



# UK Capital Impact Projections Data Request for [Firm] as of 31/12/2015

**Firm name:** [Firm] **FRN:** [ ]

**Risk Type:** UK Capital Impact **Reporting date:** 31 December 2015

**PRA analysis period:** ST-2016 **Reporting currency:** [ ]

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## For Future Use

**Submission ID:** 1 **Previous ID:** [ ]

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**Notes on the UK Capital Impact Projections template**

**Background**

As set out in The Bank of England's approach to stress testing the UK banking system, stress-test results are one input to the FPC's decision on what level to set the UK countercyclical capital buffer (CCyB) rate. As the UK CCyB rate is applied to UK credit exposures only, it will be important to isolate the "UK impact" of the stress scenario. Firms are therefore being asked to fill in this supplementary template, where some items that affect capital resources or requirements are split out into UK and non-UK.

**Definitions of Data Items**

Reporting Currency	
See FDSF Semantic Data Model.	
UK Capital Impact Item Level 1	
<b>Definition:</b>	The capital resources and requirements header item for this template.
<b>References(s):</b>	For Enumerations, see UK Capital Impact Item Level 1 in the next section.
<b>Data role:</b>	Dimension
<b>Data type:</b>	String

UK Capital Impact Item Level 2	
<b>Definition:</b>	The capital resources and requirements detail for a header item for this template.
<b>References(s):</b>	For Enumerations, see UK Capital Impact Item Level 2 in the next section.
<b>Data role:</b>	Dimension
<b>Data type:</b>	String

Relevant CCyB region	
<b>Definition:</b>	<p>For <b>exposures</b>, this is the region of residence (UK or non-UK) of the obligor, measured on an ultimate risk basis. The definition should be consistent with that used for the purposes of the geographical breakdown of exposures in COREP. The ultimate risk definition takes into account risk transfers. Also, note that this must not be misinterpreted as the geography where a firm's business or subsidiary is incorporated.</p> <p>The following example seeks to highlight the distinctions. Suppose that a firm has a subsidiary in a country X, and that this subsidiary has four exposures: (1) loan to a borrower in country X, (2) loan to a borrower in the UK, (3) loan to a borrower in another foreign country Y whose credit risk is transferred to an entity in UK (with e.g. via guarantee), and (4) loan to a borrower in the UK whose credit risk is transferred to an entity in country Y. In this case, the geography of these exposures would need to be reported as non-UK, UK, UK, and non-UK, respectively.</p> <p>For <b>profits and loss items</b>, the overall principle is that the "Relevant CCyB region" (UK or non-UK) should be determined based on the region of the underlying exposure that generates that P&amp;L item. Consistent with the above, the allocation of those underlying exposures by region should be done on an ultimate risk basis, taking into account of risk transfers.</p> <p>More specifically:</p> <ul style="list-style-type: none"> <li><b>Interest income (net of Net interest income)</b> - "Relevant CCyB region" should be identified based on the region of the ultimate obligor of the exposure which is generating the interest income.</li> <li><b>Interest expenses (net of Net interest income)</b> - "Relevant CCyB region" should be identified in the following way: Determine the liability (or set of liabilities) that generates interest expense and associate these with an exposure (or set of exposures) which is generating interest income. Next, use the regions of the ultimate obligors of the exposures being funded to allocate this interest expense to the region.</li> <li><b>Exceptional or one-off income (net of Non-interest income)</b> - "Relevant CCyB region" should be identified based on the region of the ultimate obligors of the exposures that generate this exceptional or one-off income.</li> <li><b>Non-interest income excluding trading income and excluding exceptional or one-off income (net of Non-interest income)</b> - "Relevant CCyB region" should be identified based on the region of the ultimate obligors of the exposures that generate this non-interest income.</li> <li><b>Exceptional or one-off expenses excluding misconduct costs (net of Costs)</b> - "Relevant CCyB region" should be identified based on the region of the ultimate obligors of the exposures that this exceptional or one-off expense is associated with.</li> <li><b>Costs excluding exceptional or one-off expenses (net of Costs)</b> - "Relevant CCyB region" should be identified based on the region of the ultimate obligors of the exposures that these costs are associated with.</li> </ul> <p>For <b>RWAs</b>, this is the region of residence (UK or non-UK) of the obligor, measured on an ultimate risk basis. The definition should be consistent with that used for the purposes of the geographical breakdown of RWAs in COREP. The ultimate risk definition takes into account risk transfers.</p>
<b>References(s):</b>	Enumerations are "Global", "UK" and "non-UK"
<b>Data role:</b>	Dimension
<b>Data type:</b>	String

Scenario	
See FDSF Semantic Data Model.	

Impairment Provision/Allowance	
See FDSF Semantic Data Model.	

Carrying Amount	
See FDSF Semantic Data Model.	

**Enumerations**

Value	Comments
Net interest income	This should be equal to 'Interest income' minus 'Interest expenses', and should be consistent with published accounts definitions.
Non-interest income	This should equal the sum of the three sub-components: 'Trading income', 'Exceptional or one-off income', and 'Non-interest income excluding trading and excluding exceptional or one-off income'.
(Costs)	This value if 'Total' is chosen for UK Capital Impact Item Level 2, then "Relevant CCyB region" should only be populated with "Global". This should be the sum of: '(Fee and Commission expenses)', '(Other operating expenses)', '(Administrative expenses)', '(Depreciation)', and '(Misconduct costs)'. For this value if 'Total' is chosen for UK Capital Impact Item Level 2, then "Relevant CCyB region" should only be populated with "Global".
(Impairment charges)	This should be equal to: 'Impairments or reversal of impairments on financial assets not measured at fair value through profit and loss'.
Other income or (-) expenses	For this value, "Relevant CCyB region" should be identified as that of the ultimate obligors of the exposures that these impairments are associated with. This should be equal to the sum of the items included in: 'Profit or (-) Loss before tax' except from Net interest income, Non-interest income, (Costs), and (Impairment charges).
Profit or (-) Loss before tax	For this value, "Relevant CCyB region" should be identified as that of the ultimate obligors of the exposures that this other income and expenses is associated with. This should be equal to the sum of: 'Net interest income', 'Non-interest income', and 'Other income or (-) expenses', minus '(Costs)', minus '(Impairment charges)'. For this value, "Relevant CCyB region" should only be populated with "Global".
Profit or (-) Loss after tax	For this value, "Relevant CCyB region" should only be populated with "Global".
RWAs	For this value if 'Total' or 'Other' is chosen for UK Capital Impact Item Level 2, then "Relevant CCyB region" should only be populated with "Global".

Value	Comments
Total	For this value, "Carrying Amount" should be populated with the total amount across the other possible arrangements in UK Capital Impact Item Level 2.
Interest income	This should be calculated consistent with published accounts definitions. It should exclude intra-group interest income, such that the sum of interest income across Relevant CCyB regions will equal global interest income. For this value, "Relevant CCyB region" should be identified based on the region of the ultimate obligor of the exposure which is generating the interest income. Part of 'Net interest income'.
(Interest expenses)	This should be calculated consistent with published accounts definitions. It should exclude intra-group interest expenses, such that the sum of interest expenses across and Relevant CCyB regions will equal global interest expenses. For this value, "Relevant CCyB region" should be identified in the following way: Determine the liability (or set of liabilities) that generates interest expense and associate these with an exposure (or set of exposures) which is generating interest income. Next, use the regions of the ultimate obligors of the exposures being funded to allocate this interest expense to the region. Part of 'Non-interest income'.
Trading income	This must be equal to 'Gains or losses on financial assets and liabilities designated at fair value through profit or loss, net'. For this value, "Relevant CCyB region" should only be populated with "Global".
Exceptional or one-off income	For this value, "Relevant CCyB region" should be identified based on the region of the ultimate obligors of the exposures that generate this exceptional or one-off income. Part of 'Non-interest income'.
Non-interest income excluding trading and excluding exceptional or one-off income	This must be equal to 'Fee and Commission income' + 'Other Operating Income' - 'Exceptional or one-off income'. For this value, "Relevant CCyB region" should be identified based on the region of the ultimate obligors of the exposures that generate this non-interest income. Part of 'Costs'.
(Exceptional or one-off expenses excluding misconduct costs)	For this value, "Relevant CCyB region" should be identified based on the region of the ultimate obligors of the exposures that this exceptional or one-off expense is associated with. Part of '(Costs)'. Conduct risk is defined as the current or prospective risk of losses to an institution arising from an inappropriate supply of financial services including cases of willful or negligent misconduct. For a full definition of misconduct costs, refer to the Misconduct Costs Projections template.
(Misconduct costs)	For this value, when Base Case is chosen for "Scenario," "Carrying Amount" should be populated with zero. When "Stress Scenario" is chosen for "Scenario," it should be populated with the same amount as that populated as "Total projected misconduct charges" in Misconduct Costs Projections template. For this value, "Relevant CCyB region" should only be populated with "Global".
(Costs excluding exceptional or one-off expenses)	This should be the sum of: 'Fee and Commission expenses', 'Other operating expenses', 'Administrative expenses', 'Depreciation', all excluding exceptional or one-off items. For this value, "Relevant CCyB region" should be identified based on the region of the ultimate obligors of the exposures that these costs are associated with.
Credit risk excluding counterparty credit risk	Part of RWAs.
Counterparty credit risk	Part of RWAs.
Other	This should be the sum of 'Market Risk', 'Operational Risk', and 'Other' as defined in the FDSF Semantic Data Model. For this value, "Relevant CCyB region" should only be populated with "Global".



## UK Capital Impact Projections Data Request for [Firm] as of 31/12/2015

Reporting Currency	UK Capital Impact Item Level 1	UK Capital Impact Item Level 2	Relevant CCyB region	Scenario	Projection Period - Year	Carrying Amount
	Net interest income	Total	Global			
	Net interest income	Interest income	Global			
	Net interest income	(Interest expenses)	Global			
	Non-interest income	Total	Global			
	Non-interest income	Trading income	Global			
	Non-interest income	Exceptional or one-off income	Global			
	Non-interest income	Non-interest income excluding trading income and excluding exceptional or one-off expenses	Global			
	(Costs)	Total	Global			
	(Costs)	(Exceptional or one-off expenses excluding misconduct costs)	Global			
	(Costs)	(Misconduct costs)	Global			
	(Costs)	(Costs excluding exceptional or one-off expenses)	Global			
	(Impairment charges)		Global			
	Other income or (-) expenses		Global			
	Profit or (-) Loss before tax		Global			
	Profit or (-) Loss after tax		Global			
	RWAs	Total	Global			
	RWAs	Credit risk excluding counterparty credit risk	Global			
	RWAs	Counterparty credit risk	Global			
	RWAs	Other	Global			
	Net interest income	Total	UK			
	Net interest income	Interest income	UK			
	Net interest income	(Interest expenses)	UK			
	Non-interest income	Exceptional or one-off income	UK			
	Non-interest income	Non-interest income excluding trading income and excluding exceptional or one-off expenses	UK			
	(Costs)	(Exceptional or one-off expenses excluding misconduct costs)	UK			
	(Costs)	(Costs excluding exceptional or one-off expenses)	UK			
	(Impairment charges)		UK			
	Other income or (-) expenses		UK			
	RWAs	Credit risk excluding counterparty credit risk	UK			
	RWAs	Counterparty credit risk	UK			
	Net interest income	Total	non-UK			
	Net interest income	Interest income	non-UK			
	Net interest income	(Interest expenses)	non-UK			
	Non-interest income	Exceptional or one-off income	non-UK			
	Non-interest income	Non-interest income excluding trading income and excluding exceptional or one-off expenses	non-UK			
	(Costs)	(Exceptional or one-off expenses excluding misconduct costs)	non-UK			
	(Costs)	(Costs excluding exceptional or one-off expenses)	non-UK			
	(Impairment charges)		non-UK			
	Other income or (-) expenses		non-UK			
	RWAs	Credit risk excluding counterparty credit risk	non-UK			
	RWAs	Counterparty credit risk	non-UK			