CRE

Complete as of YE 2014, Use the same currency as used for the Wholesale FDSF submission.

All exposure amounts in drawn balances (millions). These should be shown gross (rather than net of provisions).

ICR should use Net Rental Income.

Each table should be completed for a given slotting grade/credit risk capital requirements approach and property quality combination. Note that the tables for defaulted exposures have an additional field for provisions.

Strong (Prime property):

		ICR							
		<1	1-1.25	1.25-1.5	1.5-2	2-3	3-4	>4	Unknown
LTV	<50%								
	50-75%								
	75-90%								
	90-100%								
	100-120%								
	120-150%								
	>150%								
	Unknown								

Good (Prime property):

		ICR							
		<1	1-1.25	1.25-1.5	1.5-2	2-3	3-4	>4	Unknown
LTV	<50%								
	50-75%								
	75-90%								
	90-100%								
	100-120%								
	120-150%								
	>150%								
	Unknown								

Satisfactory (Prime property):

		ICR							
		<1	1-1.25	1.25-1.5	1.5-2	2-3	3-4	>4	Unknown
LTV	<50%								
	50-75%								
	75-90%								
	90-100%								
	100-120%								
	120-150%								
	>150%								
	Unknown								

Weak (Prime property):

		ICR							
		<1	1-1.25	1.25-1.5	1.5-2	2-3	3-4	>4	Unknown
LTV	<50%								
	50-75%								
	75-90%								
	90-100%								
	100-120%								
	120-150%								
	>150%								
	Unknown								

Default (Prime property):

		ICR								
		<1	1-1.25	1.25-1.5	1.5-2	2-3	3-4	>4	Unknown	Provisions held
LTV	<50%									
	50-75%									
	75-90%									
	90-100%									
	100-120%									
	120-150%									
	>150%									
	Unknown									

Standardised - performing (Prime property):

		ICR							
		<1	1-1.25	1.25-1.5	1.5-2	2-3	3-4	>4	Unknown
LTV	<50%								
	50-75%								
	75-90%								
	90-100%								
	100-120%								
	120-150%								
	>150%								
	Unknown								

Standardised - non-performing (Prime property):

		ICR								
		<1	1-1.25	1.25-1.5	1.5-2	2-3	3-4	>4	Unknown	Provisions held
LTV	<50%									
	50-75%									
	75-90%									
	90-100%									
	100-120%									
	120-150%									
	>150%									
	Unknown									

Strong (Secondary / Tertiary property):

		ICR							
		<1	1-1.25	1.25-1.5	1.5-2	2-3	3-4	>4	Unknown
LTV	<50%								
	50-75%								
	75-90%								
	90-100%								
	100-120%								
	120-150%								
	>150%								
	Unknown								

Good (Secondary / Tertiary property):

		ICR							
		<1	1-1.25	1.25-1.5	1.5-2	2-3	3-4	>4	Unknown
LTV	<50%								
	50-75%								
	75-90%								
	90-100%								
	100-120%								
	120-150%								
	>150%								
	Unknown								

Satisfactory (Secondary / Tertiary property):

		ICR							
		<1	1-1.25	1.25-1.5	1.5-2	2-3	3-4	>4	Unknown
LTV	<50%								
	50-75%								
	75-90%								
	90-100%								
	100-120%								
	120-150%								
	>150%								
	Unknown								

Weak (Secondary / Tertiary property):

		ICR							
		<1	1-1.25	1.25-1.5	1.5-2	2-3	3-4	>4	Unknown
LTV	<50%								
	50-75%								
	75-90%								
	90-100%								
	100-120%								
	120-150%								
	>150%								
	Unknown								

Default (Secondary / Tertiary property):

		ICR								
		<1	1-1.25	1.25-1.5	1.5-2	2-3	3-4	>4	Unknown	Provisions held
LTV	<50%									
	50-75%									
	75-90%									
	90-100%									
	100-120%									
	120-150%									
	>150%									
	Unknown									

Standardised - performing (Secondary / Tertiary property):

		ICR							
		<1	1-1.25	1.25-1.5	1.5-2	2-3	3-4	>4	Unknown
LTV	<50%								
	50-75%								
	75-90%								
	90-100%								
	100-120%								
	120-150%								
	>150%								
	Unknown								

Standardised - non-performing (Secondary / Tertiary property):

		ICR								
		<1	1-1.25	1.25-1.5	1.5-2	2-3	3-4	>4	Unknown	Provisions held
LTV	<50%									
	50-75%									
	75-90%									
	90-100%									
	100-120%									
	120-150%									
	>150%									
	Unknown									

Incurred but not recognised provisions for CRE	