These portfolio dimensions should match the portfolio dimensions in the 'Risk Measures by Portfolio' tab in the 'Capital and Other' projections template for the relevant asset classes - Large Corporates, Mid Corporates, SME, CRE Investment, and CRE Development									The Default Rate and Loss Severity should be those that feed into your stress test model/methodology in determining your projected losses/impairments.				
Commercial Entity	**Business Unit**	**Sub Business Unit (if applicable)**	**Geography of Exposure**	**Asset Class**	**Explicitly modelled Default Rate (Yes/No)**	**Explicitly modelled Loss Severity (Yes/No)**	**Scenario**	**Projection Period-Year**	**Impairment Charge (Profit & Loss)**	**Drawn Balance**	**Exposure for RWA**	**Default Rate**	**Loss Severity**
				Large Corporates			Base Case	Year 0					
				Mid Corporates			Stress Scenario 1	Year 1					
				SME				Year 2					
				CRE Investment				Year 3					
				CRE Development				Year 4					
								Year 5					

- This template should be completed for the following wholesale asset classes, as defined in the Semantic Data Model: Large Corporates, Mid Corporates, SMEs, CRE Development and CRE Investment.
- The Default Rate and Loss Severity projections should be those that feed into your stress test model/methodology in determining your projected losses/impairments. Firms should provide an explanation of how these fields have been completed, including information on the assumptions made about assets which are in default at the start of the scenario and enter default during the course of the scenario, how this data has been weighted and any other information that may be relevant.
- The Impairment Charge, Drawn Balance and Exposure for RWA fields should match those reported in the Risk Measures By Portfolio (RMBP) tab in the Capital and Other projections template.
- "Explicitly modelled" fields: A "Yes" should be reported in these fields when the Default Rate or Loss Severity have been modelled explicitly as part of the process or projecting impairments, i.e. there is a quantitative model underlying these projections, rather than these having been derived implicitly through modelling of other parts of the impairment projections or where these have been derived through judgement.

– Firms are not required to report these projections for every geography of exposure on their balance sheet. Instead, firms should use their own judgement in deciding on the appropriate materiality threshold for these exposures. A short explanation for why a particular materiality threshold has been chosen should be provided alongside these projections.