



<b>Guidance on terms used in the templates in SUP 16 Annex 39AR and the guidance notes in this SUP 16 Annex 39BG:</b>		
Reference to COREP means the reporting requirements in Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to <i>EU CRR</i>		
<b>Templates</b>	<b>Term</b>	<b>Guidance on terms used</b>
FSA076, FSA077 and FSA082	Banking Book assets	Assets other than trading book assets
	Trading book assets	All positions in CRD financial instruments and commodities held by an institution either with trading intent, or in order to hedge positions held with trading intent
FSA076 and FSA077	Standardised Approach	The Approach to credit risk capital requirements described in <i>EU CRR</i> Art. 111-141
FSA082	IRB approach	The Approach to credit risk capital requirements described in <i>EU CRR</i> Art. 142-191
FSA076 and FSA077	Wholesale Portfolios	Defined based on firms' approaches for capital calculation and consistent with the <i>EU CRR</i>
FSA076, FSA077 and FSA082	Retail Portfolios	Defined based on firms' approaches for capital calculation and consistent with the <i>EU CRR</i>
FSA076 and FSA077	Corporate	Asset classes defined as per COREP - Exposures as per Art.112 point (g) of <i>EU CRR</i>
FSA076, FSA077, FSA079	Sovereign	Asset classes defined as per COREP - Exposures as per Art.112 point (a) and Art. 147 (3) of <i>EU CRR</i>
FSA076 and FSA077	Institutions	Asset classes defined as per COREP - Exposures as per Art.112 point (f) and Art.147 (4) of <i>EU CRR</i>
FSA076 and FSA077	Turnover	Total volume of all transactions
FSA076 and FSA077	CRE	Commercial real estate asset classes defined as per COREP - Non-retail exposures secured by immovable property as defined in Art. 124 of <i>EU CRR</i>
FSA076 and FSA077	Other wholesale portfolios	Non-retail exposures as per Art.112 points (k) to (q) of <i>EU CRR</i> . Firms should provide a short description of this lending
FSA076 and FSA077	Credit Quality Steps/external ratings	Credit quality steps /external ratings defined as in COREP - Art. 135-141 <i>EU CRR</i>
FSA076 and FSA077	CRE Development	<p>CRE as in COREP; Development means the loan is for building new or refurbishing existing property whether for ultimate sale or rental and the primary means of repayment is through the completion of that development.</p> <p>Includes:</p> <ul style="list-style-type: none"> <li>• house builder with non-recourse SPV exposure for a specific property development; and</li> <li>• specific developments or structured exposures for corporate property companies (e.g. British Land PLC).</li> </ul> <p>Excludes trading exposures to house builders.</p>
FSA076 and FSA077	CRE Investment	<p>CRE as in COREP; Investment means the exposure/facility is secured against property and the rental income from the property is the primary means of repayment of the facility.</p> <p>Includes:</p> <ul style="list-style-type: none"> <li>• exposures to commercial real estate properties where the development phase has been concluded;</li> <li>• hotels and nursing homes on a third party lease.</li> </ul> <p>Excluding:</p> <ul style="list-style-type: none"> <li>. Trading exposure to house builders</li> <li>. Loans to social housing associations</li> <li>. Other nursing home and hotel loans (ie owner occupied)</li> <li>. Operating Company (Op Co)/ Proprietary Company (Prop Co) exposures within a wider corporate relationship</li> <li>. Other exposures of a corporate property companies (eg general corporate unsecured balance sheet lending)</li> <li>. CRE exposures held at Fair Market Value</li> <li>. Hedging positions where there is no debt</li> </ul>
FSA076 and FSA077	CRE Other	This is a residual category - Firms using this line have to provide a description of the lending
FSA076, FSA077 and FSA082	Non-defaulted assets	Exposures other than those classified as defaulted assets
FSA076, FSA077 and FSA082	Defaulted assets	<p>Exposures which have been classified as "defaulted exposures" according to <i>EU CRR</i> Art. 127 and 178. Non-defaulted exposures are those that satisfy either or both of the following criteria:</p> <p>(a) material exposures which are more than 90 days past-due;</p> <p>(b) the debtor is assessed as unlikely to pay its credit obligations in full without realisation of collateral, regardless of the existence of any past-due amount or of the number of days past due.</p>
FSA076 and FSA077	Drawn Amount	Amount of a loan drawn by a borrower on a specified date. Balances should be reconcilable to the statutory accounts and regulatory returns. For retail, loan balances should be entered net of write-offs and gross of Provisions. Balances should be gross of any off-set balances, i.e. the actual outstanding principal amount owed.



FSA076, FSA077 and FSA082	Limit	Maximum amount that can be drawn by a borrower as on a specified date. Limits should be completed to reflect redraw and / or further credit line facilities. If there is no pre-agreed facility, populate the limit with the drawn balance.
FSA076, FSA077 and FSA082	EAD	Exposure at default (IRB approach) or exposure (standardised approach) as defined in COREP. Exposures are reported after incorporating value adjustments, credit risk mitigation and credit conversion factors
FSA076, FSA077 and FSA082	RWA	For templates FSA076, FSA077 and FSA082, risk weighted exposure amounts for credit and dilution risk and free deliveries as per Art. 92(3) point (a) of <i>EU CRR</i> .
FSA082	EL	Expected losses as defined in COREP - Art. 158-159 of <i>EU CRR</i> . This is the amount expected to be lost on an exposure from a potential default of a counterparty or dilution over a one year period.  For securitised assets, it is the actual principal write-down suffered by the instrument, net of any impairment already taken through P&L  For Counterparty Credit Risk (Art.272(1) <i>EU CRR</i> ), the projected losses are comprised of default losses (i.e. losses due to default of counterparties which is captured by the PRA handbook definition referred to above) and CVA impact (i.e. fair value losses and gains arising from changes in the credit worthiness of a firm's counterparties as per Art.381 <i>EU CRR</i> ).
FSA077, FSA082	UK Mortgage Lending	All retail lending secured on land and buildings in the UK
FSA077, FSA082	Non-UK Mortgage Lending	All retail lending secured on land and buildings outside of the UK
FSA077, FSA082	Prime	Mortgages that are fully verified, with no previous arrears or County Court Judgements, owner occupied, with max initial LTV of 100%. This definition includes 'prime income verified' mortgages under the Building Societies Loan Book data report.
FSA077, FSA082	BTL	This definition includes both Buy-To-Let (BTL) and Consent-to-let (CTL) mortgages. BTL are Mortgages where the borrower purchases a residential property with the intention of letting it out on a rental basis. The majority of BTL loans will be those used by the borrower to acquire a property with the intention of letting it on a commercial basis to unrelated third parties. CTL are mortgages related to properties that were originally bought <u>without</u> the intention to let out, and subsequently becoming 'unable' to be sold.
FSA077, FSA082	Mortgages with impaired credit history	Mortgages where at least one of the following conditions was met at the time of making the loan: (i) Arrears on a previous (or current) mortgage or other secured loan within the last two years, where the cumulative amount overdue at any point reached three or more monthly payments. (ii) Arrears on a previous (or current) unsecured loan within the last two years, where the cumulative amount overdue at any point reached three or more monthly payments. (iii) One or more county court judgements (CCJs), with a total value greater than £500, within the last three years. (iv) Being subject to an individual voluntary arrangement (IVA) at any time within the last three years. (v) Being subject to a bankruptcy order at any time within the last three years. For clarification: • Firms should not include technical arrears as part of the above definition, with technical arrears being circumstances where the borrower has been the victim of a banking error giving rise to a late payment. • In (i) to (v), firms should ignore whether the borrower has subsequently paid-off arrears, or has satisfied/discharged a CCJ or IVA or bankruptcy (i.e. a borrower with a satisfied CCJ greater than £500 should be defined as impaired). • In the case of loans involving two or more borrowers, the impaired credit test is whether any one of the borrowers individually meets any of the five listed impaired credit conditions.
FSA077, FSA082	Other Mortgages	This is a residual category - Firms using this line have to provide a description of the lending
FSA077, FSA082	Personal Loans	Includes loans granted to households and non-profit institutions serving households, including credit for consumption (loans granted for the purpose of mainly personal use in the consumption of goods and services). Credit for consumption granted to sole proprietors/unincorporated partnerships is comprised in this category, if the reporting firm knows that the loan is predominantly used for personal consumption purposes. As defined by Table, Asset categories, 2(a) point 1 of ECB BSI regulation No 25/2009
FSA077, FSA082	QRRE	Qualifying revolving retail exposures as defined in Art.154 (4) <i>EU CRR</i>



FSA077, FSA082	revolving loans & overdrafts	Covers revolving loans and overdrafts. Revolving loans are loans that have all the following features: 1. The borrower may use or withdraw funds to a pre-approved credit limit without giving prior notice to the lender; 2. the amount of available credit can increase and decrease as funds are borrowed and repaid; 3. the credit may be used repeatedly; 4. there is no obligation of regular repayment of funds. Revolving loans include the amounts obtained through a line of credit and not yet repaid (outstanding amounts). A line of credit is an agreement between a lender and borrower that allows a borrower to take advances, during a defined period and up to a certain limit, and repay the advances at his discretion before a defined date. Amounts available through a line of credit that have not been withdrawn or have already been repaid are not to be considered under any BSI category. Overdrafts are debit balances on current accounts. Both revolving loans and overdrafts exclude loans provided through credit cards. The total amount owed by the borrower is to be reported, irrespective of whether it is within or beyond any limit agreed beforehand between the lender. As defined by Table, Asset categories, 2(c) of ECB BSI regulation No 25/2009
FSA077, FSA082	Credit Cards	This category comprises credit granted to households or non-financial corporations either via delayed debit cards (i.e. cards providing convenience credit as defined below) or via credit cards (i.e. cards providing convenience credit and extended credit). Credit card debt is recorded on dedicated card accounts and therefore not evident on current or overdraft accounts. Convenience credit is defined as the credit granted at an interest rate of 0 % in the period between the payment transaction(s) effectuated with the card during one billing cycle and the date at which the debit balances from this specific billing cycle become due. Extended credit is defined as the credit granted after the due date(s) of the previous billing cycle(s) has/have passed, i.e. debit amounts on the card account that have not been settled when this was first possible, for which an interest rate or tiered interest rates usually greater than 0 % are charged. Often minimum instalments per month have to be made, to at least partially repay extended credit. As defined by Table, Asset categories, 2(b) of ECB BSI regulation No 25/2009
FSA077, FSA082	Credit Cards - UK	Classification between UK and International is made based on the country where the money has been "dispersed to" as opposed to the country where the lending has been "booked"
FSA077, FSA082	Credit Cards - International	Classification between UK and International is made based on the country where the money has been "dispersed to" as opposed to the country where the lending has been "booked"
FSA077, FSA082	LTV - Loan to value	Current balance outstanding divided by the property valuation. The property valuation should follow the valuation rules set out for the calculation of regulatory capital under CRD.
FSA077, FSA082	Average LTV	EAD weighted indexed LTV percentages. The property valuation should follow the valuation rules set out for the calculation of regulatory capital under CRD.
FSA077, FSA082	Indexed LTV for LTV bands	We define <i>Indexed Loan to Value</i> (LTV) as the current loan balance outstanding divided by the indexed property valuation. The indexed valuation is taken to be the market value of the property which is subject to the mortgage at the end of the month selected for reporting. The existence of additional collateral on any other property should be ignored when calculating LTV. Please state the method you used to estimate market value. This may for example be by multiplying the valuation at origination by the change since origination in a house-price index.
FSA078, FSA079	RWA, EAD, for concentration risk	The definitions of RWA and EAD are the same as in <i>EU CRR</i> but for concentration risk we include both banking book and trading book credit risk assets, i.e. all items in Art.92 (3) points (a) and (f) of <i>EU CRR</i> . Additionally, in these templates certain portfolios are excluded and certain exposures have to be aggregated together. See Concentration Risk instructions for detail.
FSA078, FSA079	Top 20 single name exposures	Please see Concentration Risk instructions for portfolios in scope and aggregation
FSA079	CCP - Central Counterparty	Central Counterparty/CCP as defined in point (1) of Art. 2 of Regulation (EU) No 648/2012
FSA079	Sector	Sector definitions based on NACE codes - refer to Concentration Risk instructions for detail on how to aggregate
FSA079	Economic region	Sector definitions taken from COREP but certain economic regions are aggregated - refer to Concentration Risk instructions for detail
FSA081	PV01	The change in the value of the assets or liabilities for a 1 basis point change in the interest rate
FSA081	IE01	The change in the value of the assets or liabilities for a 1 basis point change in the inflation rate
FSA081	effective date	The date at which the asset and liability values are calculated
FSA081	overseas (for equities, bonds)	Non-UK equities or bonds
FSA081	Macaulay duration	The weighted average maturity of the cashflows using the present value of each cashflow as the weight
FSA081	proportion of scheme attributable to firm	The percentage of the stressed deficit of the pensions scheme notionally allocated to the firm for the purposes of calculating pensions risk capital
FSA081	SPV - Special Purpose Vehicle	Contingent assets which provide additional security for the pension scheme (such as an escrow account or some other form of security arrangement)
FSA081	Section 75 (S75)	Section 75 of the Pensions Act 1995
FSA081	management action/offset	Management actions/offsets claimed - the eligibility criteria for pension obligation risk are set out in the Statement of Policy on Pillar 2
FSA081	stress scenarios	Stress scenarios for pension obligation risk as summarised in the Statement of Policy on Pillar 2