

Bank of England PRA

Wholesale Unconditionally Cancellable Commitments (UCC) Data request reporting instructions

General information

Firm should complete the following mandatory fields:

- the basis of their reporting – firms are requested to submit data on the basis of the UK consolidation group (or a solo-consolidated or unconsolidated basis where there is no UK consolidation group) where possible, but otherwise firms should state the submission basis (UK consolidation group, prudential sub-consolidation, or capital sub-group);
- the name of the firm;
- the reporting currency – firms should report in the currency of their ICAAP.

Units

All amounts should be reported in absolute values rounded to the nearest whole number in reporting currency, unless otherwise specified.

Definitions

The definitions to be used are set out for each data item below. In general, and except where otherwise specified, definitions for historic data (templates AIRB.01 and SA.FIRB.01) are based on the Capital Requirements Regulation (CRR), while definitions for data that is collected about RWEAs (templates AIRB.02 and SA.FIRB.02) are based on the Near-final PRA Rulebook: CRR Firms (CRR) Instrument published in Appendix 2 of [PS9/24 – Implementation of the Basel 3.1 standards near-final part 2](#).

Where a firm deems that a given definition would be overly burdensome to report, they may use an alternative, provided they clearly state which definition they have chosen to use.

AIRB.01

Firms should complete this data item in respect of exposures which are not retail exposures as set out in Article 147 of the Near Final Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA Rulebook and that are wholly or in part, unconditionally cancellable off-balance sheet items, or that were wholly or in part unconditionally cancellable off-balance sheet items 12 months prior to default. The amounts reported should be the regulatory inputs used in capital calculations. The amounts reported should be provided for exposures that defaulted in the relevant reporting year only.

Banking book non-defaulted/defaulted assets

Firms should include assets other than trading book assets. Defaulted exposures are defined in Article 178 CRR.

Date range

Firms are requested to submit data over several years, where possible including a mix of good and bad years to give a representative view of how wholesale UCC exposures behave through the cycle. The PRA therefore expects the time series of data to go back as far as the global financial crisis (GFC), where data is readily available. Where firms do not have this historic data, or a firm judges that it would be excessively burdensome to provide it, they shall submit data going as far back as possible.

Firms shall complete a new reporting sheet for every year of data. Firms shall specify the date range of this year.

Firms are requested to submit data segmented into calendar years.

Exposure Class

Firms shall categorise exposures into the exposure classes set out in Article 147 of the Near Final Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA Rulebook.

Information is required for the total across all exposure classes and individually for each relevant exposure class. The total figures shall be reported in its own sheet. The information for each exposure class shall be reported in its own separate sheet.

Definitions

All definitions are in line with the CRR unless otherwise specified.

Instructions in respect of specific columns

ORIGINAL EXPOSURE PRE-CONVERSIONFACTORS - 12 MONTHS PRIOR TO DEFAULT

The original exposure value shall comprise the value of on-balance sheet exposures and the nominal value of off-balance sheet exposures, at a moment in time that is 12 months prior to the exposure defaulting. This value is calculated without taking into account specific credit risk adjustments, conversion factors and the effect of credit risk mitigation techniques.

Exposure value shall be broken down into on and off-balance sheet components.

The figures reported shall be the original exposure values before application of the conversion factor.

c100 - On-balance sheet

The on-balance sheet component of the original exposure value 12 months prior to the exposure defaulting

c110 - Off-balance sheet

The off-balance sheet component of the original exposure value 12 months prior to the exposure defaulting

ORIGINAL EXPOSURE PRE-CONVERSION FACTORS AT DEFAULT

The original exposure value shall comprise the value of on-balance sheet exposures and the nominal value of off-balance sheet exposures, at the moment in time where the exposure defaults.

The figures reported shall be the net exposure values before application of the conversion factor.

c120 - On-balance sheet

The on-balance sheet component of the original exposure value at the point of default.

c130 - Off-balance sheet

The off-balance sheet component of the original exposure value at point of default.

c140 - REALISED CF

Firms shall report the conversion factor that has been observed from their defaulted banking book exposures.

The amount to be reported is: $((\text{Drawn amount at default} - \text{c0120}) - (\text{drawn amount at 12 months prior to default} - \text{c0100})) / (\text{Off-balance sheet exposure value 12 months prior to default} - \text{c0110})$

Amounts shall be reported in decimal form (e.g a 20% CF should be 0.200)

Values for this column should be reported to 3 decimal places.

Instructions in respect of specific rows

r010 - Non-revolving Credit Facilities

A facility that is not classified as revolving as per the Near Final Credit Risk: Internal Ratings Based Approach (CRR) Part.

r020 - Overdraft facilities

Exposures that are overdrafts.

r030 - Credit cards

Exposures that are credit cards.

r040 - Syndicated loan commitments/underwriting

Exposures that are syndicated loan commitments or syndicated loan underwriting.

r050 - Other revolving credit facilities

Exposures that are revolving credit facilities, other than those reported in the above product categories.

r060 - All facilities

For columns 100, 110, 120 and 130 this is the sum of the amounts reported in rows r010, r020, r030, r040, r050, r060.

r070 - of which to SMEs

Exposures reported in the All facilities row which are commitments to SMEs.

SME is defined in Article 4 (1)(128D) CRR.

r080 - of which to non-SMEs

Exposures reported in the All facilities row which are commitments to counterparties that are not SMEs. SME is defined in Article 4 (1)(128D) CRR.

AIRB.02

Firms should complete this data item in respect of exposures which are not classified as Retail exposures as set out in Article 147 of the Near Final Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA Rulebook and are wholly or in part, unconditionally cancellable off-balance sheet items.

The amounts reported should be the regulatory inputs as they will be once the PRA's Near Final Credit Risk: Standardised Approach (CRR) Part and Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA Rulebook come into force. This shall be done to the best of a firm's ability. The amounts reported should be provided for banking book assets only, that are both in default and those that are not in default.

Banking book non-defaulted/defaulted assets

Firms should include assets other than trading book assets. Defaulted exposures are defined in Article 178 of the Near Final Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA Rulebook.

Date

The date that the submitted data reflects. This should be 31 December 2025, where data is readily available. Where firms do not have this data, or a firm judges that it would be excessively burdensome to provide it, they shall submit data for another date, and provide justification for why they have chosen this date.

Exposure Class

Firms shall categorise exposures into the exposure classes set out in Article 147 of the Near Final Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA Rulebook.

Information is required for the total across all exposure classes and individually for each relevant exposure class. The total figures shall be reported in its own sheet. The information for each exposure class shall be reported in its own separate sheet.

Firms shall categorise defaulted exposures into the exposure class they were in 12 months prior to default.

Definitions

All definitions are in line with the Near Final Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA Rulebook unless otherwise specified.

Instructions in respect of specific columns

ORIGINAL EXPOSURE PRE-CONVERSION FACTORS

The original exposure value shall comprise the value of on-balance sheet and the nominal value of off-balance sheet exposures. This value is calculated without taking into account specific credit risk adjustments, conversion factors and the effect of credit risk mitigation techniques.

c150 - On-balance sheet

The on-balance sheet component of the original exposure value.

c160- Off-balance sheet

The off-balance sheet component of the original exposure value.

c170 - Modelled off-balance sheet exposure value

The modelled off-balance sheet exposure value.

Where a firm models EAD for on and off-balance sheet elements of a particular facility together in accordance with Article 166D(3) of the Near Final Credit Risk: Internal Ratings Based Approach Part of the PRA Rulebook, the amount reported should be calculated as EAD minus the current on-balance sheet amount.

c180 - MODELLED CF

Where a firm models conversion factors then these figures shall be reported, where a firm models EAD, it shall report the difference between modelled EAD and the on-balance sheet exposure value, as a proportion of the off-balance sheet exposure value.

This value shall be a weighted average figure, using the amounts reported in c0160 to determine weighting.

Values for this column should be reported to 3 decimal places.

RISK-WEIGHTED EXPOSURE AMOUNT (No CRM, B3.1 basis)

Total risk-weighted exposure amount that would be calculated if any effects of Credit Risk Mitigation techniques on the risk-weighted exposure amount were disregarded.

c190 - On-balance sheet

The on-balance sheet component of the risk weighted exposure amount.

c200 - Off-balance sheet

The off-balance sheet component of the risk weighted exposure amount.

RISK-WEIGHTED EXPOSURE AMOUNT (Post CRM, B3.1 basis)

Total risk-weighted exposure amount calculated in accordance with the Near Final Credit Risk Internal Ratings Based Approach (CRR) Part of the PRA Rulebook, accounting for CRM.

Firms shall disregard any effects from post model adjustments, where applicable.

c210 - On-balance sheet

The on-balance sheet component of the risk weighted exposure amount.

c220 - Off-balance sheet

The off-balance sheet component of the risk weighted exposure amount.

Instructions in respect of specific rows

r090 - Non-revolving Credit Facilities

A facility that is not classified as revolving.

Firms shall report values relating to this product type on the basis of non modelled EAD.

r100 - Overdraft facilities

Exposures that are overdrafts.

r110 - Credit cards

Exposures that are credit cards.

r120 - Syndicated loan commitments/underwriting

Exposures that are syndicated loan commitments or syndicated loan underwriting

r130 - Other revolving credit facilities

Exposures that are revolving credit facilities, other than those reported in the above product categories.

r140 - All facilities

For columns c150, c160, c170, c190, c200, c210 and c220 this is the sum of the amounts reported in rows r090, r100, r110, r120, r130,

r150 - of which to SMEs

Exposures reported in the All facilities row which are commitments to SMEs.

SME is defined in the Near Final Glossary Part.

r160 - of which to non-SMEs

Exposures reported in the All facilities row which are commitments to counterparties that are not SMEs.

SME is defined in the Near Final Glossary Part.

SA.FIRB.01

Firms should complete this data item in respect of exposures which do not meet the criteria of retail exposures as set out in Article 123 CRR for exposures risk weighted using the Standardised Approach (SA) or Article 147 CRR for exposures risk weighed under the Foundation IRB (FIRB) approach, and that are wholly or in part, unconditionally cancellable off-balance sheet items, or that were wholly or in part unconditionally cancellable off-balance sheet items 12 months prior to default.

The amounts reported should be the regulatory inputs used in the capital calculations. The amounts reported should be provided for exposures that defaulted in the relevant reporting year only.

Banking book non-defaulted/defaulted assets

Firms should include assets other than trading book assets. Defaulted exposures are defined in Article 178 CRR.

Time period of default

Firms are requested to submit data over several years, where possible including a mix of good and bad years to give a representative view of how wholesale UCC exposures behave through the cycle. The PRA therefore expects the time series of data to go back as far as the global financial crisis (GFC), where data is readily available. Where firms do not have this historic data, or a firm judges that it would be excessively burdensome to provide it, they shall submit data from as far back as possible.

Firms shall complete a new reporting sheet for every year of data. Firms shall specify the date range of this year.

Firms are requested to submit data segmented into calendar years.

Exposure Class

Firms shall categorise exposures into the exposure classes set out in Article 112 CRR for exposures risk weighted using the SA or Article 147 CRR for exposures risk weighed under the Foundation IRB approach.

Information is required for the total across all exposure classes and individually for each relevant exposure class. The total figures shall be reported in its own sheet. The information for each exposure class shall be reported in its own separate sheet.

Firms shall categorise defaulted exposures into the exposure class they were in 12 months prior to default, ignoring CRM substitution effects on exposure class allocation.

Approach

Firms shall report exposures risk weighted under the Standardised Approach, and those risk weighted under the Foundation IRB Approach in separate sheets.

For exposure classes which include exposures risk weighted using both the Standardised Approach and the Foundation IRB Approach, firms shall submit separate sheets, indicating which approach relates to the reported values.

Definitions

All definitions are in line with the CRR unless otherwise specified.

Instructions in respect of specific columns

ORIGINAL EXPOSURE VALUE (Pre CF) - 12 MONTHS PRIOR TO DEFAULT

The original exposure value shall comprise the nominal value of off-balance sheet exposures and the value of on-balance sheet exposures in accordance with:

- For exposures risk weighted using the SA: Article 111(1) CRR. Or
- For exposures risk weighted using the Foundation IRB Approach: Article 166 CRR.

Exposure values shall be those 12 months prior to default. This value is calculated without taking into account specific credit risk adjustments, conversion factors and the effect of credit risk mitigation techniques.

c230 - On-balance sheet

The on-balance sheet component of the original exposure value 12 months prior to default.

c240 - Off-balance sheet

The off-balance sheet component of the original exposure value 12 months prior to default.

c250 - Specific credit risk adjustments - 12 months prior to default (SA only)

For exposures risk weighted using the SA, firms shall report the following, relating to the corresponding product type or breakdown:

- Specific credit risk adjustments as referred to in Article 111 CRR and Commission Delegated Regulation (EU) No 183/2014 of 20 December 2013

Firms shall report these as they stood 12 months prior to the exposure defaulting.

For exposures risk weighted using the Foundation IRB approach, firms do not need to report data in this field.

NET EXPOSURE VALUE (Pre CF) - 12 MONTHS PRIOR TO DEFAULT

Amount of the original exposure, 12 months prior to default, net of value adjustments after taking into account outflows and inflows due to CRM techniques.

The figures reported shall be the net exposure values before application of any relevant conversion factors.

c260 - On-balance sheet

The on-balance sheet component of the net exposure value 12 months prior to default.

c270 - Off-balance sheet

The off-balance sheet component of the net exposure value 12 months prior to default.

ORIGINAL EXPOSURE PRE-CONVERSION FACTORS AT DEFAULT

The original exposure value shall comprise the nominal value of off-balance sheet exposures and the value of on-balance sheet exposures in accordance with:

- For exposures risk weighted using the SA: Article 111(1) CRR.
Or
- For exposures risk weighted using the Foundation IRB Approach: Article 166 CRR.

Exposure values shall be those at default. This value is calculated without taking into account specific credit risk adjustments, conversion factors and the effect of credit risk mitigation techniques.

c280 - On-balance sheet

The on-balance sheet component of the original exposure value at default.

c290 - Off-balance sheet

The off-balance sheet component of the original exposure value at default.

c300 - Specific credit risk adjustments - at default (SA only)

For exposures risk weighted using the SA, firms shall report the following, relating to the corresponding product type or breakdown:

- Specific credit risk adjustments as referred to in Article 111 CRR and Commission Delegated Regulation (EU) No 183/2014 of 20 December 2013

. Firms shall report these as they stood when the exposure defaults.

For exposures risk weighted using the Foundation IRB approach, firms do not need to report data in this field.

NET EXPOSURE AFTER CRM, PRE CFs AT DEFAULT

Amount of the original exposure, net of value adjustments after taking into account outflows and inflows due to Credit Risk Mitigation (CRM) techniques. Firms shall report these as they stood at the point of default.

The figures reported shall be the net exposure values before application of the conversion factor.

c310 - On-balance sheet

The on-balance sheet component of the net exposure value at default.

c320 - Off-balance sheet

The off-balance sheet component of the net exposure value at default.

c330 - REALISED CF

Firms shall report the conversion factor that has been observed from their relevant defaulted exposures.

The amount to be reported is: $((\text{Drawn amount at default} - \text{c0310}) - (\text{drawn amount at 12 months prior to default} - \text{c0230})) / (\text{Off-balance sheet exposure 12 months prior to default} - \text{c0240})$

Values in this column should be reported to 3 decimal places (e.g a 20% CF should be 0.200).

Instructions in respect of specific rows

r170 - Non-revolving Credit Facilities

A facility that is not classified as revolving as per the Near Final Glossary Part.

r180 - Overdraft facilities

Exposures that are overdrafts.

r190 - Credit cards

Exposures that are credit cards.

r200 - Syndicated loan commitments/underwriting

Exposures that are syndicated loan commitments or syndicated loan underwriting.

r210 - Other revolving credit facilities

Exposures that are revolving credit facilities, other than those reported in the above product categories.

r220 - All facilities

For columns c230, c240, c250, c260, c270, c280, c290, c300, c310, and c320 this is the sum of the amounts reported in rows r170, r180, r190, r200, r210

r230 - of which to SMEs

Exposures reported in the All facilities row which are commitments to SMEs.

SME is defined in Article 4 (1)(128D) CRR.

r240 - of which to non-SMEs

Exposures reported in the All facilities row which are commitments to counterparties that are not SMEs.

SME is defined in Article 4 (1)(128D) CRR.

SA.FIRB.02

Firms should complete this data item in respect of exposures which are not retail exposures as set out in Article 112 of the Near Final Credit Risk: Standardised Approach (CRR) Part of the PRA Rulebook for exposure risk weighted using the SA or Article 147 of the Near Final Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA Rulebook for exposures risk weighed under the Foundation IRB approach, and are wholly or in part, unconditionally cancellable off-balance sheet items.

The amounts reported should be the regulatory inputs as they will be once the PRA's Near Final Credit Risk: Standardised Approach (CRR) Part and Near Final Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA Rulebook come into force. This shall be done to the best of a firm's ability. The amounts reported should be provided for banking book assets only, that are both in default and those that are not in default.

Banking book non-defaulted/defaulted assets

Assets other than trading book assets.

Defaulted exposures are defined in either:

- Part 1 (Application and Definitions) of the Near Final Credit Risk: Standardised Approach (CRR) Part of the PRA Rulebook for exposures risk weighted under the SA or;
- Article 178 of the Near Final Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA Rulebook, for exposures risk weighted under the Foundation IRB approach.

Date

The date that the submitted data reflects. This should be 31 December 2025, where data is readily available. Where firms do not have this data, or a firm judges that it would be excessively burdensome to provide it, they shall submit data for another date, and provide justification for why they have chosen this date.

Exposure Class

Firms shall categorise exposures into the exposure classes set out in either:

- Article 112 of the Near Final Credit Risk: Standardised Approach (CRR) Part of the PRA Rulebook, for exposures risk weighted under the SA or;
- Article 147 of the Near Final Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA Rulebook, for exposures risk weighted under the Foundation IRB approach.

Approach

Firms shall report exposures risk weighted under the Standardised Approach, and those risk weighted under the Foundation IRB Approach in separate sheets.

For exposure classes which include exposures risk weighted using both the Standardised Approach and the Foundation IRB Approach, firms shall submit separate sheets, indicating which approach relates to the reported values.

Definitions

- All definitions are in line with the Near Final Credit Risk Part of the PRA Rulebook unless otherwise specified.

Instructions in respect of specific columns

ORIGINAL EXPOSURE PRE-CONVERSION FACTORS

The original exposure value shall comprise the nominal value of off-balance sheet exposures and the value of on-balance sheet exposures in accordance with:

- For exposures risk weighted using the SA: Article 111
Or
- For exposures risk weighted using the Foundation IRB Approach: Articles 166C and 166D

This value is calculated without taking into account specific credit risk adjustments, conversion factors and the effect of credit risk mitigation techniques.

c340 - On-balance sheet

The on-balance sheet component of the original exposure value.

c350 - Off-balance sheet

The off-balance sheet component of the original exposure value.

NET EXPOSURE VALUE (Pre CF)

Amount of the original exposure, net of value adjustments after taking into account outflows and inflows due to Credit Risk Mitigation (CRM) techniques.

The figures reported shall be the net exposure values before application of any relevant conversion factors.

c360 - On-balance sheet

The on-balance sheet component of the net exposure value.

c370 - Off-balance sheet

The off-balance sheet component of the net exposure value.

c380 - CF (B3.1 basis)

The conversion factor used by firms in their calculation of risk weighted exposure amounts, as per Table A1 of Article 111 of the Near Final Credit Risk: Standardised Approach (CRR) Part.

RISK-WEIGHTED EXPOSURE AMOUNT (Pre CRM, B3.1 basis)

Total risk-weighted exposure amount calculated in accordance with either:

- The Near Final Credit Risk Standardised Approach (CRR) Part of the PRA Rulebook, for exposures risk weighted under the SA or;
- the Near Final Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA Rulebook, for exposures risk weighted under the Foundation IRB approach.

prior to adjustments made due to Credit Risk Mitigation techniques.

C390 On-balance sheet

The on-balance sheet component of the risk weighted exposure amount pre CRM

c400 Off-balance sheet

The off-balance sheet component of the risk weighted exposure amount pre CRM

RISK-WEIGHTED EXPOSURE AMOUNT (Post CRM, B3.1 basis)

Total risk-weighted exposure amount calculated in accordance with either:

- The Credit Risk: Standardised Approach (CRR) Part of the PRA Rulebook, for exposures risk weighted under the SA or;
- the Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA Rulebook, for exposures risk weighted under the Foundation IRB approach,

accounting for CRM adjustments.

c410 On-balance sheet

The on-balance sheet component of the risk weighted exposure amount post CRM

c420 Off-balance sheet

The off-balance sheet component of the risk weighted exposure amount post CRM

Instructions in respect of specific rows

Overdraft facilities

Exposures that are overdrafts.

Credit cards

Exposures that are credit cards.

Syndicated loan commitments/underwriting

Exposures that are syndicated loan commitments or syndicated loan underwriting.

Other revolving credit facilities

Exposures that are revolving credit facilities, other than those reported in the above product categories.

All facilities

For columns c340, c350, c360, c370, c390 and c400 this is the sum of the amounts reported in rows r250, r260, r270, r280, r290

of which to SMEs

Exposures reported in the All facilities row which are commitments to SMEs.

SME is defined in the Near Final Glossary Part.

of which to non-SMEs

Exposures reported in the All facilities row which are commitments to counterparties that are not SMEs.

SME is defined in the Near Final Glossary Part.