BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY

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

Firm name:	[FIRM]	**FRN:**	
Risk Type:	Retail 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		

Retail 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	Quarter/Month	Year	Context	Rule ID	Comment

Retail 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	Sub Product Type	Additional Segmentation	Indexed LTV Band	Arrears Band by PIA	Drawn Balance

Retail 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	Sub Product Type	Additional Segmentation	Indexed LTV Band	Arrears Band by MIA	Drawn Balance

Retail 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	Sub Product Type	Payment Type	Additional Segmentation	Indexed LTV Band	Drawn Balance	Committed Limit	Balance-Weighted Average Interest Rate

Retail 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	Sub Product Type	Vintage	Arrears Band Mixed (provide a balance for each grouping)	Drawn Balance

Retail 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	Historical Period		Number of Delinquent Loans (loans > 6 MIA)	Number of New Delinquent Loans (loans that became > 6 MIA in period)
							Quarter	Year		

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

Business Unit	Sub Business Unit (if applicable)	Country of Exposure	Reporting Currency	Asset Class	Product Type	Arrears Period		Repossession Period		Number of Repossessions due to Arrears
						Quarter	Year	Qtr	Yr	

Retail 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	Repossession Period		Sale Period		Number of Sales	Total Market Valuation of Sold Properties	Total Realised Sale Value
							Quarter	Year	Qtr	Yr			

Retail 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	Historical Period		(Previous) Arrears Band by MIA	(Current) Arrears Band by MIA	Drawn Balance
							Month	Year			

Retail 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	Vintage	Months on Book	Arrears Band by MIA Cumulative	Drawn Balance

Retail 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	Historical Period		Collective Provisions (excluding IBNR / management overlay)	Collective Provisions (only IBNR / management overlay)
							Month	Year		

			Restructured Accounts							
Impairment Charge	Balance Charged Off (if applicable)	Loss at Write Off	Balance Up-to-Date	Balance in Arrears	Provision on Balances Up-to-Date	Provision on Balances in Arrears	Balance-Weighted Average Indexed LTV	Provision on Balances in Possession	Number of Repossessions (in period)	New Business Average PD (Application Scoring)

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

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