sized enterprises – SMEs) are to be reported from rows 69 to 77.
81-83	Corporate SME exposures	Exposures to SMEs treated as corporates are to be reported in rows 81-83. All exposures to SMEs with an external credit assessment/rating are to be reported in row 82, while all unrated exposures to SMEs are to be reported in row 83.
84-91	Specialised lending	Banks are expected to report specialised lending exposures as follows: **(i)** row 81 for exposures with an *issue-specific* external rating; **(ii)** rows 82 to 85 for exposures to project finance transactions; **(iii)** row 86 for exposures to object finance transactions; **(iv)** row 87 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 refer the paragraphs 47 and 48 of the final Basel III framework.
92-107	Equity exposures	Banks are expected to report exposures to equities (excluding equity investments in funds) split into: **(i)** speculative unlisted equity (row 93); **(ii)** equity exposures to certain legislative programs (row 100); **(iii)** other equity exposures (row 101). Please refer to paragraphs 49 to 52 of the final Basel III framework for further details on the treatment for equity exposures. In order to assess the impact of the revised SA on specific equity exposures in the EU, the following sub-categories of equity exposures, all of which refer to specific provisions in the CRR (as an exception to the general rule that all exposure should be assigned based on the revised Basel III SA rules), should be reported separately: - of which, currently classified as "high risk items" in accordance with Article 128 CRR'.; - of which, private equity exposures in sufficient diversified portfolios in accordance with Article 155(2) CRR. Please note that under the current rules this category is only relevant for the IRB approach. Therefore, no exposures can be reported in rows 95 and 103, columns C to Q, and these rows are grey throughout the panel. In order to assess the impact of the removal of exemptions to deductions from capital of own funds instruments as requested by the CfA, holdings of own funds instruments exempted from deduction according to Art 49 CRR should be reported in rows 96 to 99 and 104 to 107. The following sub-categories should be reported separately: - of which, holdings of CET1 and AT1 instruments exempted from deduction according to Art 49 (1) CRR - of which, holdings of CET1 and AT1 instruments exempted from deduction according to Art 49 (2) CRR

Row	Heading	Description
		- of which, holdings of CET1 and AT1 instruments exempted from deduction according to Art 49 (3) CRR These exposures are reported only under the current national rules (i.e. CRR). According to the Basel III rules on the definition of capital, these exposures should be deducted from regulatory capital. Therefore, exposure amounts and RWAs for holdings in own funds instruments exempted from deduction according to Article 49 CRR can only be reported in columns C to Q, and no amounts should be reported beyond column Q. Instead, if these exposures are deducted, banks should report the amounts that have to be deducted from regulatory capital in panel F in the DefCap worksheet.
108-112	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 paragraph 53 of the final Basel III framework. In order to assess the impact of the removal of exemptions to deductions from capital of own funds instruments as requested by the CfA, holdings of own funds instruments exempted from deduction according to Art 49 CRR should be reported in rows 96 to 99 and 104 to 107. The following sub-categories should be reported separately: - of which, holdings of AT2 instruments exempted from deduction according to Art 49 (1) CRR - of which, holdings of AT2 instruments exempted from deduction according to Art 49 (2) CRR - of which, holdings of AT2 instruments exempted from deduction according to Art 49 (3) CRR These exposures are reported only under the current national rules (i.e. CRR). According to the Basel III rules on the definition of capital, these exposures should be deducted from regulatory capital. Therefore, exposure amounts and RWAs for holdings in own funds instruments exempted from deduction according to Article 49 CRR can only be reported in columns C to Q, and no amounts should be reported beyond column Q. Instead, if these exposures are decucted, banks should report the amounts that have to be deducted from regulatory capital in panel F in the DefCap worksheet.
113-115	Equity investments in funds	Equity investments in funds are to be reported here following the standards published in December 2013.[43] 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 114 and 115, exposures under the mandate approach and the fall back approach are to be reported, respectively.

[43] Basel Committee on Banking Supervision, *Capital requirements for banks equity investments in funds*, December 2013, www.bis.org/publ/bcbs266.htm.

Row	Heading	Description
		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 114 unless they are subject to a look-through approach in which case the fund's underlying exposures should be reported directly in their relevant asset class.
116-119	Retail exposures	Banks have to split their retail exposures in different sub-categories depending on the following regulatory retail criteria: **(i)** transactors (row 117); **(ii)** regulatory retail (row 118); **(iii)** other retail (row 119). Please refer to paragraphs 54 to 57 of the final Basel III framework for more details. **Risk weights must include the currency mismatch multiplier where applicable.**
120-167	Exposures secured by real estate	Banks have to split their exposures secured by real estate according to five different sub-asset classes: (i) from rows 130 to 132, "General residential real estate exposures" (paragraphs 63 to 65 of the final Basel III framework) are to be reported; these exposures refer to situations where there is no material dependence between the repayment of the exposure and the cash flows generated by the property; (ii) rows 139 to 141 "General commercial real estate exposures" (as defined in paragraphs 69 to 71 of the final Basel III framework) are to be reported; these exposures refer to situations where there is no material dependence between the repayment of the exposure and the cash flows generated by the property, as well as exposures where there is material dependence between the repayment of the exposure and the cash flows generated by the property but which are treated as general commercial real estate in accordance with footnote 49 of the revised Basel III framework; (iii) rows 144 to 149, "Income-producing residential real estate (IPRRE)" exposures (as defined in paragraph 67 of the final Basel III framework) are to be reported; rows 151 to 154 should only be filled in columns BO to BQ. Further detail is provided in the explanation of the various marginal impacts included in the "EU Credit risk (SA)" worksheet; (iv) rows 155 to 160, "Income-producing commercial real estate (IPCRE)" exposures (as defined in paragraph 73 of the final Basel III framework), except those IPCRE exposures that are treated as general commercial real estate in accordance with footnote 49, are to be reported here, applying paragraph 71 of the revised Basel III text (i.e. the loan splitting approach). . Further detail is provided in paragraphs 169 and 170.

Row	Heading	Description
		(v) rows 165 to 167, "Land acquisition, development and construction (ADC)" exposures (as defined in paragraph 74 of the final Basel III framework and fulfilling the conditions in paragraph 75 of the revised Basel III text) are to be reported. Exposures secured by real estate that do not meet the requirements set in paragraph 60 of the final Basel III framework should be reported in rows 133, 142, 150, 154, and 160. **Risk weights under the revised framework must include the currency mismatch multiplier where applicable.**
168-169	Defaulted exposures	Exposures to defaulted assets, derivatives and off-balance sheet items are to be reported in row 168. Banks are also requested to report those defaulted exposures with provisioning rates below 20% of the gross exposure separately as a memo item.
170	Failed trades and non-DVP transactions	In this row all unsettled and failed transactions according to Annex III of the Basel II framework need to be reported.
171	Other assets	Row 171 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 A1 of the "Credit risk (IRB)" worksheet and enter zero here.
172-173	Total standardised approach	Rows 172 and 173 collect the total amount of exposures entered into any of the rows above. All exposures subject to the currency mismatch multiplier, as set out in paragraphs 76 and 77 of the revised Basel III text, should be reported separately in row 173.

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

- **The national rules in place at the reporting date** (columns C to Q). In particular, the current CRM framework and CCF for off-balance sheet items should be applied. Institutions subject to the EU Regulation 575/2013 (CCR) should report RWA amounts (columns K to N) after the application of the SME-supporting factor in accordance with Article 501 of the CRR;

- **The revised rules for the SA and the SA-CCR (columns R to CF).** Exposures of the type Exposures (A) (see Paragraph **Error! Reference source not found.**123 for the definition) should be reported in columns R to AD, applying the revised SA framework. Exposures of the type (B) and (C) (see Paragraph 123 for the definition) should be reported in Columns AJ to BA. **Banks applying only the SA must not enter any data in columns AJ to BA.**

- Banks should apply the revised CRM and CCF frameworks according to the final Basel III rules on a best effort basis. In applying the CRM- and the CCF-framework, institutions should follow the sequence set out in the template (i.e. for off-balance sheet exposures, CRM-rules should be applied first before multiplying the net-exposure with the corresponding CCF).

- 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 and report the difference with respect to SA-CCR for all exposures currently treated under the SA (to be reported in columns AE and AF) and for exposures coming from the IRB approach due to the application of CRM techniques and equity exposures currently risk-weighted under the IRB approach (to be reported in columns BJ and BK respectively), as described in Box 1 in Section 7.4.2;

- **Full non-modelling approach** (i.e. SA for credit risk and SA-CCR/non-internal model methods to CCR exposures and collateral) for the computation of the output floor (columns AG to AI and AY to BA). 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 which will not use IMM the computation of the output floor will be based on columns AR to AT instead; therefore, columns AK to AM should be left empty. This data will be captured separately for exposures currently under SA in columns AG to AI and for exposures coming from the IRB approach due to the application of CRM techniques and equity exposures currently risk-weighted under the IRB approach in columns AY to BA. **Banks that in the current framework only apply the SA must not enter any data in columns AY to BA.**

173. 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, i.e. 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, i.e. there is no change of the row because of unfunded credit protection or the financial collateral simple method.**

Column	Heading	Description
C, R, AJ, AW, BO, CG	On-balance sheet exposures (pre-CRM)	On-balance sheet exposures other than counterparty credit risk (CCR) exposures, after substitution (including the simple approach) but before the application of credit risk mitigation for collateralised transactions treated according to the comprehensive approach (CA).
D, S, AK, AX, BP, CH	On-balance sheet exposures (post-CRM)	On-balance sheet exposures other than counterparty credit risk (CCR) exposures, after substitution (including the simple approach) and credit risk mitigation (CRM).
E, L, T, AA,BQ,CI	CCR	Counterparty credit risk exposures (i.e. associated with derivatives and securities financing transactions (SFTs)) in both the banking book and the trading book.

Column	Heading	Description
F, M, U, AB,BR,CJ	Of which: CCR internal models	Of the amount reported in columns E and V, the exposure amount which has been calculated with CCR internal models.
G, N, V, AC,BS,CK	Off-balance sheet exposures (pre-CCF, pre-CRM)	Off-balance sheet exposures before application credit risk mitigation for collateralised transactions treated according to the comprehensive approach (CA) and before credit conversion factors
H, M, W, AD,BT,CL	Off-balance sheet exposures (pre-CCF, post-CRM)	Off-balance sheet exposures after the of application credit risk mitigation for collateralised transactions treated according to the comprehensive approach (CA) and before credit conversion factors
I, N, X, AE,BU,CM	Off-balance sheet exposures (post-CCF, post CRM)	Off-balance sheet exposures after application of credit risk mitigation and of credit conversion factors.
J, M, Y, AF,BV,CN	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 revised SA frameworks.
K, Z, AR, BE, BV, CO, CT	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.
Y, A, AS, BF, BW, CP, CU	RWA, CCR	RWA related to the CCR exposures above, after application of credit conversion factors and of credit risk mitigation.
Z, B, AT, BG, BY, CQ, CR	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.
AF, BK, CC	Difference in RWA	The **difference** in RWA according to the standards applied in the revised framework in column AG 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.
AI, BN ,CF	RWA, total (Output-floor)	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”).
O	Defaulted exposures	Banks should provide on best efforts basis defaulted exposures split by asset classes.
P	Specific provisions	Specific provisions assigned to the relevant asset class.
Q	General provisions	General provisions assigned to the relevant asset class.

174. **The explanation provided on the various columns in the table above also apply to the columns from AJ to BD where a specific column has the same heading as indicated in the table.**

175. For exposures to general real estate, both residential and commercial, the loan splitting approach should be applied under the revised framework as described in paragraphs 65 (for residential real estate) and 71 (for commercial real estate) of the revised Basel III framework.

176. In accordance with footnote 49 of the revised SA rules, exposures to income producing commercial real estate (ICPRE) that fulfil the conditions in that footnote – so-called "hard test" - can be treated as general commercial real estate exposures (GCRE).[44] Institutions shall report these exposures under GCRE and apply to them the treatment in Paragraph 71 of the revised SA rules text (i.e. the loan splitting approach for general commercial real estate). For exposures to income producing commercial real estate where the conditions in footnote 49 are not met, institutions shall apply the treatment in Paragraph 73 of the revised SA rules text (i.e. the whole loan approach for income producing commercial real estate) and report these exposures under IPCRE. Where the whole loan approach is used, banks should also take into account footnote 39 of the final Basel III text (risk weight multiplier for junior liens).

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177. In columns AJ to BD, the impact of various scenarios is assessed. In detail, these additional marginal impacts included in panel A1 are:

- Impact of the revision of the CRM framework (columns AJ to AV);
- Impact of extending footnote 49 of the revised Basel III framework (i.e. the "hard test") to income producing residential real estate (IPRRE) exposures (columns AW to AZ).
- Impact of implementing the revised RW (columns BA to BD).

178. In order to assess the three scenarios mentioned above, banks are requested to follow an "all but one" approach, which means that the full spectrum of SA revisions should be applied except for the specific element that should be assessed in the scenario. Instead, for the specific element under assessment, the current national rules should be applied. This will allow for an isolated estimation of the impact of a specific element featured in the revised standards. In detail, for the three scenarios this means:

- Impact of the revision of the CRM framework (columns AJ to AV):

  Banks should enter all amounts applying revised rules for SA and for CCR exposures, except the recalibrated supervisory haircuts and the removal of the use of own-estimates of haircuts within the CRM framework. Instead, the current CRM framework (as in columns C to Q) should be applied.

[44] For the purpose of this QIS, institutions shall consider the "hard test" for the IPCRE exposures passed, if the commercial property securing the IPCRE exposure is situated in a Member State where the Competent Authority has published evidence that the conditions in Article 126 (3) of the CRR are met.

- Impact of extending footnote 49 pf the revised Basel III framework (i.e. the "hard test") to income producing residential real estate (IPRRE) (columns AW to AZ):

  Banks should enter all amounts applying revised rules for SA and for CCR exposures but extend the discretion provided in footnote 49 of the Basel III revised SA rules also to IPRRE exposures. Thus, exposures to IPRRE that fulfil the conditions in footnote 49 – i.e. they pass the so-called "hard test" - can be treated as general residential real estate exposures (i.e. applying loan splitting approach).[45] For these specific exposures institutions shall apply the treatment in Paragraph 65 of the revised SA rules text (i.e. the loan splitting approach for general residential real estate) and shall report these exposures separately in rows 151 to 154. For exposures to IPRRE where the conditions in footnote 49 are not met, institutions shall apply the treatment in Paragraph 67 of the revised SA rules text and shall report these exposures separately in rows 143-150.

- Impact of implementing the revised risk weights (columns BA to BD):

  Banks should enter all amounts applying revised rules for SA and for CCR exposures except for the revised risk weights of the revised SA. Instead, the risk weights (as in columns C to Q) should be applied.

7.4.2 Panel A2: Results from applying regulatory approaches as in jurisdictions where ratings are not allowed for regulatory purposes

179. Section 1.4.1 of the Call for Advice requests the EBA to assess the costs/benefits of using or not external ratings for determining risk weights. To facilitate this assessment, panel A2 asks banks to treat all their Standardised Approach exposures belonging to the exposure classes i) Banks (excluding covered bonds), ii) Covered Bonds, iii) Corporates (excluding SMEs), iv) Corporate SME and v) Specialised Lending using the regulatory approaches that the revised Basel III standards foresee for jurisdictions where the use of ratings in regulation is not allowed. In order to do so, banks shall apply the following approaches:

   - For exposures to Banks (excluding covered bonds): the SCRA approach as described in paragraphs 21 to 31 of the revised Basel III standards;

   - For exposures to Covered Bonds: the risk weights indicated in Table 9 of Section 5 of the revised Basel III standards;

   - For exposures to Corporates (excluding SMEs): banks should assign exposures to either "investment grade" or "non-investment grade" categories in accordance with paragraphs 41 and 42 of the revised Basel III standards;

[45] For the purpose of this QIS, institutions shall consider the "hard test" for the IPRRE exposures passed, if the residential property securing the IPRRE exposure is situated in a Member State where the Competent Authority has published evidence that the conditions in Article 125 (3) of the CRR are met.

- For exposures to Corporate SMEs: risk weight treatment in accordance with paragraphs 41 and 43 of the revised Basel III standards;

180. Exposures to covered bonds shall all be reported in row 190, i.e. without breakdown in accordance with the risk weight assigned to the issuing bank, even if their risk weight treatment to be implemented in this panel depends on the risk weight of the issuing bank. Exposures to Specialised Lending shall all be reported in row 195, without breakdown as per project/object/commodity finance categories and sub-categories, even if the risk weight treatment to be implemented in this Panel depends on allocation into those categories and sub-categories.

181. For exposures to Covered Bonds and Specialised Lending, the columns dedicated to exposures variables and RWA variables where national rules at the reporting date apply (CRR) are formulas linked to Panel A1 in the same worksheet, as these do not change. The same applies to exposure variables under the revised framework. For exposures to Covered Bonds and Specialised Lending, banks shall only report RWA variables in Columns O to R.

182. For all columns in this panel, the same definition applies as for those in panel A1 where the same heading is used.

7.4.3 Panel A3: Breakdown of unrated exposures to banks by SCRA grade

183. The panel collects information on the distribution of bank exposures across grades A, B and C under SCRA. This information is automatically populated from the information in Panel A1 so banks do not need to fill in this information.

184. For all columns in this panel, the same definition applies as for those in panel A1 where the same heading is used.

7.4.4 Panel A4: Using ratings-based approaches for 'rated' corporate exposures and regulatory approaches as in jurisdictions that do not allow the use of ratings for 'unrated' exposures

185. This panel asks banks to combine for corporate exposures the regulatory approach based on external ratings with the regulatory approach that is adopted in jurisdictions where the ratings are not allowed for regulatory purposes. In particular, corporate exposures that are externally rated should be assigned risk weights according to external ratings (Table 10 in Section 7.1 of the final Basel III framework), while unrated corporate exposures should be assigned a risk weight in accordance with the "investment grade" vs. "non-investment grade" classification (Paragraph 41 of the final Basel III framework). As per paragraph 41 of the final Basel III framework, an "investment grade" designation of exposures to SMEs is not possible. Corporate SME exposures should be reported in rows 222 and 223.

186. For all columns in this panel, the same definition applies as for those in panel A1 where the same heading is used.

7.4.5 Panel A5: Marginal impact of implementing the revised CCFs

187. Section 1.4.9 of the Call for Advice requests the EBA to assess the impact from implementing the revised CCFs as set out in the final Basel III standards. To facilitate this assessment, panel A5 asks banks to report all their off-balance sheet exposures broken down by the CCF applicable to the exposure according to the revised SA. **Please note that no on-balance sheet exposures should be reported in this panel.**

188. In order to allow for an isolated estimation of the impact of the revised CCFs, banks should report their exposures and resulting RWAs applying in full the revised SA in columns C to E. This is compared to the amounts resulting from the application of an "all but one"-type scenario where revised rules for SA and for CCR exposures apply, except for CCFs where using CCF under current CRR is required. This should be reported in columns F to H.

189. For all columns in this panel, the same definition applies as for those in panel A1 where the same heading is used.

7.4.6 Panel A6: Separate analysis of retail exposures

190. The purpose of panel A6 is to analyse the extent to which exposures classified as other retail under the final Basel III framework qualify as regulatory retail exposures when the quantitative granularity criterion in paragraph 55 third bullet point of that framework, is not implemented. To complete this breakdown, banks should report those other retail exposures, which meet all the conditions for being classified as regulatory retail but are excluded from this subcategory solely because of the application of the granularity criterion, in row 243 if they qualify as transactors, or in row 244 if they do not qualify as transactors. To calculate exposure amounts and RWA according to this breakdown, banks should apply the rules of the revised SA but use the following risk weights:

- when exposure qualify as 'transactors', a 45% risk weight applies;
- otherwise, a 75% risk weight applies.

191. Note that the sum of exposures reported in cell F243 should be equal to the sum of exposures reported in cell Y116. Nevertheless, the breakdown according to rows 243 to 245 does not necessarily need to match the breakdown in rows 117 to 119.

192. For all columns in this panel, the same definition applies as for those in panel A1 where the same heading is used.

7.4.7 Panel A7: Additional information on real estate exposures using the whole loan approach

193. Section 1.4.6 of the Call for Advice requests the EBA to assess the costs/benefits of implementing the "whole loan" approach or the "loan splitting" approach for exposures secured by real estate in the EU. In this panel banks are asked to calculate the RWAs using the "whole

loan" approach for the general residential real estate exposures (GRRE), general commercial real estate exposures (GCRE) and income producing commercial real estate exposures (IPCRE).

194. For exposures to general real estate, both residential and commercial, the whole loan approach should be applied under the revised framework as described in paragraphs 64 (for residential real estate) and 70 (for commercial real estate) of the revised Basel III framework.

195. In accordance with footnote 49 of the revised SA rules text, exposures to IPCRE that fulfil the conditions in that footnote – i.e. they pass the so-called "hard test" - can be treated as GCRE.[46] For these specific exposures, institutions shall apply the treatment in Paragraph 70 of the revised SA rules text (i.e. the whole loan approach for general commercial real estate) and shall be reported as GCRE. For exposures to IPCRE where the conditions in footnote 49 are not met, institutions shall apply the treatment in Paragraph 73 of the revised SA rules text (i.e. the whole loan approach for IPCRE). Where the whole loan approach is used, banks should also take into account footnote 39 of the final Basel III text (risk weight multiplier for junior liens).

196. Income producing residential real estate is not reported in this panel, as its treatment is unchanged compared to Panel A1.

197. Exposures and RWAs should be calculated using current CRR rules in columns C to M and using the revised SA under Basel III, (i.e. using the whole loan approach to risk weight exposures), in columns N to Y.

198. For all columns in this panel, the same definition applies as for those in panel A1 where the same heading is used.

7.4.8 Panel A8: Additional information for the purposes of calculating the impact of the SME and infrastructure supporting factors

199. The Call for advice (see section 1.4.3 of that document) requests the EBA to assess the impact of the SME supporting factor (SME SF) as currently set out in Article 501 CRR. Moreover, the CfA requires the EBA to consider additional scenarios where an SME SF and a supporting factor for infrastructure lending exposures[47] (infrastructure supporting factor, IF-SF) apply, as featured in Article 501a of the amendments to the CRR proposed by the Commission[48] in November 2016 (CRR2). This Panel collects data aimed at assessing the impact of an alternative CRR baseline scenario modified to include the CRR2 supporting factors, as well as an alternative Basel III target scenario modified to include the CRR2 supporting factors.

[46] For the purpose of this QIS, institutions shall consider the "hard test" for the IPCRE exposures passed, if the commercial property securing the IPCRE exposure is situated in a Member State where the Competent Authority has published evidence that the conditions in Article 126 (3) of the CRR are met.

[47] Exposures to entities that operate or finance physical structures or facilities, systems and networks that provide or support essential public services.

[48] Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL amending Regulation (EU) No 575/2013 from 23.11.2016: https://ec.europa.eu/transparency/regdoc/rep/1/2016/EN/COM-2016-850-F1-EN-MAIN.PDF

200. In Panel A8 banks are to report the breakdown of exposures to which either of those supporting factors may apply. Such breakdown is required within the following exposure classes (and sub-classes as applicable): corporates excluding SMEs, corporate SMEs, specialised lending, retail, exposures secured by real estate based on the exposure class classification as set out in the revised Basel III standards. The breakdown of exposures eligible for the SME supporting factor is required also for the exposure class 'Corporates excluding SME' because the definitions of SME applicable for the purposes of the exposure class classification and for the supporting factor eligibility are different. The row 'Other exposures […]' (row 321) is meant to capture all the exposure classes of the SA other than those listed in the previous rows of Panel 8. To be sure, the sum of the amounts in row 321 and the amounts in the other rows of Panel 8 corresponding to exposure classes (rows 278, 283, 288, 296, 300) should result in the Total Standardised Approach amounts reported under row 172 of Panel A1.

201. Within each exposure class (and sub-class as applicable), including within the category 'Other exposures', banks should breakdown exposures compliant with either of the supporting factors as explained in the following table.

202. It should be noted that within each exposure class (and sub-class as applicable), including within the category 'Other exposures', the breakdown of exposures eligible for either the SME supporting factors (CRR Art. 501) or the CRR2 Infrastructure supporting factor (CRR2 Art. 501a) is expected to be mutually exclusive, i.e. a given exposure should not be eligible for both the SME and infrastructure supporting factors.

Row	Heading	Description
280, 285, 298, 303, 307, 311, 315, 319, 323	exposures compliant with the criteria set in point (c) of Art 501 (2) CRR	Banks shall report in this row exposures that **comply with criteria (a) and (b), as well as criteria (c) of Art 501 CRR**. These are the exposures that comply with points (a) and (b) of Art 501 CRR and for which the amount owed is below EUR 1.5 million.
281, 286, 299, 304, 308, 312, 316, 320, 324	exposures not compliant with the criteria set in point (c) of Art 501 (2) CRR	Banks shall report in this row exposures that **comply with criteria (a) and (b), <u>but do not</u> comply with criterion (c) of article 501 CRR**. These are the exposures that comply with points (a) and (b) of Art 501 CRR and for which the amount owed exceeds EUR 1.5 million.
279, 284, 297, 302, 306, 310, 314, 318, 322	of which: exposures compliant with the criteria set in points (a) and (b) of Art 501 (2) CRR; of which;	These rows include formulas, computing the total of exposures compliant with points (a) and (b) of Art 501(2) CRR, as the sum of two subsets: - exposures that are also compliant with point (c) of Art. 501(2) - exposures that are not compliant with point (c) of Art. 501(2)
282, 287, 291, 293, 295, 325	exposures compliant with the criteria set in	Banks shall report in this row exposures that **comply with the criteria set in Art 501a of the CRR2**.

Row	Heading	Description
	Art 501a CRR2 (INF SF)	

203. For all columns in this panel, the same definitions apply as for those in panel A1 where the same heading is used.

204. The table below includes additional instructions related to columns:

Column	Heading	Description
C to N	Amounts applying national rules at the reporting date	- Banks shall report in these columns amounts calculated in accordance with national rules at the reporting date, i.e. the CRR rules. This means that only the SME supporting factor, as specified in the CRR, applies; - In columns dedicated to exposure amounts, the rows corresponding to exposure classes (and sub-classes as applicable), including the category 'Other Exposures under the Standardised Approach', are formulas linked to Panel A1 of the worksheet. Banks shall only report exposure amounts in the rows dedicated to the breakdown on exposures that are compliant with CRR Art. 501 or CRR2 Art. 501a. - For exposures compliant with the criteria set out in Art 501a CRR2 (CRR2 infrastructure supporting factor), RWAs pre and post SME SF should be equal, as these exposures are not eligible for the SME supporting factor. This is why in columns dedicated to RWAs, the RWAs post-SME SF cells are formulas linked to the columns dedicated to RWAs pre-SME SF for these exposures. For these exposures, Banks shall only report RWAs post-SME SF.
O to R	Amounts applying national rules at the reporting date AND the CRR2 SME and Infrastructure Supporting Factors	- Banks shall report in these columns RWA amounts calculated in accordance with national rules at the reporting date (CRR rules) but modified to include the CRR2 SME and Infrastructure supporting factors on the exposures that are eligible for those factors;
S to Z	Amounts applying revised Basel III rules for SA and for CCR exposures (no supporting factors)	- Banks shall report in these columns amounts calculated in accordance with the revised Basel III framework, i.e. no supporting factors of any type shall apply. These columns do not include the RWA breakdown pre- and post- supporting factors as no supporting factor shall apply;

Column	Heading	Description
		- In columns dedicated to exposure amounts and RWAs, the rows corresponding to exposure classes (and sub-classes as applicable), including the category 'Other Exposures under the Standardised Approach', are formulas linked to Panel A1 of the worksheet. Banks shall only report exposure amounts and RWAs in the rows dedicated to the breakdown on exposures that are compliant with CRR Art. 501 or CRR2 Art. 501a.
AA to AD	Amounts applying revised Basel III rules for SA and for CCR exposures and including CRR2 SME and Infrastructure Supporting Factors	- Banks shall report in these columns amounts calculated in accordance with the revised Basel III framework, applying in addition the CRR2 SME and Infrastructure supporting factors to eligible exposures.

7.5 Worksheet "Credit risk (IRB)"

205. 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.

206. Exposures which are currently included in the roll-out plan of the IRB Approach but for which the rating system has not yet been approved by a competent authority should not be included in this worksheet.

7.5.1 Panel A: Exposures currently subject to the IRB approaches under national rules in place at the reporting date

207. Panel A requires the reporting of information on exposures subject to the IRB approach according to the following exposure classes (as defined under the Basel III framework). All the references to the revised Basel framework refer to the section "Internal-rating based approach", unless stated otherwise.

Row	Headings	Description
16–18	Large and mid-market general corporates	These rows report all exposures to corporates with the following **exceptions**: specialised lending (SL) exposures, small-and medium-sized entities (SME) exposures that are treated as corporates, financial institutions that are treated as corporates and corporate eligible purchased receivables under the IRB approach (paragraphs 43, 130, 132 to 135 of the final Basel III framework). 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.

Row	Headings	Description
		- 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.
19–34	Specialised lending exposures	All exposures that are currently within the IRB definition of specialised lending in the revised Basel framework (i.e. Project Finance, Object Finance, Commodities Finance, Income-Producing Real Estate and High-Volatility Commercial Real Estate). Corporate eligible purchased receivables should not be included here, but should be reported separately in row 54.
35	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 paragraphs 54 and 55 of the final Basel III framework. Corporate eligible purchased receivables should not be included here, but should be reported separately in row 54.
36	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 paragraph 37 of the standardised approach section of the final Basel III framework. It includes exposures to insurance companies. Corporate eligible purchased receivables should not be included here, but should be reported separately in row 54.
37	Sovereigns	Sovereign exposures should be reported here (see final Basel III framework paragraph 19).
38	Banks	Bank exposures should be reported here (see final Basel III framework paragraph 20).
39	Retail residential mortgages	Exposures to retail residential mortgages following the conditions set out in paragraphs 21, 23 and 117 of final Basel III framework should be reported here. Retail eligible purchased receivables should not be included here, but should be reported separately in row 55.
40–42	QRRE exposures	Qualifying revolving retail exposures (QRRE) should be split by "transactors" (row 41) and "revolvers" (row 42), as defined in paragraphs 24 and 119 of the final Basel III framework. Retail eligible purchased receivables should not be included here, but should be reported separately in row 55.
43–49	Other retail exposures	Other retail exposures (see final Basel III framework paragraph 23 and 120) should be split by exposures that are fully unsecured (row 44) and those exposures that are secured by collateral (row 47). In addition, in rows 45 and 48 data on SME exposures that meet the conditions to be considered retail exposures should be provided. Retail eligible purchased receivables should not be included here, but should be reported separately in row 55.
50-53	Equity exposures;	All exposures to equities (as defined in paragraph 49 of the standardised approach section of the final Basel III framework) different from equity investments in funds (as defined in the standards of December 2013) are **to be in this row.** Exposures to

Row	Headings	Description
	of which: speculative unlisted, exposures to certain legislative programs and others	equity investments in funds are to be reported in rows 55 to 56.[49] Please note that the IRB approach is no longer allowed for these exposure under the final Basel III framework so that exposures to equities should be reported in this panel under the current framework (columns C to AI, blue area) as well as in columns BW to CI under the revised rules. 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 standardised approach should be reported here (in columns C to M and BW to CI) and **not** be in the worksheet "Credit risk (SA)", panel A.
54–56	Equity investments in funds; of which: mandate-based approach and fall back approach	Equity investments in funds are to be reported here according to the standards of December 2013.[50] 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 A1 of the worksheet "Credit risk (SA)". In rows 55 and 56, 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 56 unless they are subject to an IRB look-through approach in which case the fund's underlying exposures should be reported directly in their relevant asset class.
57–59	Eligible purchased receivables	All eligible purchased receivables (see final Basel III framework paragraphs 27, 43 and 130) split into corporate receivables (final Basel III framework paragraphs 29 to 31 and 132 to 135; row 58); and retail receivables (final Basel III framework paragraphs 28 and 131; row 59) should be reported in these rows. RWAs and EL amounts should include credit as well as dilution risk (see final Basel III framework paragraphs 136 to 137).
60	Failed trades and non-DVP transactions.	In this row, all unsettled and failed transactions need to be reported (see final Basel III, Annex III).
61–62	Other assets	Rows 61 and 62 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 62 is for the amounts reported in row 61 that do not relate to credit obligations (e.g. fixed assets, non-guaranteed residual values of leasing contracts).

208. 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

[49] Basel Committee on Banking Supervision, *Capital requirements for banks' equity investments in funds*, December 2013, www.bis.org/publ/bcbs266.htm.

[50] Basel Committee on Banking Supervision, *Capital requirements for banks equity investments in funds*, December 2013, www.bis.org/publ/bcbs266.htm.

Y and Z to AO, respectively. Institutions subject to the EU Regulation 575/2013 (CCR) 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 treatment of exposures should be in accordance with the current rules, even when it does not match the classification of exposures by exposure classes in accordance with the revised Basel.[51]

- The proposed revisions to IRB approaches and the SA-CCR (columns AP to CI). 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 which are reported in columns BL to BV and BA to BK, 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 paragraph 96, 97 and 122 of the revised framework), or because they are equity exposures, should be reported in columns BW to CI.

- CCR exposures evaluated under SA-CCR for exposures currently subject to another non-internal model method (columns CJ to CL). 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 under the current methods and report the difference with respect to SA-CCR as described in Box 1 in Section 7.4.2.

- Full non-modelling approach, i.e. the revised SA for the credit risk, the SA-CCR/non-internal model methods to counterparty credit risk exposures and collateral (columns CM to CP).

209. 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** (i.e. they should neither move across rows between the pre and post CRM columns, nor between the current and revised framework columns). **This means that new substitutions in the revised framework should not imply a change in the reporting line of the exposure.**

[51] For example, retail exposures secured by commercial real estate should be reported under the Basel asset class "Other retail". Nevertheless in columns C to AK, the treatment applied to these exposures (e.g. risk weight formula) should be that of the current CRR rules.

Column	Headings	Description
BW	On-balance sheet exposures (pre-CRM)	On-balance sheet exposures other than counterparty credit risk (CCR) exposures, after substitution (including the simple approach) but before the application of CRM for collateralised transactions.
C, N, Z, AP, BA, BL and BX	On-balance sheet exposures (post-CRM)	On-balance sheet exposures other than counterparty credit risk (CCR) exposures, after substitution (including the simple approach) and other CRM.
D, O, AA, AQ, BB, BM and BY	CCR, total	CCR exposures (i.e. associated with derivatives and securities financing transactions (SFTs)) in both the banking book and the trading book.
E, P, AB, AR, BC, BN and BZ	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.
F, Q, AC, AS, BD, BO and CA	Off-balance sheet exposures (pre-CCF pre-CRM)	Off-balance sheet exposures before application of CCF and before CRM for collateralised transactions.
G, R, AD, AT, BE, BP and CB	Off-balance sheet exposures (post-CCF post-CRM)	Off-balance sheet exposures after application of CCF and CRM.
H, S, AE, AU, BF, BQ and CC	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, BR and CD	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 J, V, AI).**
J, U, AG, AW, BH, BS and CE	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 K, W, AJ).**
K, V, AH, AX, BI, BT and CF	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 L, X, AK).**
L, W, AI, AY, BJ, BU and CG	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 M, Y, AL).** It is calculated automatically as the sum of the previous columns.

Column	Headings	Description
M, X, AJ, AZ, BK and BV	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.
CH	Average risk weight	Average SA risk weight, calculated automatically.

210. 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 paragraphs 42 and 43 of the Basel II framework and 147 to 150 of the final Basel III framework and paragraph 60 of the Basel III framework for the definition of general 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 CI, banks should apply on best effort basis the revised framework for the IRB, CRM and CCF as set out in the final Basel III framework.[52] 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 BL to BV); (ii)** to move equity exposures to SA **(columns BW to CI)**;[53] **(iii) to move to the SA (columns BL to BV) the guaranteed portion of exposures in cases where the a direct exposure to the guarantor would be treated according to the SA (see paragraph 255 of IRB section of Basel III); (iv)** to apply the final Basel III rules, 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 CJ to CL) under the current methods and the SA-CCR as described in Box 1 in Section 7.4.2.

211. From columns CM to CO, 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 CH of the relevant row as follows.

Column	Headings	Description
CM (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 competent authority haircut) and CCF of the revised standardised approach. 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.

[52] Basel Committee on Banking Supervision, *Revisions to the Standardised Approach for credit risk,* December 2015, www.bis.org/publ/bcbs347.htm; Basel Committee on Banking Supervision, *Reducing variation in credit risk-weighted assets – constraints on the use of internal model approaches,* March 2016, www.bis.org/publ/bcbs362.htm; 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.

[53] 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 BW to CI 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)".

Column	Headings	Description
CN (AG in "Credit risk (SA)" worksheet)	Exposures (post-CCF, post-CRM), of which: CCR	Of the amount reported in column CM, the CCR exposure amount.
CO (AH in "Credit risk (SA)" worksheet)	RWA	Total RWA computed under the revised SA related to the exposures in the column CM.

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

212. 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 A1 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 revised framework to credit risk from the 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 CJ, CK and CL should **not** be compiled;
- Since the SA-CCR is applied, banks should report: (i) data in panel A1 (columns referring to the revised framework) under the SA-CCR and; (ii) in column CJ 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 CK and CL the resulting **differences** in RWA and EL amounts (where relevant) according to the standards applied in the revised framework for the IRB in columns AY, BJ, BU and CG 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.

7.6 Worksheet "EU Credit risk (IRB)"

213. This worksheet also aims at assessing the marginal impact of specific revisions of the SA framework for credit risk as well as to test alternative scenarios or calibrations under the revised framework. In particular:

- Panel A: measures the marginal impact of specific revisions, such as the revised PD floors and LGD floors, revised CCF input floors and reduction of scope of estimation, changes in the LGD regulatory values, clarification of the maturity of revolving exposures, the migration effect (resulting from A-IRBA being no longer available for certain exposures) and the change in treatment of guarantees.

- Panels B1 and B2: measures the marginal impact of the re-calibrated Credit Conversion Factors (CCFs);
- Panel C: collects information allowing to measure the impact of the CRR2 proposed SME and Infrastructure Lending Supporting Factors under either the baseline or target scenarios.

214. **For the purposes of this worksheet, the following partition of exposures shall be noted (see section 7.1.1 for more information on this partition and more details on the scope):**

(B): Exposures moving to standardised approach due to substitution, i.e. exposures where the original obligor is subject to the IRB approach but which have an SA guarantor and, due to the application of credit risk mitigation techniques defined in the revised framework, are risk-weighted under the SA;

(C): Equity exposures moving to standardised approach, i.e. equity exposures which under current rules are risk-weighted under the IRB approach and are moving to standardised approach in the revised framework;

(D): Remaining IRB exposures, i.e. exposures subject to current IRB approach after excluding exposures that moved to standardised approach in the revised framework, as described in points (B) and (C) above. The sum of points (B) (C) and (D) would form the current IRB portfolio.

215. Unless stated otherwise, all columns based on rules applicable at the reporting date (blue columns), revised framework (green columns) and marginal impacts and alternative scenarios (purple columns) collect data on exposures (D) as well as (B)+(C). This implies that exposures currently treated under the IRB and that are moving to standardised approach in the revised framework due to substitution and for equity exposures are included in these columns. In case of marginal impact of IRB specific reforms, the impact on exposures moving to the standardised approach will be zero, and therefore the marginal impact should be measured only on the remaining IRB portfolio (D). These cases will be highlighted in the instructions.

216. Exposures which are currently included in the roll-out plan of the IRB Approach but for which the rating system has not yet been approved by a competent authority should not be included in this worksheet.

7.6.1 Panel A: Exposures currently subject to the IRB approaches under national rules in place at the reporting date

217. Panel A requires the reporting of information on exposures subject to the IRB approach in accordance with the final Basel III framework following the **definition of asset classes under the**

final Basel III framework. All the references to the revised Basel framework refer to the section "Internal-rating based approach", unless stated otherwise.

Row	Headings	Description
16–18	Large and mid-market general corporates	These rows report all exposures to corporates with the following **exceptions**: specialised lending (SL) exposures, small-and medium-sized entities (SME) exposures that are treated as corporates, financial institutions that are treated as corporates and corporate eligible purchased receivables under the IRB approach (paragraphs 43, 130, 132 to 135 of the revised Basel framework). 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.
19–29	Specialised lending exposures	All exposures that are currently within the IRB definition of specialised lending in the revised Basel framework (i.e. Project Finance, Object Finance, Commodities Finance, Income-Producing Real Estate and High-Volatility Commercial Real Estate). Although the category High-volatility commercial real estates does not exist under the current CRR, exposures which meet this definition should be reported in this row on a best effort basis. Specialised lending treated under supervisory slotting approach should be reported separately. Specialised lending treated under supervisory slotting approach should not be reported in columns BY to CM, as the revised Basel III substitution rules do not apply to supervisory slotting approach. Corporate eligible purchased receivables should not be included here, but should be reported separately in row 60.
30	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 paragraphs 54 and 55 of the final Basel III framework. Corporate eligible purchased receivables should not be included here, but should be reported separately in row 60.
31	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 paragraph 37 of the standardised approach section of the final Basel III framework. It includes exposures to insurance companies. Corporate eligible purchased receivables should not be included here, but should be reported separately in row 60.
32-35	Sovereigns	Sovereign exposures should be reported here (see final Basel III framework paragraph 19). The following exposures should be reported separately:

Row	Headings	Description
		• Exposures to regional government and local authorities (RGLA) in accordance with Article 147 (3) (a) CRR; • Exposures to public sector entities (PSE) in accordance with Article 147 (3) (a) CRR; • MDBs and international organisations in accordance with Article 147(3)(b) and (c) CRR. To be noted, the sum of the above three sub-categories (rows 33-35) should be less or equal to the sovereigns (row 32).
36-39	Banks	Bank exposures should be reported here (see final Basel III framework paragraph 20). The following exposures should be reported separately: Exposures to regional government and local authorities (RGLA) in accordance with Article 147 (4) (a) CRR; • Exposures to public sector entities (PSE) in accordance with Article 147 (4) (b) CRR; • MDBs and financial institutions in accordance with Article 147(4)(c) and (d) CRR. To be noted, the sum of the above three sub-categories (rows 37-39) should be less or equal to the sovereigns (row 36).
40	Retail residential mortgages	Exposures to retail residential mortgages following the conditions set out in paragraphs 21, 23 and 117 of final Basel III framework should be reported here. Retail eligible purchased receivables should not be included here, but should be reported separately in row 61. Exposures to retail commercial real estate should not be reported in this row, but should be reported separately in row 49.
41-43	QRRE exposures	Qualifying revolving retail exposures (QRRE) should be split by “transactors” (row 42) and “revolvers” (row 43), as defined in the paragraphs 24 and 119 of the final Basel III framework. Retail eligible purchased receivables should not be included here, but should be reported separately in row 61.
44-49	Other retail exposures	Other retail exposures (see final Basel III framework paragraph 23 and 120) should be split by exposures that are fully unsecured (row 45) and those exposures that are secured by collateral (row 47). In addition, in rows 46 and 48, data on SME exposures that meet the conditions to be considered retail exposures should be provided. Row 49 should be filled with the information of exposures secured by commercial real estate. This row should include all exposures in accordance with Article 154 (3) CRR and not reported in row 40 (Retail residential mortgages). Retail eligible purchased receivables should not be included here, but should be reported separately in row 61.
50-55	Equity exposures	All exposures to equities (as defined in paragraph 49 of the standardised approach section of the final Basel III framework) different from equity investments in funds (as defined in the standards of December 2013) are **to be in this row.** Exposures to equity investments in funds are to be reported in rows 56 to 58.[54]

[54] Basel Committee on Banking Supervision, *Capital requirements for banks’ equity investments in funds*, December 2013, www.bis.org/publ/bcbs266.htm.

Row	Headings	Description
		Please note that the IRB approach is no longer allowed for these exposure under the final Basel III framework so that exposures to equities should be reported in this panel under the current framework (columns C to AO), blue area). 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 standardised approach due to substitution and equity exposures should be reported here (in columns C to M and BW to CH).
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 the standards of December 2013.[55] 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 A1 of the worksheet "Credit risk (SA)" and "EU 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.
59-61	Eligible purchased receivables	All eligible purchased receivables (see final Basel III framework paragraphs 27, 43 and 130) split into corporate receivables (final Basel III framework paragraphs 29 to 31 and 132 to 135; row 58); and retail receivables (final Basel III framework paragraphs 28 and 131; row 59) should be reported in these rows. RWAs and EL amounts should include credit as well as dilution risk (see final Basel III framework paragraphs 136 to 137). Retail purchased receivables should be reported under AIRB only, regardless of the LGD approach used for dilution risk.
62	Failed trades and non-DVP transactions.	In this row, all unsettled and failed transactions need to be reported (see final Basel III, Annex III).
63-64	Other assets	Rows 63 and 64 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 64 is for the amounts reported in row 63 that do not relate to credit obligations (e.g. fixed assets, non-guaranteed residual values of leasing contracts).

218. 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 AO, respectively. Institutions subject to the EU Regulation 575/2013 (CCR) should report RWA (columns I to L, T to W, AF to AI) after the SME-supporting factor in accordance

[55] Basel Committee on Banking Supervision, *Capital requirements for banks equity investments in funds*, December 2013, www.bis.org/publ/bcbs266.htm.

with Article 501 of the CRR. The treatment of exposures should be in accordance with the current rules, even when it does not match the classification of exposures by exposure classes in accordance with the revised Basel.[56]

- The proposed revisions to IRB approaches and the SA-CCR (columns AP to CI). 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 which are reported in columns BL to BV and BA to BK, respectively. Exposures which are subject to the AIRB or FIRB approach under current national rules, but which, under the revised Basel III rules move to the SA, either due to the application of rules of recognition of guarantees and credit derivatives (specified in paragraph 96, 97 and 122 of the revised framework), or because they are equity exposures, should be reported in columns BW to CI.

- CCR exposures evaluated under SA-CCR for exposures currently subject to another non-internal model method (columns CJ to CL). 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 under the current methods and report the difference with respect to SA-CCR as described in Box 1 in Section 7.4.2.

- Full non-modelling approach, i.e. the revised SA for the credit risk, the SA-CCR/non-internal model methods to counterparty credit risk exposures and collateral applied to IRB exposures (columns CQ to CX) with two alternative scenarios for the general real estate - loan splitting approach (columns CQ to CT) and whole loan approach (columns CU to CX).

219. Credit risk (SA)The data to be reported for each asset class and for each approach (FIRB, AIRB 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** (i.e. they should neither move across rows between the pre and post CRM columns, nor between the current and revised framework columns). **This means that new substitutions in the revised framework should not imply a change in the reporting line of the exposure.**

[56] For example, retail exposures secured by commercial real estate should be reported under the Basel asset class "Other retail". Nevertheless in columns C to AR, the treatment applied to these exposures (e.g. risk weight formula) should be that of the current CRR rules.

Column	Headings	Description
BW	On-balance sheet exposures (pre-CRM)	On-balance sheet exposures other than counterparty credit risk (CCR) exposures, after substitution (including the simple approach) but before the application of CRM for collateralised transactions.
C, N, Z, AP, BA, BL and BX	On-balance sheet exposures (post-CRM)	On-balance sheet exposures other than counterparty credit risk (CCR) exposures, after substitution (including the simple approach) and other CRM.
D, O, AA, AQ, BB, BM and BY	CCR, total	CCR exposures (i.e. associated with derivatives and securities financing transactions (SFTs)) in both the banking book and the trading book.
E, P, AB, AR, BC, BN and BZ	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.
CA	Off-balance sheet exposures (pre-CCF pre-CRM)	Off-balance sheet exposures before application of CCF and before CRM for collateralised transactions.
F, Q, AC, AS, BD, BO and CB	Off-balance sheet exposures (pre-CCF post-CRM)	Off-balance sheet exposures before application of CCF and after CRM is recognised in the exposure value for collateralised transactions. To be noted, this is different from the value reported in the Basel specific worksheet, where off-balance sheet exposures should be reported pre CCR pre CRM, rather than post CRM.
G, R, AD, AT, BE, BP and CC	Off-balance sheet exposures (post-CCF post-CRM)	Off-balance sheet exposures after application of CCF and CRM.
H, S, AE, AU, BF, BQ and CD	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, BR and CE	RWA, on-balance sheet exposures	RWA related to the on-balance sheet exposures above, after application of CCF and of CRM.
J, U, AG, AW, BH, BS and CF	RWA, CCR	RWA related to the CCR exposures above, after application of CCF and of CRM.
K, V, AH, AX, BI, BT and CG	RWA, off-balance sheet exposures	RWA related to the off-balance sheet exposures above, after application of CCF and of CRM.
L, W, AI, AY, BJ, BU and CH	RWA, total	Total RWA related to the exposures above, after application of CCF and of CRM. It is calculated automatically as the sum of the previous column
M, X, AJ, AZ, BK and BV	EL amounts (total)	Total expected loss amounts related to the exposures above.

Column	Headings	Description
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.

220. 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 paragraphs 42 and 43 of the Basel II framework and 147 to 150 of the final Basel III framework and paragraph 60 of the Basel III framework for the definition of general 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 CI, banks should apply on best effort basis the revised framework for the IRB, CRM and CCF as set out in the final Basel III framework.[57] Banks are expected: **(i)** to

[57] Basel Committee on Banking Supervision, *Revisions to the Standardised Approach for credit risk,* December 2015, www.bis.org/publ/bcbs347.htm; Basel Committee on Banking Supervision, *Reducing variation in credit risk-weighted assets – constraints on the use of internal model approaches,* March 2016, www.bis.org/publ/bcbs362.htm; 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.

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 BL to BV); (ii)** to move equity exposures to SA **(columns BW to CI)**;[58] **(iii) to move to the SA (columns BL to BV) the guaranteed portion of exposures in cases where the a direct exposure to the guarantor would be treated according to the SA (see paragraph 255 of IRB section of Basel III); (iv)** to apply the final Basel III rules, 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 AM to AO) under the current methods and the SA-CCR as described in Box 1 in Section 7.4.2;

221. From columns CM to CT, banks will apply the full non-modelling approach for credit and counterparty credit risk and the collateral to **all** exposures reported in columns AP to CH of the relevant row as follows.

Column	Headings	Description
CM, CQ (AG, AY in “EU Credit risk (SA)” worksheet)	Exposures, total	Credit exposures are computed according to the final standards for the CRM (the simple approach or the comprehensive approach with competent authority haircut) and CCF of the revised standardised approach. 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.
CN, CR (AH, AZ in “EU Credit risk (SA)” worksheet)	Exposures, of which: CCR	Of the amount reported in column CM or CQ (AG or AY in case of “EU Credit risk (SA)” worksheet), the CCR exposure amount.

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

Column	Headings	Description
CO, CS (AI, BA in "EU Credit risk (SA)" worksheet)	RWA	Total RWA computed under the revised SA related to the exposures in the columns CM or CQ (AG or AY in case of "EU Credit risk (SA)" worksheet).
CP, CT	RWA, of which: CCR	Of the amount reported in column CO or CS, the CCR risk weighted assets.

222. The full non modelling approach for the purpose of output floor should be calculated under two alternative scenarios:

- Loan splitting approach for general real estate (columns CM to CP);
- Whole loan approach for general real estate (columns CQ to CT).

223. From columns CU to FT, the **impact of various scenarios** are assessed with a view to inform the legislative process when transposing the Basel III standards into European law. All these scenarios are requested in the Call for Advice of the Commission to the EBA. In order to assess the scenarios, banks are requested to follow an "all but one" approach, which means that the revised IRB framework should be applied in full except for the specific element that whose marginal impact is assessed. For the specific element for which the marginal impact is assessed, the current rules should be applied. This will allow the isolated estimation of the impact of a specific element of the revised standards.

224. The following scenarios should be assessed following the 'All but one' approach:

1) **Marginal impact of PD input floors (columns CU to DD)**, i.e. the full revised IRB framework for exposures remaining under the IRB Approach, **but** with PD input floors set in accordance with the current CRR. As this is an IRB specific policy reform, exposures moving to the standardised approach will not be affected, and therefore banks should report here only exposures remaining under the IRB approach in the revised framework, i.e. exposures (D).

2) **Marginal impact of LGD input floors (columns DE to DI)**, i.e. the full revised IRB framework for exposures remaining under the AIRB Approach, **but** without the individual LGD input floors but with the portfolio level LGD floors for retail exposures secured by immovable properties applied in accordance with the current CRR and, where applicable, increased based on the national rules. As this is an IRB specific policy reform, exposures moving to the standardised approach will not be affected, and therefore banks should report here only exposures remaining under the IRB approach in the revised framework, i.e. exposures (D).

3) **Combined marginal impact of PD and LGD input floors (columns DJ to DN)**, i.e. the full revised IRB framework for exposures remaining under the AIRB Approach, **but** with the PD and LGD input floors applied as described in point (1) and (2) above. As this is an IRB

specific policy reform, exposures moving to the standardised approach will not be affected, and therefore banks should report here only exposures remaining under the IRB approach in the revised framework, i.e. exposures (D).

4) **Marginal impact of the changes in the LGD regulatory values (columns DO to DS)**, i.e. the full revised IRB framework for exposures currently under the FIRB Approach and those which will migrate to FIRB Approach due to the revision of the IRB framework, **but** with the LGD regulatory values applied in accordance with the current CRR. As this is an IRB specific policy reform, exposures moving to the standardised approach will not be affected, and therefore banks should report here only exposures remaining under the IRB approach in the revised framework, i.e. exposures (D).

5) **Marginal impact of the clarification on the maturity of revolving exposures (columns DT to EC)**, i.e. the full revised IRB framework for exposures remaining under the IRB Approach, **but** with the maturity of revolving exposures as applied currently in accordance with the CRR, i.e. without the additional clarification of the maturity of revolving exposures provided in paragraph 109, bullet point 4 of the revised Basel 'IRB approach to credit risk'. As this is an IRB specific policy reform, exposures moving to the standardised approach will not be affected, and therefore banks should report here only exposures remaining under the IRB approach in the revised framework, i.e. exposures (D).

6) **Marginal impact of the migration of exposures from AIRB to FIRB (columns ED to EM)**, i.e. the full revised IRB framework for exposures remaining under the IRB Approach, **but** without the application of paragraph 34 of the revised Basel 'IRB approach to credit risk' on the change of scope of the AIRB. Banks should therefore report in columns ED to EH exposures to institutions, other financial institutions and corporates with consolidated revenues above € 500 million currently treated under AIRB in accordance with the CRR, and in column EI to EM exposure currently treated under FIRB in accordance with the CRR. Furthermore:

   a) The same PD floors as well as the limitations to CCF estimation and CCF floors should be applied to these exposures as specified in the revised Basel III framework.

   b) The scope of the LGD input floors defined in paragraph 85 of the revised Basel 'IRB approach to credit risk' is extended to these exposures (and not only to corporates exposures).

   c) Exposures that satisfy the two following conditions should also have their RW computed according to the AIRB approach: (1) they are guaranteed by a guarantor whose exposure is treated under AIRB in the revised Basel III framework (2) the effect of the unfunded credit protection is currently not recognised through a "substitution approach"[59]. These exposures should be reported in columns ED to EH, **but should stay in the row of their guarantor for reporting purposes**.

[59] For example, an SME exposure guaranteed by a bank subject to AIRB under CRR would, in accordance with the combination of paragraph 34 (banks are treated under FIRB) and paragraph 96 (the substitution becomes mandatory for FIRB guarantor) be reported under the FIRB banks exposure class with the new BCBS framework.

As this is an IRB specific policy reform, exposures moving to the standardised approach will not be affected, and therefore banks should report here only exposures remaining under the IRB approach in the revised framework, i.e. exposures (D).

7) **Marginal impact of the change in the treatment of guarantees** (columns EN to FT) in the revised Basel III framework, as requested in the CfA. To facilitate this analaysis, banks should report in these columns information on the amounts applying the revised Basel framework, but with the current treatment of guarantees, i.e. the technique used for the recognition of guarantees should be applied in accordance with the current national rules (CRR).

These columns should cover the same scope as columns AP to CI, i.e. include the exposures which are subject to AIRB or FIRB approach under national rules, but which, due to the application of rules of recognition of guarantees and credit derivatives through a "substitution approach" move to SA under the revised Basel III rules. Similarly to the rest of the panel, exposures will remain reported in the same asset class line as in columns C to AK. Total IRB exposures are in columns EN to EX. For most asset classes, they are calculated automatically as the sum of exposures reported as FIRB and AIRB which are reported in columns EY to FI and FJ to FT, respectively. In addition, it should be noted that cells for equity exposures under the revised framework are shaded grey given that the IRB approach will no longer be allowed under the final Basel III framework. Banks are expected to report these exposures evaluated under the revised SA in the 'EU Credit risk (SA)' in columns AW to BH.[60]

7.6.2 Panel B: Marginal impact of implementing the revised CCFs

225. Section 1.4.9 of the Call for Advice requests the EBA to assess the impact from implementing the revised Credit Conversion Factors (CCFs) as set out in the final Basel III standards. To facilitate this assessment, Panel B asks banks to report all their off-balance sheet exposures broken down by type of CCF:

- Panel B1 asks banks to report all their off-balance sheet exposure subject to regulatory CCFs under the revised Basel III framework. In order to allow for an isolated estimation of the impact of the revised CCFs, banks should report these exposures under the revised Basel III framework (columns C to E, I to K and O to Q), and under the revised framework but using CCFs in accordance with the current rules (columns F to H, L to N and R to T). The information should be reported separately for FIRB off-balance sheet exposures (columns C to H), AIRB off-balance sheet exposures which are subject to regulatory CCFs under the revised framework (columns I to N) and IRB exposures moving to the standardised approach due to substitution and for equity exposures (columns O to T). Due to the reduction in the scope of estimation of CCFs for AIRB off-balance sheet exposures in the revised

[60] The same treatment will be adopted for equities included in exposures to equity investment in funds.

framework[61], exposures reported in columns L to N may include AIRB off-balance sheet exposures that under the CRR rule are subject either to regulatory CCFs or modelled CCFs.

The exposures are broken down by the CCF applicable to the exposure according to the revised IRB (paragraphs 105 and 125 of the revised IRB, and paragraph 79 to 84 of the revised standardised approach). Exposures need to be reported in the same row through the entire panel.

- Panel B2 asks banks to report all their AIRB off-balance sheet exposures that are subject to modelled CCFs under the revised Basel III framework. In order to allow for an isolated estimation of the impact of the revised CCFs, banks should report these exposures under the revised Basel III framework (columns C to E) and under the revised framework but using modelled CCFs in accordance with the current rules (columns F to H).

  The exposures are broken down by the floor applicable to the AIRB off-balance sheet exposures with modelled CCFs, in accordance with the paragraph 105 and 125 of the revised IRB of the Basel III framework. Exposures need to be reported in the same row through the entire panel. **Please note that on-balance sheet exposures should NOT be reported in this panel.** For all columns in this panel, the same definition applies as for those in panel A where the same heading is used.

7.6.3 Panel C: Additional information for the purpose of calculating the impact of supporting factors

226. The Call for advice (see section 1.4.3 of that document) requests the EBA to assess the impact of the SME supporting factor (SME SF) as currently set out in Article 501 CRR. Moreover, the CfA requires the EBA to consider additional scenarios where an SME SF and a supporting factor for infrastructure lending exposures[62] (infrastructure supporting factor, INF-SF) apply, as featured in Article 501a of the amendments to the CRR proposed by the Commission[63] in November 2016 (CRR2). This Panel collects data aimed at assessing the impact on the current IRB exposures of an alternative CRR baseline scenario modified to include the CRR2 supporting factors, as well as an alternative Basel III target scenario modified to include the CRR2 supporting factors.

227. In Panel C banks are to report the breakdown of exposures to which either of those supporting factors may apply (rows 104 to 136).

228. Such breakdown is required within the following exposure classes (and sub-classes as applicable): large and mid-market general corporates, specialised lending, SME treated as

[61] Under the revised Basel III framework, the scope of estimating CCFs for AIRB off-balance sheet exposures has been reduced to only undrawn revolving commitments, provided the exposures are not subject to 100% CCFs. All other AIRB off-balance sheet exposures that are not subject to modelled CCFs should be subject to regulatory CCFs. See paragraphs 105 and 125 of the revised Basel III standards.

[62] Exposures to entities that operate or finance physical structures or facilities, systems and networks that provide or support essential public services.

[63] Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL amending Regulation (EU) No 575/2013 from 23.11.2016: https://ec.europa.eu/transparency/regdoc/rep/1/2016/EN/COM-2016-850-F1-EN-MAIN.PDF

corporates, retail residential mortgages, qualifying revolving retail exposures, other retail, eligible purchase receivables based on the exposure class classification as set out in the revised Basel III standards. The breakdown of exposures eligible for the SME supporting factor is required also for the exposure class 'large and mid-market general corporates' because the definitions of SME applicable for the purposes of the exposure class classification and for the supporting factor eligibility are different. The row 'Other exposures […]' (row 132) is meant to capture all the exposure classes of the IRB other than those listed in the previous rows of Panel C. To be sure, the sum of the amounts in rows 104, 109, 111, 116, 120, 124, 128, 132 should result in the Total IRB amounts reported in row 65 of Panel A.

229. Within each exposure class (and sub-class as applicable), including within the category 'Other exposures […]', banks should breakdown exposures compliant with either of the supporting factors as explained in the following table.

230. It should be noted that, within each exposure class (and sub-class as applicable), including within the category 'Other exposures […]', the breakdown of exposures eligible for either the SME supporting factors (CRR Art. 501) or the CRR2 Infrastructure supporting factor (CRR2 Art. 501a) is expected to be mutually exclusive, i.e. a given exposure should not be eligible for both the SME and infrastructure supporting factors.

Row	Heading	Description
106, 113, 118, 122, 126, 130, 134	exposures compliant with the criteria set in point (c) of Art 501 (2) CRR	Banks shall report in this row exposures that **comply with criteria (a) and (b), as well as criteria (c) of Art 501 CRR**. These are the exposures that comply with points (a) and (b) of Art 501 CRR and for which the amount owed is below EUR 1.5 million.
107, 114, 119, 123, 127, 131, 135	exposures not compliant with the criteria set in point (c) of Art 501 (2) CRR	Banks shall report in this row exposures that **comply with criteria (a) and (b), but do not comply with criterion (c) of article 501 CRR**. These are the exposures that comply with points (a) and (b) of Art 501 CRR and for which the amount owed exceeds EUR 1.5 million.
105, 112, 117, 121, 125, 129, 133	of which: exposures compliant with the criteria set in points (a) and (b) of Art 501 (2) CRR; of which;	These rows include formulas, computing the total of exposures compliant with points (a) and (b) of Art 501(2) CRR, as the sum of two subsets: - exposures that are also compliant with point (c) of Art. 501(2) - exposures that are not compliant with point (c) of Art. 501(2)
108, 110, 115, 136	exposures compliant with the criteria set in Art 501a CRR2 (INF SF)	Banks shall report in this row exposures that **comply with the criteria set in Art 501a of the CRR2**.

231. For all columns in this panel, the same definitions apply as for those in panel A where the same heading is used.

232. The table below includes additional instructions related to columns:

Column	Heading	Description
C to L	Amounts applying national rules at the reporting date	- Banks shall report in these columns amounts calculated in accordance with national rules at the reporting date, i.e. the CRR rules. This means that only the SME supporting factor, as specified in the CRR, applies; - In columns dedicated to exposure amounts, the rows corresponding to exposure classes (and sub-classes as applicable), including the category 'Other Exposures under the IRB', are formulas linked to Panel A of the worksheet. Banks shall only report exposure amounts in the rows dedicated to the breakdown on exposures that are compliant with CRR Art. 501 or CRR2 Art. 501a. - For exposures compliant with the criteria set out in Art 501a CRR2 (CRR2 infrastructure supporting factor), RWAs pre and post SME SF should be equal, as these exposures are not eligible for the SME supporting factor. This is why in columns dedicated to RWAs, the RWAs post-SME SF cells are formulas linked to the columns dedicated to RWAs pre-SME SF for these exposures. For these exposures, Banks shall only report RWAs pre-SME SF.
M to P	Amounts applying national rules at the reporting date AND the CRR2 SME and Infrastructure Supporting Factors	- Banks shall report in these columns RWA amounts calculated in accordance with national rules at the reporting date (CRR rules) but modified to include the CRR2 SME and Infrastructure supporting factors on the exposures that are eligible for those factors;
Q to AG	Amounts applying revised Basel III rules for SA and for CCR exposures (no supporting factors)	- Banks shall report in these columns amounts calculated in accordance with the revised Basel III framework, i.e. no supporting factors of any type shall apply. Consequently these columns do not include the RWA breakdown pre- and post- supporting factors; - Banks shall report amounts separately for IRB exposures remaining under IRB in the revised framework, i.e. exposures (D), and for exposures moving to standardized approach due to substitution or equity exposures, i.e. exposures (B)+(C); - In columns dedicated to exposure amounts and RWAs, the rows corresponding to exposure classes (and sub-classes as applicable), including the category 'Other Exposures under the IRB', are formulas linked to Panel A of the worksheet. Banks shall only report exposure amounts and RWAs in the rows dedicated to the

Column	Heading	Description
		breakdown on exposures that are compliant with CRR Art. 501 or CRR2 Art. 501a.
AH to AO	Amounts applying revised Basel III rules for SA and for CCR exposures and including CRR2 SME and Infrastructure Supporting Factors	- Banks shall report in these columns amounts calculated in accordance with the revised Basel III framework, applying in addition the CRR2 SME and Infrastructure supporting factors to eligible exposures; - Banks shall report amounts separately for IRB exposures remaining under IRB in the revised framework, i.e. exposures (D), and for exposures moving to standardized approach due to substitution or equity exposures, i.e. exposures (B)+(C).

7.7 Worksheet "Securitisation"

233. This "Securitisation" worksheet collects information to assess the impact of the revised securitisation framework, including simple, transparent and comparable (STC) securitisation exposures.[64] **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)**.**

234. **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 paragraphs 24 and 25 of the revised securitisation framework) are not to be reported in this worksheet.**

235. Banks should provide additional information in the case securitisation transactions which are eligible for the current securitisation treatment will no longer meet the requirements for the recognition of risk transference under the revised securitisation framework (or in the reverse case, if applicable) and hence would not be reported in this worksheet. For more details see the instructions to column F in panel A2.

236. Panel A2 collects information on all securitisation exposures in the banking book under the current rules and the revised standards, except for securitisation exposures deducted from capital. Please note that banks in jurisdictions which have already implemented the revised securitisation framework, should report the same information under the "current" and "final" rules in panel A2 (i.e. the information reported in Columns C to F will be the same as columns G to J and should apply the revised framework to determine the required information). Panel A3 collects information on EU deductions reported in row 47 of the "DefCap" worksheet under the

[64] 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.

revised framework, while panel B requests for additional information on the bank role (i.e. as originator, investor or sponsor) evaluated under the current rules.

237. **Please note that the information in panel A3 is compulsory for banks where the EU deductions are applicable.**

238. **Please observe that footnote 3 of Basel III: Finalising post-crisis reforms[65] make some adjustments to the calculation of Kirb for the purpose of the application of the SEC-IRBA (paragraph 49) and the caps (paragraphs 88, 90 and 91). In contrast to the statement in footnote 21 of the revised securitisation framework document Basel III: Finalising post-crisis reform clarifies that the scaling factor of 1.06 will no longer be applied in this context.**

7.7.1 Panel A1: Current securitisation requirements (full portfolio)

239. In panel A1, 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 panels A2 and A3. **Banks in jurisdictions which have already implemented the revised securitisation framework do not need to complete panel A1.**

Row	Column	Heading	Description
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.

7.7.2 Panel A2: Securitisation exposures – information on approaches

240. Panel A2 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 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.

241. 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. **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.** Under no circumstance should one exposure be reported in more than one row.

[65] Basel Committee on Banking Supervision, *Basel III: Finalising post-crisis reforms*, December 2017, www.bis.org/bcbs/publ/d424.htm.

Row	Headings	Description
20 and 26	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 (paragraphs 48 to 64) should be reported here. Securitisation exposures that would fulfil STC criteria should be reported in row 26 (paragraphs 109 to 114), while non-STC qualifying securitisation exposures should be reported in row 20.
21 and 27	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 (paragraphs 65 to 73) should be reported here. Securitisation exposures that would fulfil STC criteria (paragraphs 109 to 114 and 116 to 117) should be reported in row 27 while the non-STC qualifying securitisation exposures in row 21.
22 and 28	of which: internal assessment approach (SEC-IAA)	Specific information on ABCP transactions under the IAA should be reported in row 22 and 28 (paragraphs 74 to 77 of the revised securitisation framework). Securitisation exposures that would fulfil STC criteria (paragraphs 109 to 114 and 116 to 117) should be reported in row 28 while the non-STC qualifying securitisation exposures in row 22.
23, 24 and 29	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 (paragraphs 78 to 87) should be reported here. Securitisation exposures that would fulfil STC criteria (paragraphs 109 to 114 and 118) should be reported in row 29, while non-STC qualifying securitisation exposures in row 23. Specific information on resecuritisation transactions is collected in row 24 (paragraphs from 94 to 97).
30	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% (paragraph 42) are to be reported here.[66]

242. **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.

243. Additionally, it is worth noting that:

- from columns C to F, current national rules are applied. Columns C, D and E collect data on the securitisation exposures, including overlapping exposures, while column F collects data on the RWA. To note that in column D the amount of overlapping exposures should be reported;

[66] 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.

- from columns G to J, banks are expected to apply the revised securitisation framework.[67] Data on exposure amounts (included overlapping exposures) are reported from columns G to H, while RWA are reported in column J.

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

Column	Headings	Description
C and G	Exposures (post CRM post CCF post substitution and net of provisions)	Banks are expected to provide the 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 the revised securitisation framework (paragraph 19 and 20). **Note that securitisation transactions reported in columns C are the same reported in columns G.** Differences in exposure amounts reported in columns C and G should come from the application of current national rules versus the revised securitisation framework.
D and H	of which: overlapping exposures	Overlapping securitisation exposures should be reported here (see paragraphs from 39 to 41 of the revised securitisation framework). **Referring to the example set in paragraph 39 of the revised framework, 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 in columns C and G.**
E and I	Exposure amounts	This amount corresponds to the exposures considered for risk capital purposes as defined in paragraphs 19 to 20 of the revised securitisation framework. To note that these columns are automatically computed as the difference between the previous two columns (columns C and D and G and H for columns E and I, respectively).
F and J	RWA	Banks are expected to report the risk weighted assets 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 (from paragraphs 88 to 93) should be reflected in the RWA.** An automatic check to verify the consistency of the sum of RWA in column F with the RWA reported for securitisation exposures in panel A1 is included in row 32.
K	Corresponding RWA under the SEC-ERBA/SEC-SA	As described in paragraph 6 of the "output floor" of the document *Basel III: Finalising post-crisis reforms*,[68] 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

[67] 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.

[68] Basel Committee on Banking Supervision, *Basel III: Finalising post-crisis reforms*, December 2017, www.bis.org/bcbs/publ/d424.htm.

Column	Headings	Description
		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 the revised framework (from paragraphs 71 to 73). Banks are expected to apply the standardised approach (SEC-SA) to all the exposure amounts which they have applied the internal ratings-based approach (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 I (i.e. 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).**

7.7.3 Panel A3: EU: Securitisation exposures – information on deductions

245. Panel A3 collects information on deductions allowed in EU jurisdictions for securitisation exposures as an alternative to the 1,250% risk weight. **To note that in this panel banks are expected to consider only deductions referred to securitisation exposures in the banking book providing in:**

- column E (current framework), the current amount of deductions referred to the banking book split between the approaches (SEC-IRBA, SEC-ERBA, IAA, SEC-SA and Others) that should be applicable under the final standards. Banks are expected to classify securitisation exposures on a best effort basis according to the same criteria used to fill in panel A2. To note that the total amount reported in cell E36 should be less or equal to the amount reported for deductions for securitisation position in the "DefCap" worksheet (cell D47) in the case some of these securitisation position are classified in the trading book (and not reported in cell D49 of "DefCap" worksheet);

- columns I and J (final standards), the exposures and RWA computed under the revised securitisation framework;

- column K (output floor), corresponding RWA applying the 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 the revised framework (from paragraphs 71 to 73). For exposure amounts which have been applied to the internal ratings-based approach (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) the RWA in column K should calculated on the basis of the SEC-SA.

246. In computing such data banks should reflect the possibility that securitisation transactions currently deducted fulfil the criteria to be treated under one of the approaches set out in the revised securitisation framework and fill in the relevant rows, accordingly. In particular, securitisation exposures eligible for: (i) the SEC-IRBA are to be reported in row 37; (ii) the SEC-ERBA are to be reported in row 38; (iii) securitisation exposures treated under the IAA should be reported in row 39 is provided; (iv) securitisation exposures under the SEC-SA are to be reported in row 40. Securitisation exposures not eligible for any approach in the revised securitisation framework and hence subject to a risk weight of 1250% (as set out in paragraph 42) should be reported in row 41. The exposures amounts and RWA should be computed following the instructions to panel A2 for columns I and J, respectively.

247. **Securitisation transactions reported in panel A3 are not to be reported in panel A2 and vice versa.**

7.7.4 Panel B: Securitisation exposures – bank role

248. Panel B requires the reporting of information based on current rules on securitisation exposures after considering credit risk mitigation and should be divided into originator, investor and sponsoring positions. Please observe that even if the exposure and RWA should be calculated on the basis of the current rules the allocation of the exposure to the different approaches in columns D to H should be based on their allocation under the final rules – as it is the case for panels A2 and A3 – in which exposures currently subject to the EU deduction alternative are reported separately. The relevant information are:

- **column D:** the amount of exposures not eligible for the approaches set in the revised securitisation framework (paragraph 42) to which a risk weight of 1250% is applied (not including exposures where the bank or competent authority opted for a deduction from capital);
- **columns E to H:** on a best effort basis, the amount of securitisation exposures captured by the approaches (SEC-IRBA, SEC-ERBA, IAA and SEC-SA, respectively) as set out in the revised securitisation framework (see the definition in the instructions to panel A2 for column E);
- **column I:** the total risk-weighted assets under the current national rules (for further details see the instructions to panel A2 for column F);
- **column J:** the amount of deductions for securitisation gain on sale (expected future margin income) as set out in paragraph 562 of the Basel II framework and reported in row 45 of the "DefCap" worksheet;
- **columns K to L:** (for EU only) the respective deductions, if possible separately for deductions from Tier 1 only and 50% Tier 1 + 50% Tier 2 capital under the current framework.

8. Trading book

249. The trading book worksheets focus on the impact of the revised market risk framework on **the entire trading book**.

250. **Data are to be reported as of the same date as the bank's regulatory reporting to its competent authority, and should include all assets subject to the market risk capital charge. 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.**

251. All computations should be consistent with the framework outlined in the market risk standard published by the Committee in January 2016[69] including the revised boundary, unless explicitly instructed to follow the *current* market risk standards or to use alternative methodology.

252. The "TB" worksheet collects data on the overall impact of the revised minimum capital requirements for market risk, except for the boundary impact (i.e. the same boundary should be used when making the calculations under the current *and* the revised market risk frameworks).

253. 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**.

8.1 Worksheet "TB"

254. **Required data are conditional on the approaches to market risk entered in panel A3 of the "General Info" worksheet; therefore, this should be completed first.**

255. 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 which 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 (e.g. significant operational challenges, modelling challenges).

256. 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 (i.e. all positions subject to market risk), ideally as defined by the revised boundary.

[69] Basel Committee on Banking Supervision, *Minimum capital requirements for market risk*, January 2016, www.bis.org/bcbs/publ/d352.htm.

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.

257. The reporting institution must ensure that the relevant boundary definition is identified in cell C46 of the "General Info" worksheet (i.e. "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 (i.e. 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.

258. 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 B1 through B3.

259. Banks must indicate – by means of flags set out in rows 47 and 48 of the "General Info" worksheet – their use of the standardised approach and internal models approach for reporting purposes under both the current market risk framework and the FRTB framework. **Where the scope of the application of approaches differs materially between the reporting of the current and FRTB frameworks (e.g. the bank expects to apply the standardised approach to a significantly greater portion of its trading book under the FRTB framework compared to under the current framework), the bank should provide a supplemental document to explain the rationale for the change in approaches.**

8.1.1 Panel A: Summary

Panel A1: Minimum capital requirements

Row	Column	Heading	Description
7	G	FRTB market risk capital charge (assuming SA for the global portfolio)	The firm-wide level capital charge measured using the standardised approach as outlined in the FRTB. The SA capital charge reported here must be calculated based on the global trading book (i.e. all positions subject to market risk), exclusive of eligible CVA hedges. The reporting institution must calculate all components of the SA capital charge 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 charge for the global trading book requested in this line item.

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

260. Please note, when reporting values in panels B1 through B4 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 which 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 B1: Current market risk capital charge (assuming current model approval status)

Capital charge (QIS scope, column G)

261. When calculating the capital charge in column G of panel B1, reporting institutions must exclude any eligible CVA hedges from the scope of covered positions. The boundary definition should be applied as identified in cell C46 of the "General Info" worksheet.

262. Capital charge components reported in column G of panel B1 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 charge for products which currently do not have internal model approval must be calculated according to the standardised measurement method. Any market risk capital amount which the bank is unable to assign to a category in panel B1a or panel B1b should be entered in panel B1c. **This "Other" capital charge must be noted and described in an explanatory document accompanying the submission.**

263. **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 competent authority, and should include all assets subject to the market risk capital charge. 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 charge (regulatory reporting scope, column F)

264. In column F of panel B1, the same information should be provided but using the same scope as for the regulatory reporting or 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 charge for the internal models approach reported in column F should also reflect the averaging over the last 60 trading days.

265. The sum of capital charges calculated in column F of sections (a), (b) and (c) of panel B1 should equal to the total market risk capital charge (i.e. total current capital charge 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 competent authority. 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			
28	G	Standardised measurement method	Capital charge 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 (e.g. specific risk of eligible securitisation positions should be included here).
30	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	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	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	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	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	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	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

Row	Column	Heading	Description
			minimum capital requirements should be inclusive of all foreign exchange risks.
42	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	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.
45	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			
47	G	Internal models approach (VaR and SVaR-based measures), **actual capital charge**	Capital charge 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 charge for products which currently have model approval from the bank's competent authority.
48	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	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	G	Incremental risk charge	Capital charge for incremental risk of all eligible positions in the trading book.
53	G	Comprehensive risk measure	Capital charge for comprehensive risk measure of all eligible positions in the trading book.
54	G	Risks not in VaR	A value for RNiV capital should only be provided if the reporting institution's competent authority 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

Row	Column	Heading	Description
			in its regulatory capital calculation, zero should be reported.
c) Other			
55	G	Other	A capital charge component which 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 B2: FRTB market risk capital charge – assuming current model approval status

266. When calculating the capital charge in panel B2, reporting institutions must exclude any eligible CVA hedges from the scope of covered positons.

267. Capital charge components reported in panel B2 should be calculated based on the current model approval status of the bank's regulatory trading desks. That is, **only the trading desks for which the bank currently has internal model permission may be modelled for capital purposes**. Capital charge for trading desks which currently do not have internal model approval must be calculated according to the standardised approach.

268. 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) sub-portfolio of all products which currently have model approval from the bank's competent authority; and (ii) sub-portfolio of all products which currently do not have model approval.

269. Data reported in this panel must be as of the same date as data reported in panel B1. The sum of capital charges calculated in sections (a) and (b) of panel B2 should equal to the total market risk capital charge (i.e. total capital charge under the revised minimum capital requirements for market risk for the global portfolio).

Row	Column	Heading	Description
a) FRTB standardised approach (inclusive of securitisations)			
The standardised approach capital charge must be calculated based only on the sub-portfolio of products which currently do not have internal model approval from the bank's competent authority. 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. For the sub-portfolio of non-modellable trading desks, the reporting institution must calculate all components of the SA capital charge including: SBM, DRC and 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 charge is to be calculated based on the methodology (i.e. correlation scenario			

Row	Column	Heading	Description
assumption) which yields the greatest capital charge at the portfolio-level (i.e. across the global portfolio). The bank must consistently apply this single scenario to relevant calculations throughout the entire panel**.**			
63, 69, 75	G	General interest rate risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the new market risk standard.
64, 70, 76	G	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 new market risk standard.
65, 71, 77	G	Equity risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the new market risk standard.
66, 72, 78	G	Commodity risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the new market risk standard.
67, 73, 79	G	Foreign exchange risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the new market risk standard.
80	G	Residual risk for prepayment	Aggregate notional amount of instruments bearing prepayment risk **before the application of the risk weight**.
82–85	G	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	Standardised approach, default risk charge	Capital requirement as defined in the new market risk standard.
b) FRTB internal models approach, expected shortfall (exclusive of securitisations) The IMA capital charge must be calculated based only on the sub-portfolio of trading desks which currently have internal model approval status from the bank's competent authority. 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. While we acknowledge that some institutions model the capital charge 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.			

Row	Column	Heading	Description
For the sub-portfolio of modellable trading desks, the reporting institution must calculate all components of the IMA capital charge including: IMCC, SES and DRC at the granularity outlined in this panel. **No multiplier should be applied to values reported in this panel.**			
89	G	Expected Shortfall at the trading book level (inclusive of full diversification effects)	Capital requirement as defined in the new market risk standard. The trading book level IMCC capital charge must be calculated assuming there are no constraints with respect to diversification benefits. That is, a **fully diversified ES value should be reported**.
91	G	Expected Shortfall (at the risk factor class level; interest rate risk)	Capital requirement as defined in the new market risk standard. The risk factor class level IMCC capital charge 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 charge 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	Expected Shortfall (at the risk factor class level; credit spread risk)	Capital requirement as defined in the new market risk standard. The risk factor class level IMCC capital charge 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 charge 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**.
93	G	Expected Shortfall (at the risk factor class level; equity risk)	Capital requirement as defined in the new market risk standard. The risk factor class level IMCC capital charge 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 charge 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**.
94	G	Expected Shortfall (at the risk factor class level; commodity risk)	Capital requirement as defined in the new market risk standard. The risk factor class level IMCC capital charge 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 charge 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**.
95	G	Expected shortfall (at the risk factor class level; foreign exchange risk)	Capital requirement as defined in the new market risk standard. The risk factor class level IMCC capital charge 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 charge must exclude the multiplication factor m_c.

Row	Column	Heading	Description
			That is, for purposes of this QIS, the **multiplier should not be applied to the risk class level ES values reported**.
97	G	SES, of which: Interest rate non-modellable risk factors	Capital requirement as defined in the new market risk standard.
98	G	SES, of which: Credit spread non-modellable risk factors	Capital requirement as defined in the new market risk standard.
99	G	SES, of which: Equity non-modellable risk factors	Capital requirement as defined in the new market risk standard.
100	G	SES, of which: Commodity non-modellable risk factors	Capital requirement as defined in the new market risk standard.
101	G	SES, of which: Foreign-exchange non-modellable risk factors	Capital requirement as defined in the new market risk standard.
102	G	Internal models approach, default risk charge	Capital requirement as defined in the new market risk standard.

Panel B3: FRTB – modelled desks analysis

270. **This panel should only be filled in by IMA banks.**

271. When calculating the capital charge in panel B2, reporting institutions must exclude any eligible CVA hedges from the scope of covered positions.

272. The scope of sections (a) and (b) in panel B3 covers trading desks for which the bank currently has model approval from its competent authority (i.e. the scope of trading desks in section (b) must be identical to the scope of trading desks used to calculate IMA capital charge in section (b) of panel B2). Further, data reported in this panel must be as of the same date as data reported in section (b) of panel B2.

Row	Column	Heading	Description
b) SA for modelled desks – applicable to IMA banks only The SA capital charge must be calculated based on the same set of desks used to calculate capital charge reported in section (a) of this panel. For these trading desks, the reporting institution must calculate all components of the SA capital charge including: SBM, DRC and RRAO at the granularity outlined in this section.			
111, 117, 123	G	Modelled desks, General interest rate risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the new market risk standard **only** for the desks that **are** modelled.

Row	Column	Heading	Description
112, 118, 124	G	Modelled desks, Credit spread risk: (delta, vega and curvature risks respectively)	Capital requirement as defined in the new market risk standard **only** for the desks that **are** modelled. This capital charge should reflect credit spread risk of non-securitisation products.
113, 119, 125	G	Modelled desks, Equity risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the new market risk standard **only** for the desks that **are** modelled.
114, 120, 126	G	Modelled desks, Commodity risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the new market risk standard **only** for the desks that **are** modelled.
115, 121, 127	G	Modelled desks, Foreign exchange risk (delta, vega and curvature risks, respectively)	Capital requirement as defined in the new market risk standard **only** for the desks that **are** modelled.
128	G	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**
129	G	Standardised approach, default risk charge	Capital requirement as defined in the new market risk standard **only** for the desks that **are** modelled

Panel B4: Securitisations

273. This panel collects information on securitisation exposures and the effects of the new framework, including Simple, Transparent and Comparable (STC).[70] Banks are asked to provide current and revised market risk capital charge for a sub-set of securitisation positions: section (a) covers the portfolio of securitisation positions which are non-CTP and are unlikely to qualify as STC exposures; section (b) covers non-CTP securitisation positions which are likely to qualify for the STC designation; and section (c) covers the correlation trading portfolio.

274. 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.			
134	G	Total current market risk capital charge	Total capital charge assessed to non-CTP, non-STC portfolio of exposures under the current market risk framework.

[70] 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.

Row	Column	Heading	Description
135	G	Total FRTB market risk capital SBM (delta, vega and curvature) charge	Total SBM capital charge 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.			
137	G	Total current market risk capital charge	Total capital charge assessed to non-CTP, STC portfolio of exposures under the current market risk framework.
138	G	Total FRTB market risk capital SBM (delta, vega and curvature) charge	Total SBM capital charge 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			
140	G	Total current market risk capital charge (inclusive of CRM)	Total capital charge assessed to correlation trading portfolio of exposures under the current market risk framework inclusive of the comprehensive risk measure capital charge).
141	G	Total FRTB market risk capital SBM (delta, vega and curvature) charge	Total SBM capital charge assessed to correlation trading portfolio of exposures under requirement as defined in the revised new market risk framework, inclusive of all applicable hedges.

8.1.3 Panel C: Trading desks

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

276. In order to conduct meaningful analysis on the desk level data reported in all panels of the "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.

277. 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 charges are not provided for a given trading desk in a QIS exercise, this desk's Unique ID should not be used for a different trading desk in this or any subsequent exercise (i.e. each trading desk should be associated with a "Unique ID" regardless of the exercise).

278. Any newly introduced desk (i.e. desk not reported in previous QIS data collection exercises) should receive a new ID (i.e. 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).

279. Note, for a given desk, the response provided in column F must be based on **current model approved 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 (e.g. 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
146–245	C	Unique desk ID	**Numeric** unique desk ID for each trading desk.
146–245	D	Description (name internally used)	Description of each trading desk (name internally used).
146–245	E	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).
146–245	F	Internal models permission	Please use the dropdown menu to select from the list the response which most accurately reflects whether a given desk has **internal models permission status under the current framework**.
146–245	G	Hedging strategy (is this desk considered to be "well-hedged"?)	Please use the dropdown menu to select from the list the response which most accurately reflects whether a given desk is well hedged or not.

8.1.4 Panel D: Closed-form questions

280. The Committee may circulate to banks up to 100 closed form questions in due course. For each question, a set of up to 100 answers will be available. Banks will have to pick in the list the answer relevant to them.

Row	Column	Heading	Description
249–348	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).
249–348	D	Remarks	Any remarks pertaining to the responses in column C should be entered here.

9. Securities financing transactions

9.1 Worksheet “EU SFTs”

281. The “EU SFTs” worksheet collects information on the SFT positions held by institutions and the impact of the FSB minimum haircut floors framework introduced in the Basel III post-crisis reforms standards[71].

9.1.1 Panel A: Size of SFTs business

282. Panel A collects information on the size of the institutions’ SFTs business, broken down by collateral type, counterparty type, whether the positions are centrally-cleared or not and type of SFTs.

Type of SFTs

283. SFTs are defined in Regulation (EU) 2015/2365 (SFTR) and consist of:

a) **securities or commodities lending and securities or commodities borrowing – SFTR Article 3(7)**: a transaction by which a counterparty transfers securities or commodities subject to a commitment that the borrower will return equivalent securities or commodities on a future date or when requested to do so by the transferor, that transaction being considered as securities or commodities lending for the counterparty transferring the securities or commodities and being considered as securities or commodities borrowing for the counterparty to which they are transferred;

b) **buy-sell back transactions or sell-buy back transactions – SFTR Article 3(8):** a transaction by which a counterparty buys or sells securities, commodities, or guaranteed rights relating to title to securities or commodities, agreeing, respectively, to sell or to buy back securities, commodities or such guaranteed rights of the same description at a specified price on a future date, that transaction being a buy-sell back transaction for the counterparty buying the securities, commodities or guaranteed rights, and a sell-buy back transaction for the counterparty selling them, such buy-sell back transaction or sell-buy back transaction not being governed by a repurchase agreement or by a reverse repurchase agreement within the meaning of point (a);

c) **repurchase transactions (i.e. repos and reverse repos) – SFTR Article 3(9):** a transaction governed by an agreement by which a counterparty transfers securities, commodities, or guaranteed rights relating to title to securities or commodities where that guarantee is

[71] https://www.bis.org/bcbs/publ/d424.pdf

issued by a recognised exchange which holds the rights to the securities or commodities and the agreement does not allow a counterparty to transfer or pledge a particular security or commodity to more than one counterparty at a time, subject to a commitment to repurchase them, or substituted securities or commodities of the same description at a specified price on a future date specified, or to be specified, by the transferor, being a repurchase agreement for the counterparty selling the securities or commodities and a reverse repurchase agreement for the counterparty buying them;

d) **margin lending transactions – SFTR Article 3(10):** a transaction in which a counterparty extends credit in connection with the purchase, sale, carrying or trading of securities, but not including other loans that are secured by collateral in the form of securities.

For the purposes of this exercise, margin borrowing transactions are deemed as included in the definition of "margin lending transaction", this transaction being a margin borrowing transaction for the counterparty which borrows credit in connection with the purchase, sale, carrying or trading of securities, and being a margin lending transaction for the counterparty which extends credit in connection with the purchase, sale, carrying or trading of securities.

Reporting and Valuation of SFTs for the size of the SFTs business (in Panels A1 and A2)

284. Institutions should consider all their outstanding SFTs at the reporting date.

285. For the purposes of Panels A1 and A2, SFTs have been divided in two groups:

A) SFTs where the reporting institution is "lending" (i.e. is identified as the collateral taker in Article 4 of ESMA's draft ITS on the format and frequency of the reports to TR under SFTR[72])

286. These are reverse repurchase agreement transactions, buy-sell back transactions, securities lending, commodities lending, and margin lending. **For these transactions, the values to be reported (in Panels A1 and A2) shall be those referring to the assets that the reporting institution provides/transfers to the counterparty in the SFT (i.e. the "giver leg" from the institution's point of view)**. This means that:

- For reverse repurchase agreement transactions and buy-sell back transactions (i.e. reverse repos and buy-sell backs), the amounts reported shall be the cash amounts that the reporting institution has lent to the counterparty (i.e. the cash leg of the transactions);

- For securities lending transactions, the amounts reported should reflect the market value of the securities that the reporting institution has lent to the counterparty at the transaction date;

[72] https://www.esma.europa.eu/sites/default/files/library/esma70-708036281-82_2017_sftr_final_report_and_cba.pdf Please refer to Article 4 in pag. 231 of this ESMA Report on the TS under the SFTR.

- For commodities securities transactions, the amounts reported should reflect the market value of the commodities that the reporting institution has lent to the counterparty at the transaction date;

- For margin lending transactions, the amounts reported shall be the credit amount that the reporting institution has extended to the counterparty.

B) SFTs where the reporting institution is "borrowing" (i.e. is identified as the collateral provider in Article 4 of ESMA's draft ITS on the format and frequency of the reports to TR under SFTR[73])

287. These are repurchase agreement transactions, sell-buy back transactions, securities borrowing, commodities borrowing, and margin borrowing. **For these transactions the values to be reported (in Panels A1 and A2) shall be those referring to the assets that the reporting institution receives from the counterparty in the SFT (i.e. the "receiver leg" from the institution's point of view).** This means that:

- For repurchase agreement transactions and sell-buy back transactions (i.e. repos and sell-buy backs), the amounts reported shall be the cash amounts that the reporting institution has received from the counterparty (i.e. the cash leg of the transactions);

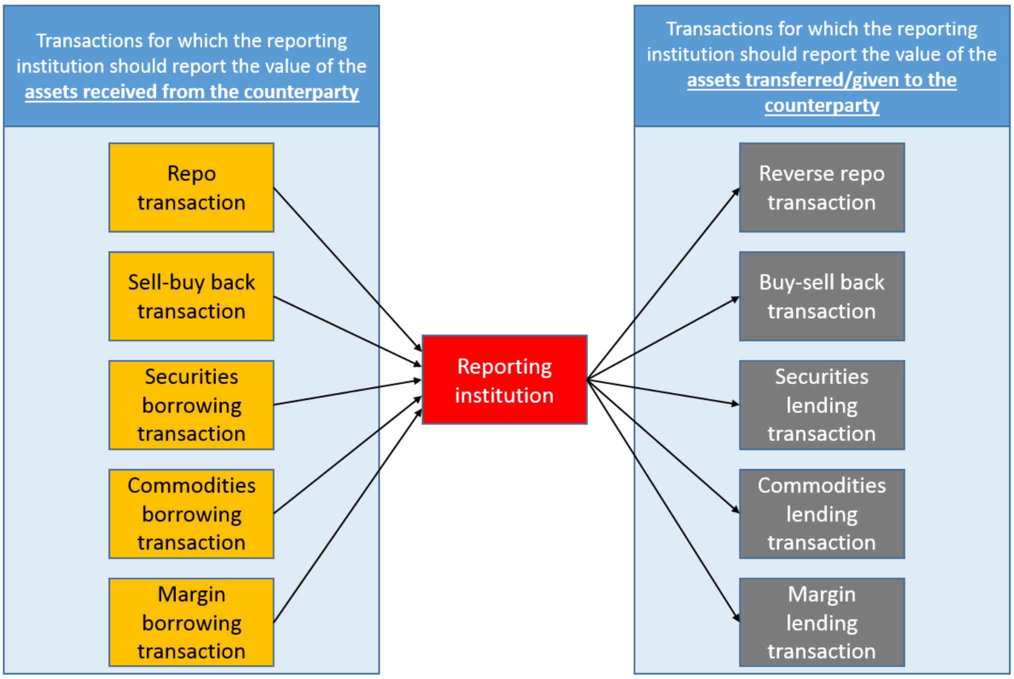
- For securities borrowing transactions, the amounts reported should reflect the market value of the securities that the reporting institution has borrowed from the counterparty at the transaction date;

- For commodities borrowing transactions, the amounts reported should reflect the market value of the commodities that the reporting institution has borrowed from the counterparty at the transaction date;

- For margin borrowing transactions, the amounts reported shall be credit amount that the reporting institution has received from the counterparty to buy on margin.

288. The following figure is meant to clarify the above understanding for the leg of transactions to be considered by the reporting institution when filling out the template (please refer to the direction of the rows: for the transactions on the left-hand side the institution should report the amounts it receives from the counterparty, for the transactions on the right-hand side the institution should report amounts it transfers/gives to the counterparty):

[73] https://www.esma.europa.eu/sites/default/files/library/esma70-708036281-82_2017_sftr_final_report_and_cba.pdf Please refer to Article 4 in pag. 231 of this ESMA Report on the TS under the SFTR.



289. The above understanding for the amounts and legs to be considered when reporting should be applied consistently for Panels A1 and A2. This means that for the transactions on the left-hand side the reporting institution should never report collateral amounts that the institution has posted to the counterparty (e.g. for repo/sell-buy back transactions, the value of the security that the institution has sold; for securities/commodities borrowing transactions, the value of the assets transferred to the counterparty as collateral). Likewise, for transactions on the right-hand side, the reporting institution should never report collateral amounts that the institution has received from the counterparty (e.g. for reverse repos and buy-sell backs, the value of the security/collateral received from the counterparty; for securities/commodities lending and margin lending, the value of collateral that the reporting institution has received).

290. **In line with the above understanding (which requires to consider exclusively one leg for each type of SFT), the reporting institution should particularly provide gross amounts (i.e. before the application of netting, collateral arrangements or any other credit mitigation technique).**

291. The following table provides examples of how an institution should report data for each type of SFT.

Row	Heading	Description
7, 23	Reverse repurchase agreement transactions	The reporting institutions should report the cash amount (gross) that it has lent to the counterparty (i.e. the cash leg of the transactions) in reverse repos. For example, suppose the reporting institution enters into a reverse repurchase agreement, where it buys from its counterparty government debt securities and pays 100 in cash. In Panel A1 and A2, the institution should report the cash leg of 100 in rows 7 and 23 under the respective column.
8, 24	Buy-sell back transaction	The reporting institutions should report the cash amount (gross) that it has lent to the counterparty (i.e. the cash leg of the transactions) in buy-sell backs. For example, suppose the reporting institution enters into a buy-sell back transaction, where it buys from its counterparty government debt securities and pays 100 in cash. In Panel A1 and A2, the institution should report the cash leg of 100 in rows 8 and 24 under the respective column.
9, 25	Securities lending	The reporting institutions should report the market value of the securities (gross) that it has lent to the counterparty at the transaction date in securities lending transactions. For example, suppose the reporting institution enters into a securities lending transaction, where it lends 100 in equities and receives 120 in government debt securities as collateral. In Panel A1 and A2, the institution should report the amount of securities lent of 100 in rows 9 and 25 under the respective column.
10, 26	Commodity lending	The reporting institutions should report the market value of the commodities (gross) that it has lent to the counterparty at the transaction date in commodity lending transactions. For example, suppose the reporting institution enters into a commodity lending transaction, where it lends 100 in commodities and receives 120 in government debt securities as collateral. In Panel A1 and A2, the institution should report the amount of commodities lent of 100 in rows 10 and 26 under the respective column.
11, 27	Margin lending transaction	The reporting institutions should report the amount of credit (gross) that it has extended to the counterparty (i.e. the cash leg of the transactions) in margin lending transactions. For example, suppose the reporting institution enters into a margin lending transaction, where it lends 100 in credit and receives 120 in equities as collateral. In Panel A1 and A2, the institution should report the amount of credit lent of 100 in rows 11 and 27 under the respective column.

Row	Heading	Description
12, 28	Repurchase agreement transaction	The reporting institutions should report the cash amount (gross) that it has received from the counterparty (i.e. the cash leg of the transactions) in repos. For example, suppose the reporting institution enters into a repurchase agreement, where it sells government debt securities to its counterparty and receives 100 in cash. In Panel A1 and A2, the institution should report the cash leg of 100 in rows 12 and 28 under the respective column.
13, 29	Sell-buy back transaction	The reporting institutions should report the cash amount (gross) that it has received from the counterparty (i.e. the cash leg of the transactions) in sell-buy backs. For example, suppose the reporting institution enters into a sell-buy back transaction, where it sells government debt securities to its counterparty and receives 100 in cash. In Panel A1 and A2, the institution should report the cash leg of 100 in rows 13 and 29 under the respective column.
14, 30	Securities borrowing	The reporting institutions should report the market value of the securities (gross) that it has borrowed from the counterparty at the transaction date in securities borrowing transactions. For example, suppose the reporting institution enters into a securities borrowing transaction, where it borrows 100 in equities and posts 120 in government debt securities as collateral to its counterparty. In Panel A1 and A2, the institution should report the amount of securities borrowed of 100 in rows 14 and 30 under the respective column.
15, 31	Commodity borrowing	The reporting institutions should report the market value of the commodities (gross) that it has borrowed from the counterparty at the transaction date in the commodity borrowing transactions. For example, suppose the reporting institution enters into a commodity borrowing transaction, where it borrows 100 in commodities and posts 120 in government debt securities as collateral. In Panel A1 and A2, the institution should report the amount of commodities borrowed of 100 in rows 15 and 31 under the respective column.
16, 32	Margin borrowing transaction	The reporting institutions should report the amount of credit (gross) that it has received from the counterparty (i.e. the cash leg of the transactions) in margin borrowing transactions. For example, suppose the reporting institution enters into a margin borrowing transaction, where it receives 100 in credit and posts 110 in equities as collateral. In Panel A1 and A2, the institution should report the amount of credit received of 100 in rows 16 and 32 under the respective column.

Panel A1: SFTs

292. The data to be reported for each type of SFT are set out in the following table.

Row	Column	Heading	Description
7-17	D	Centrally cleared	Transactions with a central counterparty (CCP). CCP means a legal person that interposes itself between the counterparties to the contracts traded on one or more financial markets, becoming the buyer to every seller and the seller to every buyer as defined under EMIR Article 2(1).
7-17	E	Of which: with qualifying CCP	Transactions with a qualifying central counterparty. Qualifying central counterparty' means a central counterparty that has been either authorised in accordance with EMIR Article 14 or recognised in accordance with EMIR Article 25.
7-17	F	Non-centrally cleared	Transactions not centrally-cleared with a CCP.
7-17	G	of which: subject to the minimum haircut floor framework	Transactions in the scope of the minimum haircut floor framework in accordance with paragraphs 180-183 in page 45 of the final Basel III framework[74] in relation to credit risk mitigation techniques. Institutions should report all in-scope SFTs, irrespective of whether they comply or not with the minimum haircut floors set out paragraph 184.

Panel A2: SFTs by counterparty type

293. Institutions shall report positions in SFTs broken down by counterparty type. **Centrally-cleared SFTs are reported in column D**. All remaining transactions should be reported under column E to P.

Row	Column	Heading	Description
23-33	E	Central banks	Central banks.
23-33	F	Central Governments	Central governments.
23-33	G	Multilateral development banks and international organisations	Multilateral development banks and international organisations within the meaning of Article 117 and 118 CRR.

[74] https://www.bis.org/bcbs/publ/d424.pdf
Please refer to paragraphs 180 to 183 in pag.45 of these Basel III standards.

Row	Column	Heading	Description
23-33	H	Regional government, local authorities and public sector entities	This should include: • Regional government, local authorities and public sector entities within the meaning of Article 115 and 116 CRR. • Entities referred to in Article 9(2) of Directive 2013/36/EU. • Entities referred to in points (2) to (23) of Article 2(5) of Directive 2013/36/EU
23-33	I	Credit institutions	This should include: • Undertakings the business of which is to take deposits or other repayable funds from the public and grant credits for its own account in accordance with Article 4(1) CRR. • Third county credit institutions if the third country applies prudential and competent authority requirements to that institution that are at least equivalent to those applied in the Union.
23-33	J	Investment firms	This should include: • Legal persons whose regular occupation or business is the provision of one or more investment services to third parties and/or the performance of one or more investment activities on a professional basis. This definition should be understood in accordance with the definition of investment firms as per MiFID II Article 4(1). • Recognised third country investment firms.
23-33	K	Financial institutions subject to prudential requirements	This should include: • Entities which are financial institutions authorised and supervised by the competent authorities or third country competent authorities and subject to prudential requirements comparable to those applied to institutions in terms of robustness where the institution's exposure(s) to the entity concerned is treated as an exposure to an institution pursuant to Article 119(5) of Regulation (EU) No 575/2013. • Electronic money issuers as defined in point (3) of Article 2 of Directive 2009/110/EC13. • Payment institutions as defined in point (4) of Article 4 of Directive 2007/64/EC.
23-33	L	Insurance undertaking	Insurance holding companies, insurance undertakings, reinsurance undertakings and third country insurance undertakings and third country reinsurance undertakings

Row	Column	Heading	Description
			where the competent authority regime of the third country concerned is deemed equivalent.
23-33	M	Pension funds	Institutions for occupational retirement provision within the meaning of point (a) of Article 6 of Directive 2003/41/EC5 or subject to prudential and competent authority requirements comparable to those applied to institutions within the meaning of point (a) of Article 6 of Directive 2003/41/EC in terms of robustness;
23-33	N	Collective investment undertakings	Collective investment undertakings defined under Article 4(1)(7) CRR.
23-33	O	Other non-regulated financial sector entities	Financial sector entities as defined in Article 4(27) of CRR, which are not subject to any prudential or competent authority requirements in the Union or at least equivalent to those applied in the Union.
23-33	P	Others	Other counterparties not covered under columns D-O.

Panel A3: SFTs by collateral type

294. Institutions shall report positions in SFTs broken down by the type of assets given/transferred to, or assets received from the counterparty, i.e. institutions shall report both legs of the transaction. The columns should represent the type of asset on each leg, i.e. for rows "Assets given/transferred to the counterparty", the type should be that of the assets given/transferred from the reporting institution to the counterparty, while for rows "Assets received from the counterparty", the type should be that of the assets received by the reporting institution from the counterparty.

295. **The reporting institution should provide gross amounts for both legs (i.e. before the application of netting, collateral arrangements or any other credit mitigation technique).**

Row	Heading	Description
39, 40	Reverse repurchase agreement transactions	The reporting institutions should report the cash amount that it has lent to the counterparty (i.e. the cash leg. of the transactions) under row 39 and the market value of the assets received under row 40. The columns should represent the type of asset on each leg, i.e. for row 39 the type should be that of the assets given/transferred to the counterparty, while for row 40 the type should be that of the assets received from the counterparty. For example, suppose the reporting institution enters into a reverse repurchase agreement, where it buys from its counterparty government debt securities with a market value of 110 and pays 100 in cash. The institution should report:

Row	Heading	Description
		• Row 39: The cash leg of 100 under the column "Cash"; • Row 40: The market value of the government debt securities of 110 under the column "of which: issued by central governments, central banks, regional governments and local authorities, public sector entities, multilateral development banks, and international organisations".
41, 42	Buy-sell back transaction	The reporting institutions should report the cash amount that it has lent to the counterparty (i.e. the cash leg of the transactions) under row 41 and the market value of the assets received under row 42. The columns should represent the type of asset on each leg, i.e. for row 41 the type should be that of the assets given/transferred to the counterparty, while for row 42 the type should be that of the assets received from the counterparty. For example, suppose the reporting institution enters into a buy-sell back transaction, where it buys from its counterparty government debt securities with a market value of 110 and pays 100 in cash. The institution should report: • Row 41: The cash leg of 100 under the column "Cash"; • Row 42: The the market value of the government debt securities of 110 under the column "of which: issued by central governments, central banks, regional governments and local authorities, public sector entities, multilateral development banks, and international organisations".
43, 44	Securities lending	The reporting institutions should report the market value of the securities that it has lent to the counterparty under row 43 and the market value of the assets received as collateral under row 44. The columns should represent the type of asset on each leg, i.e. for row 43 the type should be that of the assets lent to the counterparty, while for row 44 the type should be that of the assets received from the counterparty (as collateral). For example, suppose the reporting institution enters into a securities lending transaction, where it lends 100 in equities and receives 120 in government debt securities as collateral. The institution should report: • Row 43: The market value of the equities of 100 under the column "Equities"; • Row 44: The market value of the government debt securities of 120 under the column "of which: issued by central governments, central banks, regional governments and local

Row	Heading	Description
		authorities, public sector entities, multilateral development banks, and international organisations".
45, 46	Commodity lending	The reporting institutions should report the market value of the commodities that it has lent to the counterparty under row 45 and the market value of the assets received (as collateral) under row 46. The columns should represent the type of asset on each leg, i.e. for row 45 the type should be that of the assets lent to the counterparty, while for row 46 the type should be that of the assets received from the counterparty (as collateral). For example, suppose the reporting institution enters into a commodity lending transaction, where it lends 100 in commodities and receives 120 in government debt securities as collateral. The institution should report: • Row 45: The market value of the commodities of 100 under the column "Commodities"; • Row 46: The market value of the government debt securities of 120 under the column "of which: issued by central governments, central banks, regional governments and local authorities, public sector entities, multilateral development banks, and international organisations".
47, 48	Margin lending transaction	The reporting institutions should report the amount of credit that it has extended to the counterparty (i.e. the cash leg of the transactions) under row 47 and the market value of the assets received under row 48. The columns should represent the type of asset on each leg, i.e. for row 47 the type should be that of the assets lent to the counterparty, while for row 48 the type should be that of the assets received from the counterparty (as collateral). For example, suppose the reporting institution enters into a margin lending transaction, where it lends 100 in credit and receives 120 in equities as collateral. The institution should report: • Row 47: The cash leg of 100 under the column "Cash"; • Row 48: The market value of the equities of 120 under the column "of which: Equities.

Row	Heading	Description
		Where the institution has received a portfolio of assets as collateral, this should be split across the relevant columns in row 48.
49, 50	Repurchase agreement transaction	The reporting institutions should report the market value of the assets sold under row 49 and the cash amount that it has received from the counterparty (i.e. the cash leg of the transactions) under row 50. The columns should represent the type of asset on each leg, i.e. for row 49 the type should be that of the assets given/transferred to the counterparty, while for row 50 the type should be that of the assets received from the counterparty. For example, suppose the reporting institution enters into a repurchase agreement, where it sells to its counterparty government debt securities with a market value of 110 and receives 100 in cash. The institution should report: • Row 49: The market value of the government debt securities of 110 under the column "of which: issued by central governments, central banks, regional governments and local authorities, public sector entities, multilateral development banks, and international organisations"; • Row 50: The cash leg of 100 under the column "Cash".
51, 52	Sell-buy back transaction	The reporting institutions should report the market value of the assets sold under row 51 and the cash amount that it has received from the counterparty (i.e. the cash leg of the transactions) under row 52. The columns should represent the type of asset on each leg, i.e. for row 51 the type should be that of the assets given/transferred to the counterparty, while for row 52 the type should be that of the assets received from the counterparty. For example, suppose the reporting institution enters into a sell-buy back transaction, where it sells to its counterparty government debt securities with a market value of 110 and received 100 in cash. The institution should report: • Row 51: The market value of the government debt securities of 110 under the column "of which: issued by central governments, central banks, regional governments and local authorities, public sector entities, multilateral development banks, and international organisations";

Row	Heading	Description
		• Row 52: The cash leg of 100 under the column “Cash”.
53, 54	Securities borrowing	The reporting institutions should report the market value of the assets that it has given/transferred (as collateral) to the counterparty under row 53 and the market value of the securities borrowed under row 54. The columns should represent the type of asset on each leg, i.e. for row 53 the type should be that of the assets given to the counterparty as collateral, while for row 54 the type should be that of the assets borrowed from the counterparty. For example, suppose the reporting institution enters into a securities borrowing transaction, where it borrows 100 in equities and posts 120 in government debt securities as collateral. The institution should report: • Row 53: The market value of the government debt securities of 120 under the column “of which: issued by central governments, central banks, regional governments and local authorities, public sector entities, multilateral development banks, and international organisations”; • Row 54: The market value of the equities of 100 under the column “Equities”.
55, 56	Commodity borrowing	The reporting institutions should report the market value of the assets that it has given/transferred (as collateral) to the counterparty under row 55 and the market value of the commodities borrowed under row 56. The columns should represent the type of asset on each leg, i.e. for row 55 the type should be that of the assets given to the counterparty as collateral, while for row 56 the type should be that of the assets borrowed from the counterparty. For example, suppose the reporting institution enters into a commodities borrowing transaction, where it borrows 100 in commodities and posts 120 in government debt securities as collateral. The institution should report: • Row 55: The market value of the government debt securities of 120 under the column “of which: issued by central governments, central banks, regional governments and local authorities, public sector entities, multilateral development banks, and international organisations”; • Row 56: The market value of the commodities of 100 under the column “Commodities”.

Row	Heading	Description
57, 58	Margin borrowing transaction	The reporting institutions should report the market value of the assets given/transferred (as collateral) under row 57 and the amount of credit that it has received from the counterparty (i.e. the cash leg of the transactions) under row 58. The columns should represent the type of asset on each leg, i.e. for row 57 the type should be that of the assets posted as collateral to the counterparty, while for row 58 the type should be that of the credit received from the counterparty. For example, suppose the reporting institution enters into a margin borrowing transaction, where it borrows 100 in credit and posts 120 in equities as collateral. The institution should report: • Row 57: The market value of the equities of 120 under the column "of which: Equities"; • Row 58: The cash leg of 100 under the column "Cash. Where the institution has given/transferred a portfolio of assets as collateral, this should be split across the relevant columns in row 57.

296. The type of assets given/transferred to or received from the counterparty are described in the table below.

Row	Column	Heading	Description
39-58	D	Securities	All transferable securities which are negotiable on the capital market, such as: a) shares in companies and other securities equivalent to shares in companies, partnerships or other entities, and depositary receipts in respect of shares; b) bonds or other forms of securitised debt, including depositary receipts in respect of such securities; c) any other securities giving the right to acquire or sell any such transferable securities or giving rise to a cash settlement determined by reference to transferable securities, currencies, interest rates or yields, or other indices or measure Commodities and related instruments shall be reported separately in column L.
39-58	E	of which: issued by central governments, central banks, regional governments and local	Debt instruments issued by general government, central government, regional government, local authorities, public sector entities, that meet the criteria for a 0% risk weight under the standardised approach for credit risk,

Row	Column	Heading	Description
		authorities, public sector entities, multilateral development banks, and international organisations	multilateral development banks, and international organisations.
39-58	F	Of which: Covered bonds	Covered bonds within the meaning of CRR Article 129.
39-58	G	of which: Debt securities issued by financial sector entities	Debt instruments issued by financial sector entities within the meaning of CRR Article 4(1)(27).
39-58	H	of which: Debt instruments issued by non-financial issuers	Debt instruments issued by non-financial issuers.
39-58	I	of which: Securitised products	Transactions within the meaning of the definition of securitisation in Article 2 (1) of the Regulation 2011/61/EU, including resecuritisations products as per Article 2 (4) of that Regulation.
39-58	J	of which: Equities	Equities within the meaning of the definition of equity securities contained in Article 2(1)(b) of Directive 2003/71/EC.
39-58	K	Of which: Other	Other securities, which do not fall under columns E-J.
39-58	L	Commodities	Commodities, commodity derivatives or emission allowances or derivatives thereof.
39-58	M	Cash	Cash collateral.
39-58	N	Other	Other collateral, which do not fall under columns D-M.

9.1.2 Panel B: Approaches for calculating the exposures value of SFT for CCR

297. Panel B collects information on the approaches used for calculating the exposures value of SFTs under the current and revised framework.

298. It is important to note that the information collected in this panel is based on the existing treatment of netting sets. That is, each SFT must be assigned to a particular column based on its current treatment and is only reported in those assigned columns. In particular, columns D to F, J to L relate to netting sets of SFTs and columns G to I, M to O to cross-product netting sets. Institutions should provide data computed according to:

- Current national rules (i.e. the CRR) in columns D to I. In particular, institutions should apply the current credit risk framework, CRM framework and CCR framework.

- Revised rules in columns J to O. In particular, institutions should apply the credit risk framework, CRM framework and CCR framework according to the final Basel III framework.

299. It is important to note that the information collected in this panel is based on the existing treatment of netting sets. That is, each SFT must be assigned to a particular column based on its current treatment and is only reported in those assigned columns. In addition, if a particular SFT is **currently** subject to the financial collateral simple method (CRR Article 222), it should always only be reported in row 64. Similarly, if a particular SFT is **currently** subject to the competent authority volatility adjustment approach for master netting agreements (CRR Article 220), it should always only be reported in row 66. If a particular SFT is **currently** subject to the own estimates volatility adjustment approach for master netting agreements (CRR Article 220), it should always only be reported in row 67, despite the removal of the own estimates of collateral haircuts under the revised framework. In this case, institutions should still report this SFT under row 67 **but** should calculate the exposures value of SFT taking into account the Basel III revisions (i.e. taking into account the removal of the own estimates of collateral haircuts under the revised framework). If a particular SFT is **currently** subject to the competent authority volatility adjustment approach under the financial collateral comprehensive (CRR Article 223-227), it should always only be reported in row 69. Similarly, if a particular SFT is **currently** subject to the own estimates volatility adjustment approach under the financial collateral comprehensive method (CRR Article 223-227), it should always only be reported in row 70, despite the removal of the own estimates of collateral haircuts under the revised framework. In this case, institutions should still report this SFT under row 70 **but** should calculate the exposures value of SFT taking into account the Basel III revisions (i.e. taking into account the removal of the own estimates of collateral haircuts under the revised framework). If a particular SFT is **currently** subject to the internal models approach for master netting agreements (RepoVaR) (CRR Article 221), it should always only be reported in row 71. Lastly, if a particular SFT is **currently** subject the internal models method (IMM) (CRR Article 283-294), it should always only be reported in rows 72.

Row	Column	Heading	Description
64	D-O	Under Financial Collateral Simple Method - CRR Article 222	SFTs subject to the financial collateral simple method under Article 222 of the CRR.
66	D-O	of which: competent authority volatility adjustments approach - CRR Article 220	SFTs subject to the competent authority volatility adjustment approach for master netting agreements under Article 220 of the CRR.
67	D-O	of which: own estimates of volatility adjustments approach - CRR Article 220	SFTs subject to the own estimates volatility adjustment approach for master netting agreements under Article 220 of the CRR.
69	D-O	of which: competent authority volatility	SFTs subject to the financial collateral comprehensive method with the usage of competent authority volatility adjustments under Article 224 of the CRR.

Row	Column	Heading	Description
		adjustments approach - CRR Article 223-227	
70	D-O	of which: own estimates of volatility adjustments approach - CRR Article 223-227	SFTs subject to the financial collateral comprehensive method with the usage of own estimates of volatility adjustments under Article 225 of the CRR.
71	D-O	Internal Model approach for master netting agreements (RepoVaR) - CRR Article 221	SFTs subject to the internal model method for master netting agreements covering SFTs under Article 221 of the CRR.
72	D-O	Internal Model Method (IMM) - CRR Article 283-294	SFTs subject to the internal model method for counterparty credit risk under Articles 283-294 of the CRR.

9.1.3 Panel C: Minimum haircut floors framework

300. Panel C collects information on the impact of the minimum haircut floors framework.

Row	Column	Heading	Description
79	D-M	In-scope SFTs	SFT in the scope of the minimum haircut floors framework in accordance with paragraph 180-183 in page 45 of the final Basel III framework [75] in relation to credit risk mitigation techniques. This should include all in-scope SFTs, irrespective of whether they comply or not with the minimum haircut floors set out paragraph 184.
80	D-M	of which: compliant with minimum haircut floors	SFT in the scope of the minimum haircut floors framework which **currently** comply with the minimum haircut floors set out in paragraph 184 in page 45 of the final Basel III framework [76] in relation to credit risk mitigation techniques. If a particular SFT **currently** complies with the minimum haircut floors, it should always only be reported in row 80, despite that under the current framework the minimum haircut floors are not relevant and despite that under Scenario 2 institutions would need to adjust the haircuts they apply to their positions in in-scope SFTs to comply with the minimum haircut floors. In this case, institutions should not report under row 80 SFTs that do not **currently** comply with the minimum haircut floors as set in the revised framework, but have become compliant under Scenario 2 in columns K to M, because of the hypothetical

[75] https://www.bis.org/bcbs/publ/d424.pdf

Please refer to paragraphs 180 to 183 in pag.45 of these Basel III standards.

[76] https://www.bis.org/bcbs/publ/d424.pdf

Please refer to paragraphs 180 to 183 in pag.45 of these Basel III standards.

Row	Column	Heading	Description
			adjustment in the haircut applied to these positions to meet the minimum haircut floors. These non-compliant SFTs should be reported in row 81 across the entire panel.
81	D-M	of which: non-compliant with minimum haircut floors	SFT in the scope of the minimum haircut floors framework, which do not **currently** comply with the minimum haircut floors set out in paragraph 184 in page 45 of the final Basel III framework[77] in relation to credit risk mitigation techniques. If a particular SFT does not **currently** comply with the minimum haircut floors), it should always only be reported in row 81, despite that under Scenario 2 institutions would need to adjust the haircuts they apply to their positions in in-scope SFTs to comply with the minimum haircut floors. In this case institutions should still report this SFT under row 81, but should calculate the exposure value of the SFT after adjusting the haircut applied to that position to meet the minimum haircut floors in columns K to M.

301. Institutions should provide data computed according to:

- Current national rules (i.e. the CRR) in columns D to F. In particular, institutions should apply the current credit risk framework, CRM framework and CCR framework, i.e. the minimum haircut floors should not apply.

- Revised rules in columns G to M. In particular, institutions should apply the credit risk framework, CRM framework and CCR framework according to the final Basel III framework. Institutions should report EAD, RWA and EL amounts under two different scenarios.

    - In column G to J, institutions should assume that the haircuts applied to SFTs in scope of the minimum haircut floors framework would **not be adjusted** to comply with the minimum haircut floors. Under this scenario, any in-scope SFT that do not comply with the minimum haircut floors should be treated as unsecured loans to the counterparties;

    - In column K to M, institutions should assume that the haircuts applied to the SFTs in scope of the minimum haircut floors framework would **be adjusted** to comply with the minimum haircut floors. Thus, under this scenario, all in-scope SFTs should be compliant with the minimum haircut floors.

[77] https://www.bis.org/bcbs/publ/d424.pdf
Please refer to paragraphs 180 to 183 in pag.45 of these Basel III standards.

Row	Column	Heading	Description
81	J	Unrecognised collateral	Institutions should report the current value of the collateral received that are no longer recognised as credit risk mitigation due to the minimum haircut framework.

10. CCR and CVA

302. Broadly, the "CCR and CVA" worksheet collects data on exposures subject to CCR, to CCPs"CVA" worksheet collects data on and the impact of the revisions to the minimum capital requirements for credit valuation adjustment (CVA) risk.[78] In addition, banks need to complete a worksheet "EU CVA" for the purpose of the Call for Advice. Institutions **need to fill in both the "CVA" and "EU CVA" worksheets.**

10.1 Worksheet "CCR and CVA"

10.1.1 Panel A: Exposures to central counterparties (CCPs)

303. Panel A collects data on banks' exposures to qualifying CCPs (QCCPs) and non-qualifying CCPs in the form of default fund contributions and trade exposures for both centrally cleared derivative transactions and SFTs. The columns in the panel distinguish between the interim requirements (columns C and D) and the final standards (columns E and F).

304. Interim requirements are set out in document Capital requirements for bank exposures to central counterparties published in July 2012,[79] where CCR exposure amounts for trade exposures are calculated based on the currently used methods: (i) for derivative transactions: CEM/SM or IMM; and (ii) for SFTs: CA using supervisory haircuts (CA(SH)),[80] or the CA using the own estimates approach (CA(OE)), the repo VaR, the IMM or any other models; **banks in jurisdictions already applying the final standards are not expected to provide values for the interim requirements**.

305. The final standards include the final standards as set out in document Capital requirements for bank exposures to central counterparties published in April 2014,[81] where the CCR exposure amounts for trade exposures are calculated based on the: (i) SA-CCR for derivative transactions (or CA(SH)/simple approach for SFTs) and/or the IMM for derivative transactions (or CA(OE), the

[78] Basel Committee on Banking Supervision, Basel III: Finalising post-crisis reforms, December 2017, www.bis.org/bcbs/publ/d424.htm.

[79] See Basel Committee on Banking Supervision, Capital requirements for bank exposures to central counterparties, July 2012, www.bis.org/publ/bcbs227.htm.

[80] Banks under the standardised approach for credit risk using the simple approach for financial collateral as set out in paragraphs 182 to 187 of the Basel II framework should always report under the CA(SH) in this panel.

[81] See Basel Committee on Banking Supervision, Capital requirements for bank exposures to central counterparties – final standard, April 2014, www.bis.org/publ/bcbs282.htm.

repo VaR, the IMM or any other models for SFTs) as applied by the bank; and (ii) SA-CCR and CA(SH) or simple approach applied to all trade exposures alternatively for derivative transactions and SFTs, respectively.

306. Banks are expected to provide exposures to qualifying CCPs in columns C to F of rows 5 to 10 and to non-qualifying CCP in in columns C to F of rows 11 to 14. For the purposes of computing the output floor, columns G and H of rows 9 to 10 and 13 to 14 collect information on trade exposures calculated using full non-internal model approaches (i.e. SA-CCR/CA(SH)/simple approach) for qualifying and non-qualifying CCPs, respectively.

10.1.2 Panel B: Exposures subject to CCR

307. 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 B. 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 A1 of the worksheet "Credit risk (SA)" and in panel A1 of the worksheet "Credit risk (IRB)".** Unlike for panel A1, trade exposures to CCPs (both QCCPs and non-QCCPs) as reported in panel A should also be reported in this panel, 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 I to N.

308. 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, I to J, O to P and U to V relate to netting sets of derivatives exposures, columns E to F, K to L, Q to R and W to X to SFTs and columns G to H, M to N, S to T and Y to Z to cross-product netting sets.

309. Furthermore, it is important to note that the information collected in this panel asks 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 I to N ask to combine the current credit risk framework with the revised framework for CCR exposure calculation (which should also include changes to the treatment of collateralised transactions per Section D.3 of the revised credit risk standardised approach, 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 paragraphs 179 to 188 of that revised standard);

- columns O to T combine revised credit risk and revised CCR exposure framework using internal models and standardised approaches as per approval; and
- columns U to Z combine revised frameworks for credit risk and CCR exposure calculation using standardised approaches only to determine exposures and risk weights.

310. In addition, if a particular derivatives or SFT netting set is currently subject to the internal models method (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. 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 competent authority 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.

311. 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 (e.g. >€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, e.g. <€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[82] where only variation margin is currently exchanged (i.e. 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

[82] Basel Committee on Banking Supervision and Board of the International Organization of Securities Commissions, *Margin requirements for non-centrally cleared derivatives,* March 2015, www.bis.org/bcbs/publ/d317.htm.

that comply with BCBS-IOSCO margin requirements for non-centrally cleared derivatives and where both variation margin and initial margin are currently exchanged.

312. For SFTs, collateralisation should be understood as follows:

- Uncollateralised netting sets are those that would be treated as unsecured in accordance with paragraphs 179 to 188 of the revised credit risk standardised approach (i.e. 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 (e.g. where $\frac{\sum C_t - \sum E_s}{\sum E_s} < 0$ per paragraph 188 of the revised credit risk standardised approach);
- Over-collateralised netting sets are those that are not considered "uncollateralised" per the above and where the bank is a net receiver of margin (e.g. where $\frac{\sum C_t - \sum E_s}{\sum E_s} < 0$ per paragraph 188 of the revised credit risk standardised approach).

313. 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 I to N using the current credit risk framework and the revised counterparty credit risk framework, i.e. using IMM, SA-CCR, CA(SH) or Repo-VaR. Banks should complete columns O to T using the revised credit risk and CRM frameworks as well as the revised counterparty credit risk framework, i.e. 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 standardised approach 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.

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

10.1.3 Panel C: Credit valuation adjustments

315. For the purpose of this worksheet (both current and final Basel III capital requirements), institutions subject to the EU Regulation 575/2013 (CCR) 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. For details on the exemption listed in article 382(3), banks should refer to EBA Q&A 3009.[83]

316. 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 C1 and C3. A bank which can use CCR RWA must indicate its intention to or not to use CCR RWA in panel C1. For such a bank, if the cell is left blank, a check warning will be displayed and its CVA capital requirement is not calculated.

317. In case a bank calculates its CVA capital requirement using the BA-CVA exclusively, then either data for panel C4a or panel C4b is required. A bank that uses the reduced version of BA-CVA must fill in panel C4a. A bank that use the full version of BA-CVA must fill in panel C4b. Please note that a bank must not report values in both panels for full and reduced BA-CVA – C4a and C4b.

318. If a bank calculates its CVA capital requirement using the SA-CVA, data for panel C4c 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 (i.e. netting sets carved out) have to be calculated using the BA-CVA (in panels C4c2 or C4c3). Please note that a bank should **not** report values in both panels for full and reduced BA-CVA – C4a and C4b.

Row	Column	Heading	Description
1) Size of derivatives business			
56	C	Total non-centrally cleared derivatives notional amount	Aggregate notional amount of non-centrally cleared derivatives.
57	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 (i.e. below the materiality threshold).
56	F	Intention to use CCR capital requirement	The bank which can use the CCR capital requirement must select either "Yes" or "No".
57	F	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 (i.e. "Fill in cell above") will be displayed.
2) Capital requirement under the current framework			
61	C	Advanced approach	Aggregate advanced approach capital requirement under the current framework.

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

Row	Column	Heading	Description
62	C	Standardised approach	Aggregate standardised approach capital requirement under the current framework.
61–62	D	Of which: derivatives only	Capital requirement for CVA risk under the current framework, excluding SFTs (i.e. derivatives only)
61-62	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 having indicated that it does not use the associated apporoach to CVA capital requirements in rows 37 and/or 38 on the 'General Info' worksheet.
63	C	Total	Non-data entry cell. Calculation will only populate using values reported in rows 61 and 62 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.
63	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 61 and/or 62 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) Breakdown of total accounting CVA and DVA and regulatory CVA			
66	C	Accounting CVA	Amount of CVA reported for accounting purposes with no regard to prudential requirements.
67	C	Accounting DVA	Amount of DVA reported for accounting purposes with no regard to prudential requirements.
68	C	Regulatory CVA specified in SA-CVA	Regulatory CVA calculated according to the method presented in paragraphs 29 to 35 of the final Basel III framework on minimum capital requirements for CVA risk.
4) Capital requirement under the final Basel III framework			
a) Capital requirement under the reduced BA-CVA approach			
73	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 paragraphs 12 to 14 of the final Basel III framework on minimum capital requirements for CVA risk.
73	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 (i.e. derivatives only)

Row	Column	Heading	Description
73	E	Check: panels 4a and 4b should not both be filled in	Non-data entry cell. It displays a warning if the bank reported both panels for the reduced version of BA-CVA and the full version of BA-CVA. Only a bank that uses the reduced version of BA-CVA should report values in this panel.
73	F	Check: panel 4a should not be filled in if panel 4c1 is filled in	Non-data entry cell. It displays a warning if a bank that reports SA-CVA capital requirement reports value on the panel for the banks that use the reduced BA-CVA. Only a bank that uses the reduced version of BA-CVA should report values in this panel.
b) Capital requirement under the full BA-CVA approach			
76	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 paragraphs 12 to 14 of the final Basel III framework on minimum capital requirements for CVA risk.
77	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 paragraphs 15 to 17 of the final Basel III framework on minimum capital requirements for CVA risk. The parameter should be calculated in accordance with paragraphs 19 to 21 of the final Basel III framework on minimum capital requirements for CVA risk.
76-77	D	Of which: derivatives only	Capital requirement for CVA risk under the full BA-CVA approach excluding fair-valued SFTs (i.e. derivatives only).
78	E	Check: panels 4a and 4b should not both be filled in	Non-data entry cell. It displays a warning if the bank reported both panels for the reduced version of BA-CVA and the full version of BA-CVA. Only a bank that uses the full version of BA-CVA should report values in this panel.
78	F	Check: panel 4b should not be filled in if panel 4c1 is filled in	Non-data entry cell. It displays a warning if a bank that reports SA-CVA capital requirement reports value on the panel for the reduced version of BA-CVA. Only a bank that uses the full version of BA-CVA should report values in this panel.
c) Capital requirement under the SA-CVA approach			
c1) Capital requirement for netting sets under the SA-CVA approach			
83-88	C	Delta risks	Capital requirements for delta risk by risk type, calculated according to paragraphs 25 to 76 of the final Basel III framework on minimum capital requirements for CVA risk.

Row	Column	Heading	Description
83-84, 86-88	D	Vega risks	Capital requirements for vega risk, by risk type, calculated according to paragraphs 25 to 76 of the final Basel III framework on minimum capital requirements for CVA risk.
83-88	F	Total: of which, derivatives only	Capital requirements for both delta and vega risk by risk type, calculated according to paragraphs 25 to 76 of the final Basel III framework on minimum capital requirements for CVA risk, but excluding fair-valued SFTs
c2) Capital requirement for netting sets carved out that use the reduced BA-CVA approach			
92	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 paragraphs 12 to 14 of the December 2017 minimum capital requirements for CVA risk.
92	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).
92	E	Check: panels 4c2 and 4c3 should not both be filled in	Non-data entry cell. It displays a warning if the bank reported both panels for the reduced version of BA-CVA and the full version BA-CVA for the carved-out netting sets. Only a bank that uses the SA-CVA but use the reduced version of BA-CVA for the carved-out netting sets should report values in this panel.
c3) Capital requirement for netting sets carved out that use the full BA-CVA approach			
95	C	KReduced (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 paragraphs 12 to 14 of the December 2017 minimum capital requirements for CVA risk.
96	C	KHedged (assuming recognition of all eligible hedges)	Part of the capital requirement that fully recognises eligible hedges in accordance with criteria presented in paragraphs 15 to 17 of the December 2017 minimum capital requirements for CVA risk. The parameter should be calculated in accordance with paragraphs 19 to 21 of the December 2017 minimum capital requirements for CVA risk.
95–96	D	Of which, derivatives only	Capital requirement for CVA risk under the full BA-CVA approach excluding fair-valued SFTs (ie derivatives only).

Row	Column	Heading	Description
97	E	Check: panels 4c2 and 4c3 should not both be filled in	Non-data entry cell. It displays a warning if the bank reported both panels for the reduced version of BA-CVA and the full version BA-CVA for the carved-out netting sets. Only a bank that uses the SA-CVA but use the full version of BA-CVA for the carved-out netting sets should report values in this panel.

10.2 Worksheet "EU CVA"

319. The "EU CVA" worksheet focuses on the impact of the revisions to the minimum capital requirements for credit valuation adjustment (CVA) risk, taking into account EU specificities. In particular, the worksheet collects additional information on the impact of exemptions listed in Article 382(3) and 382(4) of the CRR and the application of the proportionality principle under the CVA framework.

10.2.1 Panel A: Size of derivative business

320. Panel A collects information on the size of derivative business.

Row	Column	Heading	Description
15	C, D	On- and off-balance sheet derivative business	Aggregate amount of all derivative positions, **except** credit derivatives that are recognised as internal hedges against non-trading book credit risk exposures.
16	C, D	Derivatives transactions not cleared through a qualifying central counterparty (QCCP)	Aggregate amount of all derivative positions that are not centrally cleared with a **qualifying** central counterparty, i.e the sum of uncleared derivatives and cleared derivatives with non-qualifying central counterparties.
17	C, D	Derivatives transactions not cleared through a central counterparty (CCP)	Aggregate amount of all derivative positions that are not cleared with a central counterparty, i.e. uncleared derivatives.
18	C, D	Check: row 16> row 17	Non-data entry cell. Provides a check that the amount reported in row 16 is greater than or equal to the amount reported in row 17.

321. Institutions should provide data for the size of derivative business in terms of:

- **Column C asks for the notional amount of derivatives at the reporting date. The notional amount of long derivative positions shall be summed with the notional amount of short derivative position**.

- **Column D asks for the market value of derivatives at the reporting date**. Where the market value of a position is not available on that given date, institutions shall take a fair value for the position on that date; where the fair value of a position is not available on that date, institutions shall take the most recent market value for that position. **The absolute (market) value of long derivative positions shall be summed with the absolute (market) value of short derivative position**.

10.2.2 Panel B: Capital requirements CVA

322. **Required data are conditional on the approaches to CVA risk entered in Panel A3 of the "General Info" worksheet; therefore, the latter worksheet should be completed first.**

323. Please note that the structure of the worksheet "EU CVA" had to be slightly changed **compared to the structure of the EBA template employed for the purposes of the CVA risk monitoring exercise[84], to fit the specificities of the Call for Advice. Hence institutions which participated in the EBA CVA monitoring exercise have to adapt their data according to the new structure of the template.**

324. Institutions are required to report information on capital charges for CCR and CVA under the current framework (i.e. CRR) and the final Basel III framework (i.e. the Revised framework) for various sets of transactions. **Each row identifies the scope of transactions to be included in the calculations of CCR and CVA risk; this should be used consistently for all metrics (e.g. notional, CCR EAD, CCR EAD, CVA RWA) under both current and revised framework.** For example, when calculating the CCR RWA for row 26, institutions should only consider transactions in the scope of the CVA risk charge under the CRR for **both** the current and the revised framework (any transactions outside that relevant scope - i.e. the ones exempted due to Article 382(3) and 382(4) CRR – should not be included, i.e. not reintegrated, in the calculations).

325. **All marginal impacts for exempted transactions should be expressed in absolute amounts and not percentages. In addition, when including an exempted counterparty in the scope of the CVA risk charge, institutions should consider all transactions with exempted counterparties as unhedged (i.e. CVA hedges are not recognised), even if they in fact have existing credit derivatives or similar instruments held as of the reporting date.**[85]

Row	Column	Heading	Description
26	D-AA	Total transactions in the scope of the CVA risk charge under the CRR	The scope of transactions should consist of all transactions under CRR Article 382 and as reported in COREP C 25.00. SFTs shall be included here if competent authority determines that the institution's CVA risk

[84] For the 2016 CVA risk monitoring exercise, the EBA template on CVA used is available under this webpage. For the 2017 CVA risk monitoring exercise, the EBA template on CVA risk has been included as an EU-specific worksheet within the regular Basel III monitoring exercise template.

[85] See section 3.1 of the EBA Report on CVA for further details on the exemptions, https://www.eba.europa.eu/documents/10180/950548/EBA+Report+on+CVA.pdf

Row	Column	Heading	Description
			exposures arising from those transactions are material according to Art. 382 (2) CRR. Specifically, institutions should exclude from the calculations transactions exempted under CRR Article 382(3) and 382(4) for both current and revised framework.
27	D-AA	Of which: derivatives only	The scope of transactions should consist of all transactions reported in row 26, **excluding SFTs** (i.e. derivatives only).
28	D-AA	Derivatives in the scope of the CVA risk charge under the CRR and fair-valued SFTs for accounting purposes, and not including transactions exempted under Article 382(3) and 382(4) CRR (i.e. exempted transactions are not reintegrated)	The scope of transactions should consist of all **derivative transactions** according to CRR Article 382 and **fair-valued SFTs for accounting purposes.** In particular, institutions shall consider all OTC derivative transactions, other than credit derivatives recognised to reduce risk-weighted exposure amounts for credit risk according to Article 382(1) CRR, and fair-values SFTs for accounting purposes, **excluding**: - transactions with a qualifying central counterparty (CCP) and client's transactions with a clearing member exempted under CRR Article 382(3); - transactions with EU and non-EU NFCs exempted under CRR Article 382(4)(a); - intragroup transactions that are exempted under CRR article 382(4)(b) and in accordance with EBA Q&A 1929; - transactions with pension funds exempted under CRR Article 382(4)(c); and - transactions with sovereign counterparties exempted under CRR Article 382(4)(d).
29	D-AA	Marginal impact of reintegration of client's transactions - [Derivatives and fair-valued SFTs - Article 382(3) CRR]	Marginal impact of reintegrating **client's transactions** exempted under Article 382(3) to the scope of row 28. The marginal impact should be calculated as follows: 1) Calculate the relevant figure (e.g. notional, EAD, RWA) for the scope of transactions referred to in row 28; 2) Calculate the relevant figure (e.g. notional, EAD, RWA) for the scope of transactions referred to in row 28 after reintegrating client's transactions (derivatives and fair-valued SFTs for accounting purposes) exempted under Article 382(3); 3) Calculate the marginal impact as the difference between point 2 and 1.

<table>
<tr><th>Row</th><th>Column</th><th>Heading</th><th>Description</th></tr>
<tr><td></td><td></td><td></td><td>For example, a value of 1000, would indicate that the respective figure (e.g. notional, EAD, RWA) given in row 28 would increase by 1000 due to the reintegration of client's transactions exempted under Article 382(3).

Values should be reported in absolute amounts (i.e. not in percentage).</td></tr>
<tr><td>30</td><td>D-AA</td><td>Marginal impact of reintegration of transactions with non-financial counterparties - [Derivatives and fair-valued SFTs - Article 382(4)(a) CRR]</td><td>Marginal impact of reintegrating transactions with non-financial counterparties exempted under Article 382(4)(a) to the scope of row 28. The marginal impact should be calculated as follows:

1) Calculate the relevant figure (e.g. notional, EAD, RWA) for the scope of transactions referred to in row 28;

2) Calculate the relevant figure (e.g. notional, EAD, RWA) for the scope of transactions referred to in row 28 after reintegrating transactions (derivatives and fair-valued SFTs for accounting purposes) with non-financial counterparties exempted under Article 382(4)(a);

3) Calculate the marginal impact as the difference between point 2 and 1.

For example, a value of 1000, would indicate that the respective figure (e.g. notional, EAD, RWA) given in row 28 would increase by 1000 due to the reintegration of transactions with non-financial counterparties exempted under Article 382(4)(a).

Values should be reported in absolute amounts (i.e. not in percentage).

As marginal impacts are not additive, row 30 is not necessarily the sum of row 31 and row 32.</td></tr>
<tr><td>31</td><td>D-AA</td><td>Of which: Marginal impact of reintegration of transactions with EU non-financial counterparties only</td><td>Marginal impact of reintegrating transactions with EU non-financial counterparties exempted under Article 382(4)(a) to the scope of row 28. The marginal impact should be calculated as follows:

1) Calculate the relevant figure (e.g. notional, EAD, RWA) for the scope of transactions referred to in row 28;

2) Calculate the relevant figure (e.g. notional, EAD, RWA) for the scope of transactions referred to in row 28 after reintegrating transactions (derivatives and fair-valued SFTs for accounting purposes) with EU non-</td></tr>
</table>

Row	Column	Heading	Description
			financial counterparties exempted under Article 382(4)(a); 3) Calculate the marginal impact as the difference between point 2 and 1. For example, a value of 1000, would indicate that the respective figure (e.g. notional, EAD, RWA) given in row 28 would increase by 1000 due to the reintegration of transactions with EU non-financial counterparties exempted under Article 382(4)(a). Values should be reported in absolute amounts (i.e. not in percentage). As marginal impacts are not additive, row 30 is not necessarily the sum of row 31 and row 32.
32	D-AA	Of which: Marginal impact of reintegration of transactions with third country non-financial counterparties only	Marginal impact of reintegrating **transactions with non-financial counterparties established in a third country** exempted under Article 382(4)(a) to the scope of row 28. The marginal impact should be calculated as follows: 1) Calculate the relevant figure (e.g. notional, EAD, RWA) for the scope of transactions referred to in row 28; 2) Calculate the relevant figure (e.g. notional, EAD, RWA) for the scope of transactions referred to in row 28 after reintegrating transactions (derivatives and fair-valued SFTs for accounting purposes) with non-financial counterparties established in a third country exempted under Article 382(4)(a); 3) Calculate the marginal impact as the difference between point 2 and 1. For example, a value of 1000, would indicate that the respective figure (e.g. notional, EAD, RWA) given in row 28 would increase by 1000 due to the reintegration of transactions with non-financial counterparties established in a third country exempted under Article 382(4)(a). Values should be reported in absolute amounts (i.e. not in percentage). As marginal impacts are not additive, row 30 is not necessarily the sum of row 31 and row 32.
33	D-AA	Marginal impact of reintegration of intragroup transactions - [Derivatives and fair-valued SFTs - Article 382(4)(b) CRR]	Marginal impact of reintegrating **intragroup transactions** exempted under Article 382(4)(b) to the scope of row 28. The marginal impact should be calculated as follows:

Row	Column	Heading	Description
			1) Calculate the relevant figure (e.g. notional, EAD, RWA) for the scope of transactions referred to in row 28; 2) Calculate the relevant figure (e.g. notional, EAD, RWA) for the scope of transactions referred to in row 28 after reintegrating intragroup transactions (derivatives and fair-valued SFTs for accounting purposes) exempted under Article 382(4)(b) and in accordance with EBA Q&A 1929; 3) Calculate the marginal impact as the difference between point 2 and 1. For example, a value of 1000, would indicate that the respective figure (e.g. notional, EAD, RWA) given in row 28 would increase by 1000 due to the reintegration of intragroup transactions exempted under Article 382(4)(b). Values should be reported in absolute amounts (i.e. not in percentage).
34	D-AA	Marginal impact of reintegration of transactions with pension funds counterparties - [Derivatives and fair-valued SFTs - Article 382(4)(c) CRR]	Marginal impact of reintegrating **transactions with pension funds counterparties** exempted under Article 382(4)(c) to the scope of row 28. The marginal impact should be calculated as follows: 1) Calculate the relevant figure (e.g. notional, EAD, RWA) for the scope of transactions referred to in row 28; 2) Calculate the relevant figure (e.g. notional, EAD, RWA) for the scope of transactions referred to in row 28 after reintegrating transactions (derivatives and fair-valued SFTs for accounting purposes) with pension funds counterparties exempted under Article 382(4)(c); 3) Calculate the marginal impact as the difference between point 2 and 1. For example, a value of 1000, would indicate that the respective figure (e.g. notional, EAD, RWA) given in row 28 would increase by 1000 due to the reintegration of transactions with pension funds counterparties exempted under Article 382(4)(c). Values should be reported in absolute amounts (i.e. not in percentage).
35	D-AA	Marginal impact of reintegration of transactions with sovereign counterparties - [Derivatives	Marginal impact of reintegrating **transactions with sovereign counterparties** exempted under Article 382(4)(d) to the scope of row 28. The marginal impact should be calculated as follows:

Row	Column	Heading	Description
		and fair-valued SFTs - Article 382(4)(d) CRR]	1) Calculate the relevant figure (e.g. notional, EAD, RWA) for the scope of transactions referred to in row 28; 2) Calculate the relevant figure (e.g. notional, EAD, RWA) for the scope of transactions referred to in row 28 after reintegrating transactions (derivatives and fair-valued SFTs for accounting purposes) with sovereign counterparties exempted under Article 382(4)(d); 3) Calculate the marginal impact as the difference between point 2 and 1. For example, a value of 1000, would indicate that the respective figure (e.g. notional, EAD, RWA) given in row 28 would increase by 1000 due to the reintegration of transactions with sovereign counterparties exempted under Article 382(4)(d). Values should be reported in absolute amounts (i.e. not in percentage).
36	D-AA	Total covered transactions (i.e. all derivatives except those transacted directly with a qualifying central counterparty, and fair-valued SFTs for accounting purposes)	The scope of transactions should consists of all covered transactions as specified in paragraph 3 of the final Basel III framework on minimum capital requirements for CVA risk [86]. Covered transactions include all derivatives except those transacted **directly** with a qualifying central counterparty. Furthermore, covered transactions also include SFTs that are fair-valued for accounting purposes. Due to the fact that the figures shall be calculated following the Basel scope for the CVA framework, institutions should disregard the CRR exemptions under Article 382(3) for client's transactions with a clearing member and exemptions under Article 382(4) CRR. Specifically, the aforementioned transactions currently excluded from the CVA capital requirements calculation under Article 382(3) and 382(4) CRR should be reintegrated.
37	D-AA	Of which: derivatives only	The scope of transactions should consist of all transactions reported in row 36, **excluding fair-valued SFTs** (i.e. derivatives only).

326. **Institutions** should provide data for the above set of transactions computed according to:

- The **current framework (columns E to I) as specified in the CRR.** In particular, the current methods available to calculate CCR and CVA risk charges, including the current credit risk and Credit Risk Mitigation (CRM) framework, should be applied.

[86] https://www.bis.org/bcbs/publ/d424.pdf

- The **revised framework (columns J to AA) as specified in the** final Basel III framework.[87] In particular, the revised CCR and CVA framework, as well as the revised rules for credit risk and CRM framework should. Institutions that are not able to use the SA-CCR to measure counterparty credit risk exposures, are allowed to measure counterparty credit exposures under the final Basel III framework applying the current CCR methods; **this should be indicated in "EU Additional General info" Panel A first.**

327. In case an institution calculates its CVA capital charges under the revised framework using the BA-CVA exclusively, then data for BA-CVA capital charges is required. According to paragraph 11 of the final Basel III framework on minimum capital requirements for CVA risk institution can either apply the reduced version of the BA-CVA or the full version of the BA-CVA, but not both at the same time.

328. If an institution calculates its CVA charge using SA-CVA, data for SA-CVA is required. According to paragraph 6 of the final Basel III framework on minimum capital requirements for CVA risk institutions may carve out from the SA-CVA calculations any number of netting sets. CVA capital requirements for carved out netting sets has to be calculated using either the reduced version of the BA-CVA or the full version of the BA-CVA. In this case, the institution must report data for BA-CVA and SA-CVA capital charges.

329. **Institutions eligible to use the Simplified Method for setting their CVA capital charge as specified in paragraph 7 of the final Basel III framework on CVA risk (i.e. using CCR capital charges), shall also calculate and report their CVA capital requirements based on BA-CVA, regardless of whether under the final CVA framework they may choose not to employ the BA-CVA (this would be relevant for the purposes of the CfA).**

330. The data to be reported for each set of transactions are set out in the following table.

Row	Column	Heading	Description
26-37	D	Total notional (derivatives only)	For the purpose of this column **only,** institutions should **only** report the notional amount of derivatives in the scope of the respective row; SFTs should not be take into account. Notional amount at reporting date. **The notional amount of long derivative positions shall be summed with the notional amount of short derivative positions.**
26-37	E	Total CCR EAD under current framework for CCR and current	Exposure values for counterparty credit risk under CRR.

[87] https://www.bis.org/bcbs/publ/d424.pdf

Row	Column	Heading	Description
		framework for credit risk	
26-37	F	Total CCR RWA under current framework for CCR and current framework for credit risk	RWA amounts for counterparty credit risk under CRR. Do not report own funds requirements (if own funds requirements are available, report own funds requirements multiplied by 12.5 in order to obtain RWA amounts).
26-37	G	Alternative method	RWA amounts for CVA risk using the Alternative Method under Article 385 CRR and the current framework for CCR. Do not report own funds requirements (if own funds requirements are available, report own funds requirements multiplied by 12.5 in order to obtain RWA amounts). For row 26 this should correspond to COREP 25.00_R040_C090.
26-37	H	Standardised method	RWA amounts for CVA risk using the Standardised Method under Article 384 CRR and the current framework for CCR. Do not report own funds requirements (if own funds requirements are available, report own funds requirements multiplied by 12.5 in order to obtain RWA amounts). For row 26 this should correspond to C25.00_R030_C090.
26-37	I	Advanced method	RWA amounts for CVA risk using the advanced method under Article 383 CRR and the current framework for CCR, which is the IMM approach. This should be computed as the sum of: • the most recent CVA VaR as of the reporting date multiplied by the multiplier applied to the CVA VaR, and • the most recent CVA Stressed VaR as of the reporting date multiplied by the multiplier applied to the CVA Stressed VaR Do not report own funds requirements (if own funds requirements are available, report own funds requirements multiplied by 12.5 in order to obtain RWA amounts). For row 26 this is expected to be similar to C25.00_R020_C090.

Row	Column	Heading	Description
26-37	J	Total CCR EAD under final framework for CCR and final framework for credit risk	Exposure values for counterparty credit risk under final Basel III framework. **Institutions should use the SA-CCR or IMM to calculate exposure values of derivatives.** Institutions that are not able to use the SA-CCR to measure counterparty credit risk exposures, are allowed to measure counterparty credit exposures under the final Basel III framework applying the current CCR methods; this should be indicated in Panel A of the "EU Additional General info" first.
26-37	K	Total CCR RWA under final framework for CCR and final framework for credit risk	RWA amounts for counterparty credit risk under final Basel III framework. **Institutions should use the SA-CCR or IMM to measure exposure values of derivatives.** Institutions that are not able to use the SA-CCR to measure counterparty credit risk exposures, are allowed to measure counterparty credit exposures under the final Basel III framework applying the current CCR methods; this should be indicated in Panel A of the "EU Additional General info" first. Do not report own funds requirements (if own funds requirements are available, report own funds requirements multiplied by 12.5 in order to obtain RWA amounts).
26-37	L	K-reduced (BA-CVA)	RWA amounts for CVA risk under the reduced version of the BA-CVA approach (or part of the capital charge 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 paragraphs 12 to 14 of the final Basel III framework on minimum capital requirements for CVA risk. Do not report own funds requirements (if own funds requirements are available, report own funds requirements multiplied by 12.5 in order to obtain RWA amounts).
26-37	M	K-hedged (BA-CVA)	Part of the RWA amounts that fully recognises eligible hedges in accordance with criteria presented in paragraphs 15 to 17 of the final Basel III framework on minimum capital requirements for CVA risk. The parameter should be calculated in accordance with paragraphs 19 to 24 of the final Basel III framework on minimum capital requirements for CVA risk. This column shall only be completed if the institution is using the Full version of the BA-CVA approach. Institutions which only apply the reduced version of the BA-CVA shall leave this column blank (i.e. no zero shall be included here). Do not report own funds requirements (if own funds requirements are available, report own funds

Row	Column	Heading	Description
			requirements multiplied by 12.5 in order to obtain RWA amounts).
26-37	O, Q, S, U, W, Y	Delta risks	RWA amounts for delta risk, by risk type, calculated according to paragraphs 25 to 76 of the final Basel III framework on minimum capital requirements for CVA risk. Do not report own funds requirements (if own funds requirements are available, report own funds requirements multiplied by 12.5 in order to obtain RWA amounts).
26-37	P, R, V, X, Z	Vega risks	RWA amounts for vega risk, by risk type, calculated according to paragraphs 25 to 76 of the final Basel III framework on minimum capital requirements for CVA risk. Do not report own funds requirements (if own funds requirements are available, report own funds requirements multiplied by 12.5 in order to obtain RWA amounts).

11. Operational risk

11.1 Worksheet “OpRisk”

331. The “OpRisk” worksheet collects data on four panels: balance sheet and other items (panel A), income statement (panel B), operational losses (panel C) and risk weighted assets 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. In addition, this worksheet collects data for the purpose of the Call for Advice in Panel F.

332. 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. In case of incomplete data or significant doubts on the comprehensiveness of data the cell should be kept blank to avoid wrong interpretations in the analysis.

333. 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 which 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 end of financial year (i.e. end-December of the reference years). Banks should enter the calendar year of the most recent end of the bank’s financial year in cell N3 of the “OpRisk” worksheet. If a bank’s financial year

ends on 31 December or any other date in the second half (ie July-December) of the calendar year, then the bank should provide new operational risk data in the end-December exercise and provide the same data in the end-June exercise of the following year. If, however, the bank's financial year ends in the first half of the calendar year (eg on 31 March or 30 June), then the bank should report new operational risk data in the end-June exercise and then provide the same data in the end-December exercise of the same year.

11.1.1 Panel A: Balance sheet and other items

334. Panel A collects information on specific items of the balance sheet. In cases where M&A (Mergers & Acquisitions) and/or divested activities differ total assets figures significantly, the reported figures should be based on audited figures. In cases where M&A and/or divested activities change the total assets by more than 5%, estimated figures of the current bank situation should be applied retrospectively for biased years.

Row	Column	Heading	Description
6	L–N	Total assets	Total on-balance sheet assets. The amount should be in line with accounting assets reported under general info.
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

335. **At the request of the competent authority only, data for 2013 and 2014 should be provided in columns J and K of panel A. Please note that the reporting is mandatory for all banks participating in the exercise by the Call for Advice of the European Commission.**

11.1.2 Panel B: Income statement

336. Panel B collects information on specific items of the income statement. The reported figures should be based on audited figures. In cases where M&A and/or divested activities have already triggered the use of estimations in Panel A, adjustments in the same manner should be applied to the income statement figures.

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

Row	Column	Heading	Description	Sub-items
				• 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 competent authority.**	
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 competent authority.**	
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

Row	Column	Heading	Description	Sub-items
				• Loan commitments and guarantees given • Foreign transactions
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* should be used.[88] 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 to get the Relevant Indicator (For the EU: Envisaged by Article 316 of the CRR)	

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 (e.g. 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.

337. The following sub-items should not contribute to any of the items requested in panel B:

- 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 (e.g. 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 (e.g. 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 (e.g. 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 (e.g. 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).

338. At the request of the competent authority only, data for 2013 and 2014 should be provided in columns J and K of panel B. Please note that the reporting is mandatory for all banks participating in the exercise by the Call for Advice of the European Commission.

11.1.3 Panel C: Operational losses

339. 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:

- 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 ten years of the collection period is larger than the reporting threshold (i.e. €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 competent authority Guidelines for the AMA of June 2011.[89]
- 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 ten 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 (i.e. unpaid receivables should not be counted as recoveries). For the purposes of this exercise, recoveries also include releases of provisions (e.g. unwinding of previously accounted provisions).
- 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 ten 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.

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

Row	Column	Heading	Description
30, 46	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 46) in the ten years of the QIS window. Notes: A loss event may contribute less than €20,000 (or €100,000 in row 46) 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 46) of net loss in the ten years of the QIS window. Gross losses related to loss events that do not meet the reporting threshold should not be included.
31, 47	E–N	Total amount of loss recoveries and releases of losses	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 47) in the ten years of the QIS window. Note: Recoveries related to loss events that do not meet the reporting threshold should not be included. The total amount also includes releases (e.g. unwinding) of provisions.
32, 48	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 48) in the ten years of the QIS window. Note: Recoveries related to loss events that do not meet the reporting threshold should not be included.

Row	Column	Heading	Description
35, 51	E–N	Number of loss events contributing to total gross losses	Number of loss events contributing to total gross losses in the reference year. Loss events should only be included if their net impact is above €20,000 (or €100,000 in row 51) in the ten 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.
37, 53	E	Number of loss events in the ten year window	Number of loss events with net impact is above €20,000 (or €100,000 in row 53) in the ten 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 ten year window" should be smaller than the sum over the ten years of the "Number of loss events contributing to total gross losses."
40, 565	E–N	Total amount of net losses qualifying for exclusion (per competent authority 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 competent authority approval before excluding losses. Notes: Loss events should be excluded as a whole. 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 ten years must be positive.
42, 58	E	Number of loss events qualifying for exclusion in the ten year window	Number of loss events qualifying for loss exclusion in the ten 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 competent authority approval before excluding losses. Note: Excluded loss events should only be counted once even if they have impacts in multiple years.

341. **At the request of the competent authority only, data for reference years 2006 and 2007 should be provided in columns C and D of panel C.** Without prejudice for the data to be provided for the reference years between 2008 and 2017, these data should be derived from loss events such that their net impact inside the 12 years period (2006 – 2017) is larger than the reporting threshold. **Please note that the reporting is mandatory for all banks participating in the exercise by the Call for Advice of the European Commission.**

11.1.4 Panel D : Standardised approach component calculations

342. 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
69	N	BI gross of excluded divested activities (per competent authority approval)	Report BI gross of excluded divested business activities for which competent authority approval has been received.

343. **At the request of the competent authority only, data for 2015 and 2016 should be provided in columns L and M of row 69.** **Please note that the reporting is mandatory for all banks participating in the exercise by the Call for Advice of the European Commission.**

11.1.5 Panel E: Risk weighted assets and regulatory add-ons

344. Panel E1 collects information on risk-weighted assets calculated under the **current framework**. Report risk-weighted assets for approaches used to set operational risk capital requirements (e.g., if all operational risk-weighted assets 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
86	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**)	Year-end risk-weighted assets for operational risk (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 risk-weighted assets.
87	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**)	Year-end risk-weighted assets for operational risk 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 risk-weighted assets.
88	N	RWA for operational risk (before application of the regulatory add-ons and before the application of the transitional floors); of which:	Year-end risk-weighted assets for operational risk (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 risk-weighted assets.

Row	Column	Heading	Description
		Alternative Standardised Approach (**ASA**)	
89	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**)	Year-end risk-weighted assets for operational risk (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 risk-weighted assets.
91	N	Regulatory add-ons; of which: Basic Indicator Approach (**BIA**)	Year-end risk-weighted assets corresponding to add-ons set by the competent authority agency over BIA requirements. Capital requirements should be converted to risk-weighted assets.
92	N	Regulatory add-ons; of which: Standardised Approach (**TSA**)	Year-end risk-weighted assets corresponding to add-ons set by the competent authority agency over TSA requirements. Capital requirements should be converted to risk-weighted assets.
93	N	Regulatory add-ons; of which: Alternative Standardised Approach (**ASA**)	Year-end risk-weighted assets corresponding to add-ons set by the competent authority agency over ASA requirements. Capital requirements should be converted to risk-weighted assets.
94	N	Regulatory add-ons; of which: Advanced Measurement Approaches (**AMA**)	Year-end risk-weighted assets corresponding to add-ons set by the competent authority agency over AMA requirements. Capital requirements should be converted to risk-weighted assets.
95	N	Regulatory add-ons; of which: Other (non-specific to any approach)	Year-end risk-weighted assets corresponding to add-ons set by the competent authority agency non-specific to any approach. Capital requirements should be converted to risk-weighted assets.

345. Panel E2, collects information on year-end risk-weighted assets corresponding to add-ons set by the competent authority agency non-specific to any approach (if there are no regulatory add-ons for operational risk, the cell should be left blank).

Row	Column	Heading	Description
98	N	Regulatory add-ons	Year-end risk-weighted assets corresponding to add-ons set by the competent authority agency over standardised approach requirements. Capital requirements should be converted to risk-weighted assets.

346. **At the request of the competent authority only, data for 2015 and 2016 should be provided in columns L and M of panel E. Please note that the reporting is mandatory for all EU banks participating in the exercise by the Call for Advice of the European Commission.**

11.1.6 Panel F: Additional information: Only mandatory for European Commision's CfA

347. The following panel F should only be reported by banks participating in the Call for Advice (CfA).

348. The EBA tries to collect additional data on operational risk losses. In general the methodology is in line with the requested data in panel C.

349. **The panel should be prioritised by banks with a business indicator above € 1 billion (cell N67). However banks with a business indicator below € 1 billion are highly welcomed to report data.**

Panel F1: Largest annual losses

350. The Panel F1 requests data on the largest annual losses for the years 2006 to 2017 for loss events resulting in a net impact of above €20,000. For reference years between 2008 and 2017, the net impact of loss events should be observed over the ten years of QIS window, while for reference years 2006 and 2007, the net impact should be observed over the 12 years period (2006 – 2017).

Row	Column	Heading	Description
104	C-N	Largest Loss of the Year	Largest cumulative net loss impact of one loss event **in the reference year** including all gross losses and recoveries accounted in that year. The net loss impact of one loss event should be calculated as the gross losses reduced by recoveries (incl. insurance recoveries) due to one specific loss event
105	C-N	Event type of the largest loss	Event type as defined in Annex 9 of the Basel II Framework of the largest loss reported in row 104.
106	C-N	Sum of the five largest losses of the year	Aggregated cumulative net loss impact of the five loss events **in the reference year** with the highest net loss impact including all gross losses and recoveries accounted in that year. The net loss impact of the five events should be calculated as the gross losses reduced by recoveries (incl. insurance recoveries) due to the specific loss events
107	E	Sum of the five largest losses in the ten year window	Aggregated cumulative net loss impact of the five loss events **in the ten year window** with the highest net loss impact including all gross losses and recoveries in the ten year window. The net loss impact of the five loss events should be calculated as the gross losses reduced by

Row	Column	Heading	Description
			recoveries (incl. insurance recoveries) due to the specific loss event

Panel F2: Operational risk losses by event types

351. The Panel F2 requests data on the distribution of net impact of operational losses by event types. The panel should show a breakdown of the net losses reported in panel C. Reference years between 2008 and 2017 should incorporate loss events whose net impact over the ten years of QIS window is above the reporting threshold, while reference years 2006 and 2007 should incorporate loss events which net impact over the 12 years period (2006-2017) is above the reporting threshold.

Row	Column	Heading	Description
114	C-N	Internal fraud (ET1)	Total amount of net losses in the reference year that originate from loss events classified as **Internal Fraud (ET1)** and with a net impact above €20,000 in the ten years of the QIS window. Notes: A loss event may contribute less than €20,000 to the net losses of a given year, but its impacts must still be included in the net losses of such year if the loss event results in more than €20,000 of net loss in the ten years of the QIS window. Net losses related to loss events that do not meet the reporting threshold should not be included.
115	C-N	External fraud (ET2)	Total amount of net losses in the reference year that originate from loss events classified as **External fraud (ET2)** and with a net impact above €20,000 in the ten years of the QIS window. Notes: A loss event may contribute less than €20,000 to the net losses of a given year, but its impacts must still be included in the net losses of such year if the loss event results in more than €20,000 net loss in the ten years of the QIS window. Net losses related to loss events that do not meet the reporting threshold should not be included.
116	C-N	Employment practices and workplace safety practices (ET3)	Total amount of net losses in the reference year that originate from loss events classified as **Employment practices and workplace safety practices (ET3)** and with a net impact above €20,000 in the ten years of the QIS window. Notes: A loss event may contribute less than €20,000 to the net losses of a given year, but its impacts must still be included in the net losses of such year if the loss event results in more than €20,000 of net loss in the ten years of the QIS window. Net losses related to loss events that do not meet the reporting threshold should not be included.

Row	Column	Heading	Description
117	C-N	Clients, products & business practices (ET4)	Total amount of net losses in the reference year that originate from loss events classified as **Clients, products & business practices (ET4)** and with a net impact above €20,000 in the ten years of the QIS window. Notes: A loss event may contribute less than €20,000 to the net losses of a given year, but its impacts must still be included in the net losses of such year if the loss event results in more than €20,000 of net loss in the ten years of the QIS window. Net losses related to loss events that do not meet the reporting threshold should not be included.
118	C-N	Damage to physical assets (ET5)	Total amount of net losses in the reference year that originate from loss events classified as **Damage to physical assets (ET5)** and with a net impact above €20,000 in the ten years of the QIS window. Notes: A loss event may contribute less than €20,000 to the net losses of a given year, but its impacts must still be included in the net losses of such year if the loss event results in more than €20,000 of net loss in the ten years of the QIS window. Net losses related to loss events that do not meet the reporting threshold should not be included.
119	C-N	Business disruption and system failures (ET6)	Total amount of net losses in the reference year that originate from loss events classified as **Business disruption and system failures (ET6)** and with a net impact above €20,000 in the ten years of the QIS window. Notes: A loss event may contribute less than €20,000 to the net losses of a given year, but its impacts must still be included in the net losses of such year if the loss event results in more than €20,000 of net loss in the ten years of the QIS window. Net losses related to loss events that do not meet the reporting threshold should not be included.
120	C-N	Execution, delivery & process management (ET7)	Total amount of net losses in the reference year that originate from loss events classified as **Execution, delivery & process management (ET7)** and with a net impact above €20,000 in the ten years of the QIS window. Notes: A loss event may contribute less than €20,000 to the net losses of a given year, but its impacts must still be included in the net losses of such year if the loss event results in more than €20,000 of net loss in the ten years of the QIS window. Net losses related to loss events that do not meet the reporting threshold should not be included.

Panel F3: Materiality threshold for the exclusion of certain operational loss events

352. The Panel F3 requests data for the years 2006 to 2017 on a variation of different materiality threshold for exclusion in the calculation of the average loss according to paragraph 29 for loss events resulting in a net impact of **above € 20,000.** For reference years between 2008 and 2017, the net impact of loss events should be observed over the ten years of QIS window, while for reference years 2006 and 2007, the net impact should be observed over the 12 years period (2006 – 2017)**.**

353. For the purpose of the QIS and the CfA banks should report losses in Panel F3 for which they would assume that those losses would qualify for a competent authority approval.

Row	Column	Heading	Description
126	C-N	Threshold by 0% of the bank's average losses	Total amount of net losses qualifying for exclusion in the reference year under the assumption of **NO materiality threshold**. The bank should assess which loss events qualify for exclusion from the internal loss multiplier under the revised standardised approach.
128	C-N	Threshold by 10% of the bank's average losses	Total amount of net losses qualifying for exclusion in the reference year under the assumption of a materiality **threshold of 10 %** of the average annual losses in the ten years window. The bank should assess which loss events qualify for exclusion from the internal loss multiplier under the revised standardised approach.
129	C-N	Threshold by 25% of the bank's average losses	Total amount of net losses qualifying for exclusion in the reference year under the assumption of a materiality **threshold of 25 %** of the average annual losses in the ten years window. The bank should assess which loss events qualify for exclusion from the internal loss multiplier under the revised standardised approach.
130	C-N	Threshold by 50% of the bank's average losses	Total amount of net losses qualifying for exclusion in the reference year under the assumption of a materiality **threshold of 50 %** of the average annual losses in the ten years window. The bank should assess which loss events qualify for exclusion from the internal loss multiplier under the revised standardised approach.
131	C-N	Threshold by 75% of the bank's average losses	Total amount of net losses qualifying for exclusion in the reference year under the assumption of a materiality **threshold of 75 %** of the average annual losses in the ten years window. The bank should assess which loss events qualify for exclusion from the internal loss multiplier under the revised standardised approach.
132	C-N	Threshold by 100% of the bank's average losses	Total amount of net losses qualifying for exclusion in the reference year under the assumption of a materiality **threshold of 100 %** of the average annual losses in the ten years window. The bank should assess which loss events qualify for exclusion from the internal loss multiplier under the revised standardised approach.

Row	Column	Heading	Description
133	C-N	Threshold by 200% of the bank's average losses	Total amount of net losses qualifying for exclusion in the reference year under the assumption of a materiality **threshold of 200 %** of the average annual losses in the ten years window. The bank should assess which loss events qualify for exclusion from the internal loss multiplier under the revised standardised approach.

354. Notes**: Loss events should be excluded as a whole.** 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 ten years must be positive.

Panel F4: Largest loss for exclusion of losses from the Loss Component

355. In Panel F4 net losses **for exclusion** due to divested activities as well as the Top 10 largest losses should be provided according to paragraph 29 for loss events resulting in a net impact of **above € 20,000.**

356. For the purpose of the QIS and the CfA banks should report losses in Panel F4 for which they would assume that those losses would qualify for a competent authority approval.

Row	Column	Headings	Description
137	C	Sum due to divested activities Net Loss Impact	Total amount of net losses qualifying for exclusion in the ten year window due to exclusion. The bank should assess which loss events qualify for exclusion from the internal loss multiplier under the revised standardised approach.
137	F	Description	Short English description about divested activities considered in cell C137. **Note: No bank name should be reported.**
139-148	C	Net Loss Impact – TOP 10 -	Total amount of net loss impact resulting from the TOP 10 largest loss qualifying for exclusion in the ten year window. The bank should assess which loss events qualify for exclusion the internal loss multiplier under the revised standardised approach.
139-148	D	Event type – TOP 10 -	Event type of the largest loss reported in column C qualifying for exclusion according to the event types as defined in Annex 9 of the Basel II Framework.
139-148	E	Business line – TOP 10 -	Business line with the largest impact from the largest loss reported in column C qualifying for exclusion according to the business lines as defined in Annex 8 of the Basel II Framework.
139-148	F	Description – TOP 10 -	Short English description about of the largest loss reported in column C qualifying for exclusion. **Note: No bank name should be reported.**