BANK OF ENGLAND
PRUDENTIAL REGULATION AUTHORITY

Retail Excl Mortgage Credit Risk Data Request for [FIRM] as of 31/12/2014

Firm name:	[FIRM]	**FRN:**	
Book:	Retail Excl Mortgage Credit Risk	**Reporting date:**	31 December 2014
PRA analysis period:		**Reporting Currency:**	

	Name	Tel Number ☎	E-mail ✉
Firm primary contact			
Firm secondary contact			
PRA primary contact			
PRA secondary contact			

For Future Use

Submission ID:	1	**Previous ID:**	
Submission content type:	Historical	**Version No:**	1.4
Submission period type:	As Requested		

This Additional Info template covers all unstructured data requested for all Retail (secured and unsecured) as detailed in the Unstructured Data section of the Semantic Data Model. Please enter the filenames and comments below associated with each topic supplied.

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Topic	Filename	Comment
Current Lending Criteria		
Changes to Lending Criteria		
Arrears Management Process		
Changes to Arrears Management		
Months in Arrears Definition		
Write-off/Charge off Definitions		
Changes of Write-off/Charge off policies		
Group Risk & Business Line Risk management packs		
Impairment Methodologies		
Mortgage Insurance		
Non UK Markets		
Stress Testing Methodology		
Currency Conversion Rates		

Retail Excl Mortgage Credit Risk Data Request for [FIRM] as of 31/12/2014

Portfolio								Historical Period	Historical Period		Validation Ref	
Commercial Entity	Business Unit	Sub Business Unit (if applicable)	Country of Exposure	Reporting Currency	Asset Class	Product Type	Security	Quarter / Month	Year	Context	Rule ID	Comment

Retail Excl Mortgage Credit Risk Data Request for [FIRM] as of 31/12/2014

Commercial Entity	Business Unit	Sub Business Unit (if applicable)	Country of Exposure	Reporting Currency	Asset Class	Product Type	Security (if applicable)	Historical Period - Month	Historical Period - Year	(Previous) Arrears Band by MIA	(Current) Arrears Band by MIA	Drawn Balance

Retail Excl Mortgage Credit Risk Data Request for [FIRM] as of 31/12/2014

Commercial Entity	Business Unit	Sub Business Unit (if applicable)	Country of Exposure	Reporting Currency	Asset Class	Product Type	Security (if applicable)	Vintage	Months on Book	Arrears Band by MIA Cumulative	Drawn Balance

Retail Excl Mortgage Credit Risk Data Request for [FIRM] as of 31/12/2014

Commercial Entity	Business Unit	Sub Business Unit (if applicable)	Country of Exposure	Reporting Currency	Asset Class	Product Type	Security (if applicable)	Historical Period		Collective Provisions (excluding IBNR / management overlay)	Collective Provisions (only IBNR / management overlay)
								Month	Year		

Retail Excl Mortgage Credit Risk Data Request for [FIRM] as of 31/12/2014

								Historical Period								Restructured Accounts					
Commercial Entity	Business Unit	Sub Business Unit (if applicable)	Country of Exposure	Reporting Currency	Asset Class	Product Type	Security (if applicable)	Month	Year	Drawn Balance	Undrawn Balance	Individual Provisions (Fraud)	Individual Provisions (Non Fraud)	Impairment Charge	Loss at Write Off	Balance Up-to-Date	Balance in Arrears	Provision on Up-to-Date Balances	Provision on Balances in Arrears	Provision on Balances in Recovery	New Business Average PD

Retail Excl Mortgage Credit Risk Data Request for [FIRM] as of 31/12/2014

Commercial Entity	Business Unit	Sub Business Unit (if applicable)	Country of Exposure	Reporting Currency	Asset Class	Product Type	Security (if applicable)	Credit Rating Scheme			Drawn Balance	RWA	Exposure for RWA	EAD-Weighted PD (if applicable)	EAD-Weighted LGD (if applicable)	Expected Loss (if applicable)
								Basel Approach	Credit Rating Scale Name	Credit Rating						
					Retail non-mortgage, non-SME Retail SME			F-IRB IRB Slotting Retail-IRB Standardised	[Internal Rating Scale Name] Firm Slotting Scale [Internal Rating Scale Name] CQS							