

Bank of England PRA

Off-cycle review of Pillar 2 capital requirements for the Basel 3.1 standards implementation

Instructions for the SME lending adjustment & infrastructure lending adjustment data templates (Submission 2)

PART I: INTRODUCTION

- 1.1 These instructions set out the data in Submission 2 that firms must submit to the PRA in order to qualify for the SME lending adjustment and/or the infrastructure lending adjustment. Firms do not need to complete Submission 2 if they do not wish to qualify for the SME lending adjustment and/or the infrastructure lending adjustment.

For the purposes of completing these templates, firms should base their calculations on the Basel 3.1 standards near-final rules as they will apply on 1 January 2026. All references to the rulebook, rules, parts, and articles in these instructions should be read as referring to the near-final rules published alongside PS9/24, unless otherwise stated.

Firms should respond to this data collection on an individual, sub-consolidated or consolidated basis in accordance with 'Reporting Pillar 2' Part 1.1-1.5A and 'Ring-fenced Bodies' Part 18.1(14). Firms should submit a separate data template for each level of consolidation i.e. on each basis on which a firm has a capital requirement. This includes cases where data at different levels of consolidation may be identical.

SME support factor & SME lending adjustment

- 1.2 The SME lending adjustment will be calculated on the basis of a firm's exposures which are eligible for the SME support factor. For the purposes of the SME lending adjustment, firms should use the definition of the SME support factor in paragraphs 1.3 and 1.4 below rather than the current definition in CRR Article 501 which will be removed.

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- 1.3 For the purpose of this data collection, an exposure is eligible for the SME support factor where it is a non-defaulted exposure to an SME (as defined in the Glossary Part) and:
- (1) where an institution is applying the Standardised Approach, the exposure is not an ADC exposure and it is assigned to any of the exposure classes referred to in points (g) to (i) of paragraph 1 of Credit Risk: Standardised Approach (CRR) Part Article 112;
 - (2) where the institution is applying the IRB Approach, the exposure is assigned to either of the exposure classes referred to in points (c) and (d) of paragraph 2 of Credit Risk: Internal Ratings Based Approach (CRR) Part Article 147.

In line with the supervisory expectations currently set out in Chapter 5 of supervisory statement 13/16 – Underwriting standards for buy-to-let mortgage contracts, firms shall not apply the SME support factor where the purpose of the borrowing is to support buy-to-let business.

- 1.4 The SME support factor for an eligible exposure shall be calculated according to the following expression:

$$SF = \frac{\min\{E^*; \text{GBP } 220000\} \cdot 0.7619 + \max\{E^* - \text{GBP } 220000; 0\} \cdot 0.85}{E^*}$$

except where $E^* = 0$, in which case $SF = 0.7619$;

For the purposes of the above, E^* means the total amount owed to the institution, its subsidiaries, its parent undertakings and other subsidiaries of those parent undertakings, including any exposure in default, but excluding claims or contingent claims secured on residential property collateral, by the SME or the group of connected clients of the SME.

Infrastructure support factor & infrastructure lending adjustment

- 1.5 The infrastructure lending adjustment will be calculated on the basis of a firm’s exposures which are eligible for the infrastructure support factor. For the purposes of the infrastructure lending adjustment, firms should use the definition of the infrastructure support factor in paragraphs 1.6 and 1.7 below rather than the current CRR definition in Article 501a which will be removed (though they are substantively the same).
- 1.6 For the purpose of this data collection, an exposure is eligible for the infrastructure support factor where it is a non-defaulted exposure and if it fulfils the following criteria:

(1)

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- (a) where an institution is applying the *Standardised Approach*, the exposure is assigned to the exposure class referred to in point (g) of paragraph 1 of Credit Risk: Standardised Approach (CRR) Part Article 112;
 - (b) where an institution is applying the *IRB Approach*, the exposure is assigned to the exposure class referred to in point (c) of paragraph 2 of Credit Risk: Internal Ratings Based Approach (CRR) Part Article 147;
- (2) the exposure is to an entity which was created specifically to finance or operate physical structures or facilities, systems and networks that provide or support essential public services;
 - (3) the source of repayment of the obligation is represented for not less than two thirds of its amount by the income generated by the assets being financed, rather than the independent capacity of a broader commercial enterprise, or by subsidies, grants or funding provided by one or more entities listed in points (a) and (b) of 1.7(2);
 - (4) the obligor can meet its financial obligations even under severely stressed conditions that are relevant for the risk of the project;
 - (5) the cash-flows that the obligor generates are predictable and cover all future loan repayments during the duration of the loan;
 - (6) the re-financing risk of the exposure is low or adequately mitigated, taking into account any subsidies, grants or funding provided by one or more of the entities listed in points (a) and (b) of 1.7(2);
 - (7) the contractual arrangements provide lenders with a high degree of protection including the following:
 - (a) where the revenues of the obligor are not funded by payments from a large number of users, the contractual arrangements shall include provisions that effectively protect lenders against losses resulting from the termination of the project by the party which agrees to purchase the goods or services provided by the obligor;
 - (b) the obligor has sufficient reserve funds fully funded in cash or other financial arrangements with highly rated guarantors to cover the contingency funding and working capital requirements over the lifetime of the assets referred to in paragraph 2;
 - (c) the lenders have a substantial degree of control over the assets and the income generated by the obligor;
 - (d) the lenders have the benefit of security to the extent permitted by applicable law in assets and contracts critical to the infrastructure

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business or have alternative mechanisms in place to secure their position;

- (e) equity is pledged to lenders such that they are able to take control of the entity upon default;
 - (f) the use of net operating cash-flows after mandatory payments from the project for purposes other than servicing debt obligations is restricted;
 - (g) there are contractual restrictions on the ability of the obligor to perform activities that may be detrimental to lenders, including the restriction that new debt cannot be issued without the consent of the existing debt providers;
- (8) the obligation is senior to all other claims other than statutory claims and claims from derivatives counterparties;
- (9) where the obligation is in the construction phase, the following criteria shall be fulfilled by the equity investor, or where there is more than one equity investor, the following criteria shall be fulfilled by a group of equity investors as a whole:
- (a) the equity investors have a history of successfully overseeing infrastructure projects, the financial strength and the relevant expertise;
 - (b) the equity investors have a low risk of default, or there is a low risk of material losses for the obligor as a result of their default;
 - (c) there are adequate mechanism in place to align the interest of the equity investors with the interests of lenders;
- (10) the obligor has adequate safeguards to ensure completion of the project according to the agreed specification, budget or completion date; including strong completion guarantees or the involvement of an experienced constructor and adequate contract provisions for liquidated damages;
- (11) where operating risks are material, they are properly managed;
- (12) the obligor uses tested technology and design;
- (13) all necessary permits and authorisations have been obtained;
- (14) the obligor uses derivatives only for risk-mitigation purposes;
- (15) the obligor has carried out an assessment whether the assets being financed contribute to the following environmental objectives:
- (a) climate change mitigation;

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- (b) climate change adaption;
 - (c) sustainable use and protection of water and marine resources;
 - (d) transitions to a circular economy, waste prevention and recycling;
 - (e) pollution prevention and control;
 - (f) protection of healthy ecosystems.
- 1.7 For the purposes of 1.6(5), the cash-flows generated shall not be considered predictable unless a substantial part of the revenues satisfies the following conditions:
- (1) one of the following criteria is met:
 - (a) the revenues are availability-based;
 - (b) the revenues are subject to a rate-of-return regulation;
 - (c) the revenues are subject to a take-or-pay contract;
 - (d) the level of output or the usage and the price shall independently meet one of the following criteria:
 - (i) it is regulated;
 - (ii) it is contractually fixed; or
 - (iii) it is sufficiently predictable as a result of low demand risk;
 - (2) where the revenues of the obligor are not funded by payments from a large number of users, the party which agrees to purchase the goods or services provided by the obligor shall be one of the following:
 - (a) a central bank, a central government, a regional government or a local authority, provided that it is assigned a risk weight of 0% in accordance with Credit Risk: Standardised Approach (CRR) Part Articles 114 and 115, Article 114(7) of *CRR*, Article 115(4) of *CRR* or has a credit assessment which corresponds to a credit quality step of at least 3 as mapped in Commission Implementing Regulations (EU) 2016/1799 of 7 October 2016;
 - (b) a public sector entity, provided that it is assigned a risk weight of 20% or below in accordance with Credit Risk: Standardised Approach (CRR) Part Article 116, Article 116(5) of *CRR* or has a credit assessment which corresponds to a credit quality step of at least 3 as mapped in Commission Implementing Regulation (EU) 2016/1799 of 7 October 2016;

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- (c) a *multilateral development bank* referred to in paragraph 2 of Credit Risk: Standardised Approach (CRR) Part Article 117;
- (d) an international organisation referred to in paragraph 1 of Credit Risk: Standardised Approach (CRR) Part Article 118;
- (e) a corporate entity which has a credit assessment which corresponds to a credit quality step of at least 3 as mapped in Commission Implementing Regulation (EU) 2016/1799 of 7 October 2016;
- (f) an entity that is replaceable without a significant change in the level and timing of revenues.

1.8 The infrastructure support factor shall be 0.75.

General instructions

1.9 Firms must submit the combination of individual data templates set out below which are relevant to their circumstances:

- Firms which are not seeking to qualify for either lending adjustment do not need to make Submission 2;
- Firms which are only seeking to qualify for the SME lending adjustment should complete Submission 2a;
- Firms which are only seeking to qualify for the infrastructure lending adjustment should complete Submission 2b;
- Firms seeking to qualify for the SME and infrastructure lending adjustments should complete Submission 2a for exposures which are only eligible for the SME support factor, Submission 2b for exposures which are only eligible for the infrastructure support factor, and Submission 2c for exposures which are eligible for both the SME support factor and the infrastructure support factor.

An individual exposure should only be reported in one sheet because the scope of submission sheets 2a, 2b, 2c are mutually exclusive. Firms seeking to qualify for either adjustment should report once, unless there is a difference in eligible exposures between levels of consolidation, in which case they should report for each relevant level of consolidation.

1.10 Exposures subject to the currency mismatch multiplier (Article 123B of the Credit Risk: Standardised Approach (CRR) Part) shall be reported against the risk weight which would have applied if the currency mismatch multiplier was not applied. However, the RWEA shall still reflect the currency mismatch multiplier. Second charge mortgages should be reported in the row for the risk weight that would apply if the exposure was not a second charge, but with the RWEA reported as the amount including the second charge factor. Regulatory

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real estate exposures which are not materially dependent on the cash flows generated by the property (Articles 124F and 124H of the Credit Risk: Standardised Approach (CRR) Part) shall be reported in two parts, against the risk weight applied to the portion up to 55% of the value of the property, and against the portion above 55% of the value of the property (if applicable).

1.11 Firms should complete the templates according to the approach specified in the instructions for that row, except where IRB firms answer ‘Yes’ to Row 400, Column 010 in Submission 2a, 2b or 2c (denoting that the output floor is expected to be binding in the first year of its application). In this case, the IRB firm must treat all exposures as being risk weighted under the Standardised Approach, and report these RWEAs against the Standardised Approach rows, with the reported RWEAs multiplied by 0.55.

PART II: TEMPLATE RELATED INSTRUCTIONS

SUBMISSION 2a

1.12 Submission 2a shall include only those exposures which are eligible for the SME support factor in accordance with paragraph 1.4 and where either: (a) these exposures are not eligible for the infrastructure support factor, or (b) the firm is not seeking to qualify for the infrastructure lending adjustment.

1.13 Instructions in respect of specific columns

010	<p>Risk-weighted exposure amount as of 31 December 2024 (calculated under Basel 3.1 rules)</p> <p>RWEAs for exposures which meet the scope described in paragraph 1.12 on 31 December 2024, calculated according to the near final rules as they would apply on 1 January 2026.</p>
020	<p>Weighted average SME SF</p> <p>For exposures which meet the scope of paragraph 1.12 on 31 December 2024, calculate the weighted average SME support factor for those exposures (weighted by RWEA), using the formula for the SME support factor in paragraph 1.4.</p> <p>Do not complete this column for sub-total rows.</p>
100	<p>Qualitative information on any comments/assumptions (Optional)</p> <p>Free text field for the optional provision of additional relevant interpretative information relating to data provided in columns 010 and 020.</p>

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1.14 Instructions in respect of specific rows

100	<p><u>Total risk exposure amount subject to SME SF</u></p> <p><i>Sub-total of rows 110 and 300 for column 010 only.</i></p> <p><i>This row will be calculated by a formula, firms do not need to report here.</i></p>
110	<p><u>of which: under the standardised approach (SA)</u></p> <p><i>Sub-total row of the following rows: 120; 130; 140; 150; 160; 170; 180; 190; 200; 210; 220; 260; 270; and 280.</i></p> <p><i>This row will be calculated by a formula, firms do not need to report here.</i></p>
120	<p><u>of which: retail exposures – SMEs</u></p> <p><i>Sub-total row of row 121 and 122.</i></p> <p><i>This row will be calculated by a formula, firms do not need to report here.</i></p>
121	<p><u>of which: assigned a RW of 45%</u></p> <p><i>Only exposures that are assigned a risk weight of 45% under Article 123(3)(a) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
122	<p><u>of which: assigned a RW of 75%</u></p> <p><i>Only exposures that are assigned a risk weight of 75% under Article 123(3)(b) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
130	<p><u>of which: corporate exposures – SMEs</u></p> <p><i>Sub-total row of following rows: 131; 132; 133; 134; 135; and 136.</i></p> <p><i>This row will be calculated by a formula, firms do not need to report here.</i></p>
131	<p><u>of which: assigned a RW of 20%</u></p> <p><i>Only exposures that are assigned a risk weight of 20% in Table 6 or 6A under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
132	<p><u>of which: assigned a RW of 50%</u></p> <p><i>Only exposures that are assigned a risk weight of 50% in Table 6 or 6A under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
133	<p><u>of which: assigned a RW of 75%</u></p>

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	<p>Only exposures that are assigned a risk weight of 75% in Table 6 under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
134	<p><u>of which: assigned a RW of 85%</u></p> <p>Only exposures that are assigned a risk weight of 85% under Article 122(11) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
135	<p><u>of which: assigned a RW of 100%</u></p> <p>Only exposures that are assigned a risk weight of 100% in Table 6 or 6A under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
136	<p><u>of which: assigned a RW of 150%</u></p> <p>Only exposures that are assigned a risk weight of 150% in Table 6 or 6A under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
140	<p><u>of which: regulatory CRE MDCFP exposures - SMEs</u></p> <p>Sub-total row of rows 141 and 142.</p> <p>This row will be calculated by a formula, firms do not need to report here.</p>
141	<p><u>of which: assigned a RW of 100%</u></p> <p>Only exposures that are:</p> <ul style="list-style-type: none"> (a) classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part; and (b) assigned a risk weight of 100% under Article 124I(1) of the Credit Risk: Standardised Approach (CRR) Part, <p>shall be reported here.</p>
142	<p><u>of which: assigned a RW of 110%</u></p> <p>Only exposures that are:</p> <ul style="list-style-type: none"> (a) classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part; and (b) assigned a risk weight of 110% under Article 124I(2) of the Credit Risk: Standardised Approach (CRR) Part, <p>shall be reported here.</p>
150	<p><u>of which: regulatory CRE non-MDCFP exposures – SMEs</u></p>

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	<p><i>Sub-total row of rows 151, 152, and 153.</i></p> <p><i>This row will be calculated by a formula, firms do not need to report here.</i></p>
151	<p><u><i>of which: part of the exposure assigned a RW of 60%</i></u></p> <p><i>Only part of the exposure assigned a risk weight of 60% under Article 124H(1)(a) of the Credit Risk: Standardised Approach (CRR) Part, and where the exposures are not classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part, shall be reported here.</i></p>
152	<p><u><i>of which: part of the exposure assigned a RW of 75%</i></u></p> <p><i>Only part of the exposure assigned a risk weight of 75% under Article 124H(1)(b) of the Credit Risk: Standardised Approach (CRR) Part (due to Article 124L(1)(b) of the Credit Risk: Standardised Approach (CRR) Part), and where the exposures are not classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part, shall be reported here.</i></p>
153	<p><u><i>of which: part of the exposure assigned a RW of 85%</i></u></p> <p><i>Only part of the exposure assigned a risk weight of 85% under Article 124H(1)(b) of the Credit Risk: Standardised Approach (CRR) Part (due to Article 124L(1)(c) of the Credit Risk: Standardised Approach (CRR) Part), and where the exposures are not classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part, shall be reported here.</i></p>
160	<p><u><i>of which: regulatory RRE MDCFP exposures - SMEs</i></u></p> <p><i>Sub-total row of following rows: 161; 162; 163; 164; 165; 166 and 167.</i></p> <p><i>This row will be calculated by a formula, firms do not need to report here.</i></p>
161	<p><u><i>of which: assigned a RW of 30%</i></u></p> <p><i>Only exposures that are:</i></p> <ul style="list-style-type: none"> <i>(a) classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part; and</i> <i>(b) assigned a risk weight of 30% in Table 6B under Article 124G of the Credit Risk: Standardised Approach (CRR) Part,</i> <p><i>shall be reported here.</i></p>
162	<p><u><i>of which: assigned a RW of 35%</i></u></p>

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	<p><i>Only exposures that are:</i></p> <p>(a) <i>classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part; and</i></p> <p>(b) <i>assigned a risk weight of 35% in Table 6B under Article 124G of the Credit Risk: Standardised Approach (CRR) Part,</i></p> <p><i>shall be reported here.</i></p>
163	<p><u>of which: assigned a RW of 40%</u></p> <p><i>Only exposures that are:</i></p> <p>(a) <i>classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part; and</i></p> <p>(b) <i>assigned a risk weight of 40% in Table 6B under Article 124G of the Credit Risk: Standardised Approach (CRR) Part,</i></p> <p><i>shall be reported here.</i></p>
164	<p><u>of which: assigned a RW of 50%</u></p> <p><i>Only exposures that are:</i></p> <p>(a) <i>classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part; and</i></p> <p>(b) <i>assigned a risk weight of 50% in Table 6B under Article 124G of the Credit Risk: Standardised Approach (CRR) Part,</i></p> <p><i>shall be reported here.</i></p>
165	<p><u>of which: assigned a RW of 60%</u></p> <p><i>Only exposures that are:</i></p> <p>(a) <i>classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part of the Rulebook; and</i></p> <p>(b) <i>assigned a risk weight of 60% in Table 6B under Article 124G of the Credit Risk: Standardised Approach (CRR) Part of the Rulebook,</i></p> <p><i>shall be reported here.</i></p>
166	<p><u>of which: assigned a RW of 75%</u></p>

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	<p>Only exposures that are:</p> <p>(a) classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part; and</p> <p>(b) assigned a risk weight of 75% in Table 6B under Article 124G of the Credit Risk: Standardised Approach (CRR) Part,</p> <p>shall be reported here.</p>
167	<p><u>of which: assigned a RW of 105%</u></p> <p>Only exposures that are:</p> <p>(a) classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part; and</p> <p>(b) assigned a risk weight of 105% in Table 6B under Article 124G of the Credit Risk: Standardised Approach (CRR) Part,</p> <p>shall be reported here.</p>
170	<p><u>of which: regulatory RRE non-MDCFP exposures – SMEs</u></p> <p>Sub-total row of rows 171, 172, and 173.</p> <p>This row will be calculated by a formula, firms do not need to report here.</p>
171	<p><u>of which: part of the exposure assigned a RW of 20%</u></p> <p>Only part of the exposure assigned a risk weight of 20% under Article 124F(1)(a) of the Credit Risk: Standardised Approach (CRR) Part of the Rulebook, and where the exposures are not classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part, shall be reported here.</p>
172	<p><u>of which: part of the exposure assigned a RW of 75%</u></p> <p>Only part of the exposure assigned a risk weight of 75% under Article 124F(1)(b) of the Credit Risk: Standardised Approach (CRR) Part (due either paragraph (1)(b) or (1)(d) of Article 124L of the Credit Risk: Standardised Approach (CRR) Part), and where the exposures are not classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
173	<p><u>of which: part of the exposure assigned a RW of 85%</u></p> <p>Only part of the exposure assigned a risk weight of 85% under Article 124F(1)(b) of the Credit Risk: Standardised Approach (CRR) Part (due either paragraph (1)(c) or (1)(d) of Article 124L of the Credit</p>

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	<p><i>Risk: Standardised Approach (CRR) Part), and where the exposures are not classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part, shall be reported here.</i></p>
180	<p><u>of which: other CRE MDCFP exposures – SMEs</u></p> <p><i>Only commercial real estate exposures as defined under the Credit Risk: Standardised Approach (CRR) Part that are:</i></p> <ul style="list-style-type: none"> <i>(a) classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part of the Rulebook; and</i> <i>(b) assigned a risk weight of 150% under Article 124J(1) of the Credit Risk: Standardised Approach (CRR) Part of the Rulebook,</i> <p><i>shall be reported here.</i></p>
190	<p><u>of which: other RRE MDCFP exposures – SMEs</u></p> <p><i>Only residential real estate exposures as defined under the Credit Risk: Standardised Approach (CRR) Part that are:</i></p> <ul style="list-style-type: none"> <i>(a) classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part of the Rulebook; and</i> <i>(b) assigned a risk weight of 150% under Article 124J(1) of the Credit Risk: Standardised Approach (CRR) Part of the Rulebook,</i> <p><i>shall be reported here.</i></p>
200	<p><u>of which: other CRE non-MDCFP exposures – SMEs</u></p> <p><i>Sub-total row of rows 201 and 202.</i></p> <p><i>This row will be calculated by a formula, firms do not need to report here.</i></p>
201	<p><u>of which: part of the exposure assigned a RW of 75%</u></p> <p><i>Only commercial real estate exposures as defined under the Credit Risk: Standardised Approach (CRR) Part that are:</i></p> <ul style="list-style-type: none"> <i>(a) classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part; and</i> <i>(b) assigned a risk weight of 75% under Article 124J(3)(b) of the Credit Risk: Standardised Approach (CRR) Part (due to Article</i>

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	<p>124L(1)(b) of the Credit Risk: Standardised Approach (CRR) Part),</p> <p>shall be reported here.</p>
202	<p><u>of which: part of the exposure assigned a RW of 85%</u></p> <p>Only commercial real estate exposures as defined under the Credit Risk: Standardised Approach (CRR) Part that are:</p> <p>(a) classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part; and</p> <p>(b) assigned a risk weight of 85% under Article 124J(3)(b) of the Credit Risk: Standardised Approach (CRR) Part of the Rulebook (due to Article 124L(1)(c) of the Credit Risk: Standardised Approach (CRR) Part),</p> <p>shall be reported here.</p>
210	<p><u>of which: other RRE non-MDCFP exposures – SMEs</u></p> <p>Sub-total row of rows 211 and 212.</p> <p>This row will be calculated by a formula, firms do not need to report here.</p>
211	<p><u>of which: part of the exposure assigned a RW of 75%</u></p> <p>Only residential real estate exposures as defined under the Credit Risk: Standardised Approach (CRR) Part that are:</p> <p>(a) classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part; and</p> <p>(b) assigned a risk weight of 75% under Article 124J(2) of the Credit Risk: Standardised Approach (CRR) Part (either paragraph (1)(b) or (1)(d) of Article 124L of the Credit Risk: Standardised Approach (CRR) Part),</p> <p>shall be reported here.</p>
212	<p><u>of which: part of the exposure assigned a RW of 85%</u></p> <p>Only residential real estate exposures as defined under the Credit Risk: Standardised Approach (CRR) Part that are:</p> <p>(a) classified as materially dependent on the cash flows generated by the property under Article 124E of the Credit Risk: Standardised Approach (CRR) Part; and</p>

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	<p>(b) assigned a risk weight of 85% under Article 124J(2) of the Credit Risk: Standardised Approach (CRR) Part (either paragraph (1)(c) or (1)(d) of Article 124L of the Credit Risk: Standardised Approach (CRR) Part),</p> <p>shall be reported here.</p>
220	<p><u>of which: Land ADC – SMEs</u></p> <p>Do not complete this row for Submission 2a.</p>
230 - 255	<p>Do not complete these rows for Submission 2a.</p>
260	<p><u>of which: project finance exposures (unrated)</u></p> <p>Sub-total row of rows 261, 262 and 263.</p> <p>This row will be calculated by a formula, firms do not need to report here.</p>
261	<p><u>of which: assigned a RW of 80%</u></p> <p>Only project finance exposures that are assigned a risk weight of 80% under Article 122B(4) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
262	<p><u>of which: assigned a RW of 100%</u></p> <p>Only project finance exposures that are assigned a risk weight of 100% under Article 122B(2)(c) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
263	<p><u>of which: assigned a RW of 130%</u></p> <p>Only project finance exposures that are assigned a risk weight of 130% under Article 122B(2)(c) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
270	<p><u>of which: project finance exposures (rated)</u></p> <p>Sub-total row of following rows: 271, 272, 273; 274; and 275.</p> <p>This row will be calculated by a formula, firms do not need to report here.</p>
271	<p><u>of which: assigned a RW of 20%</u></p> <p>Only project finance exposures that are assigned a risk weight of 20% under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
272	<p><u>of which: assigned a RW of 50%</u></p> <p>Only project finance exposures that are assigned a risk weight of 50% under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>

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273	<p><u>of which: assigned a RW of 75%</u></p> <p>Only project finance exposures that are assigned a risk weight of 75% under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
274	<p><u>of which: assigned a RW of 100%</u></p> <p>Only project finance exposures that are assigned a risk weight of 100% under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
275	<p><u>of which: assigned a RW of 150%</u></p> <p>Only project finance exposures that are assigned a risk weight of 150% under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
280	<p><u>of which: other specialised lending exposures (non-project finance exposures)</u></p> <p>Only object finance exposures and commodities finance exposures that are assigned the applicable risk weights under paragraphs (2)(a) and (2)(b) of Article 122B of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
300	<p><u>of which: under the internal ratings based approach (IRB approach)</u></p> <p>Sub-total row of rows 310, 320, 330, 340, 350 and 360.</p> <p>This row will be calculated by a formula, firms do not need to report here.</p>
310	<p><u>of which: object finance exposures subject to the slotting approach</u></p> <p>Includes only object finance exposures that are:</p> <ul style="list-style-type: none"> (a) assigned to the specialised lending exposure subclass in accordance with Article 147(4B) of the Credit Risk: Internal Ratings Based Approach (CRR) Part; and (a) subject to the Slotting Approach in accordance with Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA rulebook.
311	<p><u>of which: Strong and assigned a RW of 50%</u></p> <p>Includes only object finance exposures reported in row 310 that are assigned a RW of 50% in accordance with column A in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</p>

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312	<p><u>of which: Strong and assigned a RW of 70%</u></p> <p><i>Includes only object finance exposures reported in row 310 that are assigned a RW of 70% in accordance with column B in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
313	<p><u>of which: Good and assigned a RW of 70%</u></p> <p><i>Includes only object finance exposures reported in row 310 that are assigned a RW of 70% in accordance with column C in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
314	<p><u>of which: Good and assigned a RW of 90%</u></p> <p><i>Includes only object finance exposures reported in row 310 that are assigned a RW of 90% in accordance with column D in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
315	<p><u>of which: Satisfactory</u></p> <p><i>Includes only object finance exposures reported in row 310 that are assigned a RW of 115% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
316	<p><u>of which: Weak</u></p> <p><i>Includes only object finance exposures reported in row 310 that are assigned a RW of 250% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
320	<p><u>of which: project finance exposures subject to the slotting approach</u></p> <p><i>Includes only project finance exposures that are:</i></p> <ul style="list-style-type: none"> <i>(a) assigned to the specialised lending exposure subclass in accordance with Article 147(4B) of the Credit Risk: Internal Ratings Based Approach (CRR) Part; and</i> <i>(b) subject to the Slotting Approach in accordance with Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i> <p><i>This row will be calculated by a formula, firms do not need to report here.</i></p>
321	<p><u>of which: substantially stronger</u></p> <p><i>Includes only project finance exposures reported in row 320 that are assigned a RW of 50% in accordance with Article 153(5)(f) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
322	<p><u>of which: Strong and assigned a RW of 50%</u></p>

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	<p><i>Includes only project finance exposures reported in row 320, but not included in row 321 that are assigned a RW of 50% in accordance with column A in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
323	<p><u><i>of which: Strong and assigned a RW of 70%</i></u></p> <p><i>Includes only project finance exposures reported in row 320 that are assigned a RW of 70% in accordance with column B in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
324	<p><u><i>of which: Good and assigned a RW of 70%</i></u></p> <p><i>Includes only project finance exposures reported in row 320 that are assigned a RW of 70% in accordance with column C in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
325	<p><u><i>of which: Good and assigned a RW of 90%</i></u></p> <p><i>Includes only project finance exposures reported in row 320 that are assigned a RW of 90% in accordance with column D in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
326	<p><u><i>of which: Satisfactory</i></u></p> <p><i>Includes only project finance exposures reported in row 320 that are assigned a RW of 115% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
327	<p><u><i>of which: Weak</i></u></p> <p><i>Includes only project finance exposures reported in row 320 that are assigned a RW of 250% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR).</i></p>
330	<p><u><i>of which: commodities finance exposures subject to the slotting approach</i></u></p> <p><i>Includes only commodities finance exposures that are:</i></p> <ul style="list-style-type: none"> <i>(a) assigned to the specialised lending exposure subclass in accordance with Article 147(4B) of the Credit Risk: Internal Ratings Based Approach (CRR) Part; and</i> <i>(b) subject to the Slotting Approach in accordance with Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i> <p><i>This row will be calculated by a formula, firms do not need to report here.</i></p>
331	<p><u><i>of which: Strong and assigned a RW of 50%</i></u></p>

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	<p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 50% in accordance with column A in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
332	<p><u><i>of which: Strong and assigned a RW of 70%</i></u></p> <p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 70% in accordance with column B in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
333	<p><u><i>of which: Good and assigned a RW of 70%</i></u></p> <p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 70% in accordance with column C in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
334	<p><u><i>of which: Good and assigned a RW of 90%</i></u></p> <p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 90% in accordance with column D in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
335	<p><u><i>of which: Satisfactory</i></u></p> <p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 115% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
336	<p><u><i>of which: Weak</i></u></p> <p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 250% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
340	<p><u><i>of which: IPRE exposures subject to the slotting approach</i></u></p> <p><i>Includes only IPRE exposures that are:</i></p> <ul style="list-style-type: none"> <i>(a) assigned to the specialised lending exposure subclass in accordance with Article 147(4B) of the Credit Risk: Internal Ratings Based Approach (CRR) Part; and</i> <i>(b) subject to the Slotting Approach in accordance with Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i>
341	<p><u><i>of which: substantially stronger</i></u></p> <p><i>Includes only IPRE exposures reported in row 340 that are assigned a RW of 50% in accordance with Article 153(5)(e) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>

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342	<p><u>of which: Strong and assigned a RW of 50%</u></p> <p><i>Includes only IPRE exposures reported in row 340, but not included in row 341 that are assigned a RW of 50% in accordance with column A in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
343	<p><u>of which: Strong and assigned a RW of 70%</u></p> <p><i>Includes only IPRE exposures reported in row 340 that are assigned a RW of 70% in accordance with column B in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
344	<p><u>of which: Good and assigned a RW of 70%</u></p> <p><i>Includes only IPRE exposures reported in row 340 that are assigned a RW of 70% in accordance with column C in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
345	<p><u>of which: Good and assigned a RW of 90%</u></p> <p><i>Includes only IPRE exposures reported in row 340 that are assigned a RW of 90% in accordance with column D in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
346	<p><u>of which: Satisfactory</u></p> <p><i>Includes only IPRE exposures reported in row 340 that are assigned a RW of 115% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
347	<p><u>of which: Weak</u></p> <p><i>Includes only IPRE finance exposures reported in row 340 that are assigned a RW of 250% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
350	<p><u>of which: HVCRE exposures subject to the slotting approach</u></p> <p><i>Includes only HVCRE exposures that are:</i></p> <ul style="list-style-type: none"> <i>(a) assigned to the specialised lending exposure subclass in accordance with Article 147(4B) of the Credit Risk: Internal Ratings Based Approach (CRR) Part; and</i> <i>(b) subject to the Slotting Approach in accordance with Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i>
351	<p><u>of which: Strong and assigned a RW of 70%</u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 70% in accordance with column A in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
352	<p><u>of which: Strong and assigned a RW of 95%</u></p>

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	<p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 95% in accordance with column B in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
353	<p><u><i>of which: Good and assigned a RW of 95%</i></u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 95% in accordance with column C in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
354	<p><u><i>of which: Good and assigned a RW of 120%</i></u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 120% in accordance with column D in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
355	<p><u><i>of which: Satisfactory</i></u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 140% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
356	<p><u><i>of which: Weak</i></u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 250% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
360	<p><u><i>of which: under the advanced IRB approach or the foundation IRB approach</i></u></p> <p><i>Includes only exposures that are:</i></p> <p style="padding-left: 40px;"><i>(a) assigned (in accordance with Article 147 of the Credit Risk: Internal Ratings Based Approach (CRR) Part) to either of the following exposure classes under the internal ratings based approach to calculate own funds requirements:</i></p> <p style="padding-left: 80px;"><i>(i) exposures to corporates (Article 147(2)(c) of the Credit Risk: Internal Ratings Based (CRR) Part);</i></p> <p style="padding-left: 80px;"><i>(ii) retail exposures (Article 147(2)(d) of the Credit Risk: Internal Ratings Based Approach (CRR) Part).</i></p>

1.15 Instructions in respect of supplementary information

Col. 010, Row 400	<p>Is the output floor (55% multiplier) binding in this submission?</p> <p>Firms should provide the same response as for Submission 1, column 010, row 400.</p>
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Col. 100, Row 400	Qualitative information on any comments/assumptions (Optional) Free text field for the optional provision of additional relevant interpretative information relating to data provided in columns 010.
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SUBMISSION 2b

1.16 Submission 2b covers only those exposures which are eligible for the infrastructure support factor (as per paragraphs 1.6 and 1.7), and where either: (a) these exposures are not eligible for the SME support factor, or (b) the firm is not seeking to qualify for the SME lending adjustment.

1.17 Instructions in respect of specific columns

010	<p>Risk-weighted exposure amount as of 31 December 2024 (calculated under Basel 3.1 rules)</p> <p>RWEAs for exposures which met the scope of paragraph 1.16 on 31 December 2024, calculated according to the rules as they would apply on 1 January 2026.</p>
030	<p>ISF applied</p> <p>Firms do not need to populate this field because the Infrastructure Support Factor is 0.75 for all eligible exposures and is pre-populated where relevant.</p>
100	<p>Qualitative information on any comments/assumptions (Optional)</p> <p>Free text field for the optional provision of additional relevant interpretative information relating to data provided in columns 010 and 020.</p>

1.18 Instructions in respect of specific rows

100	<p><u>Total risk exposure amount subject to Infrastructure SF</u></p> <p><i>In column 010, report the total risk exposure for exposures which met the scope of paragraph 1.16 as of 31 December 2024, calculated according to the rules as they would apply on the 1 January 2026.</i></p>
110	<p><u>of which: under the standardised approach (SA)</u></p> <p><i>Sub-total row of the following rows: 120; 130; 140; 150; 160; 170; 180; 190; 200; 210; 220; 260; 270; and 280.</i></p> <p><i>Includes only exposures that are:</i></p> <ul style="list-style-type: none"> <i>(i) exposures to corporates (Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part of the Rulebook);</i> <i>(ii) retail exposures (Article 112(1)(h) of the Credit Risk: Standardised Approach (CRR) Part of the Rulebook); and</i> <i>(iii) real estate exposures (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part of the Rulebook).</i>

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	<i>This row will be calculated by a formula, firms do not need to report here</i>
120 - 122	<i>Do not complete these rows for Submission 2b.</i>
130	<p><u>of which: corporate exposures – SMEs</u></p> <p><i>Sub-total row of following rows: 131; 132; 133; 134; 135; and 136.</i></p> <p><i>This row will be calculated by a formula, firms do not need to report here</i></p>
131	<p><u>of which: assigned a RW of 20%</u></p> <p><i>Exposures to SMEs (Glossary Part) that are assigned a risk weight of 20% under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
132	<p><u>of which: assigned a RW of 50%</u></p> <p><i>Exposures to SMEs (Glossary Part) that are assigned a risk weight of 50% under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
133	<p><u>of which: assigned a RW of 75%</u></p> <p><i>Exposures to SMEs (Glossary Part) that are assigned a risk weight of 75% under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
134	<p><u>of which: assigned a RW of 85%</u></p> <p><i>Exposures to SMEs (Glossary Part) that are assigned a risk weight of 85% under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
135	<p><u>of which: assigned a RW of 100%</u></p> <p><i>Exposures to SMEs (Glossary Part) that are assigned a risk weight of 100% under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
136	<p><u>of which: assigned a RW of 150%</u></p> <p><i>Includes only exposures to SMEs (Glossary Part) that are assigned a risk weight of 150% under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
140 - 222	<i>Do not complete these rows for Submission 2b.</i>
230	<p><u>of which: corporate exposures (unrated) - non-SMEs (risk-sensitive approach)</u></p> <p><i>Includes only Corporate exposures as defined under the Credit Risk: Standardised Approach (CRR) Part.</i></p>

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231	<p><u>of which: assigned a RW of 65%</u></p> <p>Firms should report this row if they expect to apply for permission to apply the 'risk sensitive approach' to corporate exposures.</p> <p>Includes only non-SME corporate exposures that are assigned a risk weight of 65% under Article 122(6)(a) of the Credit Risk: Standardised Approach (CRR) Part.</p> <p>Firms reporting this row should not report any exposures in row 0240.</p>
232	<p><u>of which: assigned a RW of 135%</u></p> <p>Firms should report this row if they expect to apply for permission to apply the 'risk sensitive approach' to corporate exposures.</p> <p>Includes only non-SME corporate exposures that are assigned a risk weight of 135% under Article 122(6)(b) of the Credit Risk: Standardised Approach (CRR) Part.</p> <p>Firms reporting this row should not report any exposures in row 0240.</p>
240	<p><u>of which: corporate exposures (unrated) - non-SMEs (risk-neutral approach)</u></p> <p>Firms should report this row if they are not expecting to apply for permission to apply the 'risk sensitive approach' to corporate exposures.</p> <p>Includes only non-SME corporate exposures that are assigned a risk weight of 100% under Article 122(5) of the Credit Risk: Standardised Approach (CRR) Part.</p> <p>Firms reporting this row should not report any exposures in rows 231 and 232.</p>
250	<p><u>of which: corporate exposures (rated) - non-SMEs</u></p> <p>Includes only non-SME corporate exposures that are assigned a risk weight under Article 122(2) of the Credit Risk: Standardised Approach (CRR) Part.</p>
251	<p><u>of which: assigned a RW of 20%</u></p> <p>Includes only non-SME corporate exposures that are assigned a risk weight of 20% under Article 122(2) of the Credit Risk: Standardised Approach (CRR) Part.</p>
252	<p><u>of which: assigned a RW of 50%</u></p> <p>Includes only non-SME corporate exposures that are assigned a risk weight of 50% under Article 122(2) of the Credit Risk: Standardised Approach (CRR) Part.</p>
253	<p><u>of which: assigned a RW of 75%</u></p>

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	<p><i>Includes only non-SME corporate exposures that are assigned a risk weight of 75% under Article 122(2) of the Credit Risk: Standardised Approach (CRR) Part.</i></p>
254	<p><u>of which: assigned a RW of 100%</u></p> <p><i>Includes only non-SME Corporate exposures that are assigned a risk weight of 100% under Article 122(2) of the Credit Risk: Standardised Approach (CRR) Part.</i></p>
255	<p><u>of which: assigned a RW of 150%</u></p> <p><i>Includes only non-SME Corporate exposures that are assigned a risk weight of 150% under Article 122(2) of the Credit Risk: Standardised Approach (CRR) Part.</i></p>
260	<p><u>of which: project finance exposures (unrated)</u></p> <p><i>Sub-total row of rows 261, 262 and 263.</i></p> <p><i>This row will be calculated by a formula, firms do not need to report here.</i></p>
261	<p><u>of which: assigned a RW of 80%</u></p> <p><i>Only project finance exposures that are assigned a risk weight of 80% under Article 122B(4) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
262	<p><u>of which: assigned a RW of 100%</u></p> <p><i>Only project finance exposures that are assigned a risk weight of 100% under Article 122B(2)(c) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
263	<p><u>of which: assigned a RW of 130%</u></p> <p><i>Only project finance exposures that are assigned a risk weight of 130% under Article 122B(2)(c) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
270	<p><u>of which: project finance exposures (rated)</u></p> <p><i>Sub-total row of following rows: 271, 272, 273; 274; and 275.</i></p> <p><i>Includes only project finance exposures that are assigned the applicable risk weights under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part.</i></p> <p><i>This row will be calculated by a formula, firms do not need to report here</i></p>
271	<p><u>of which: assigned a RW of 20%</u></p> <p><i>Only project finance exposures that are assigned a risk weight of 20% under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>

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272	<p><u>of which: assigned a RW of 50%</u></p> <p>Only project finance exposures that are assigned a risk weight of 50% under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
273	<p><u>of which: assigned a RW of 75%</u></p> <p>Only project finance exposures that are assigned a risk weight of 75% under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
274	<p><u>of which: assigned a RW of 100%</u></p> <p>Only project finance exposures that are assigned a risk weight of 100% under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
275	<p><u>of which: assigned a RW of 150%</u></p> <p>Only project finance exposures that are assigned a risk weight of 150% under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
280	<p><u>of which: other specialised lending exposures (non-project finance exposures)</u></p> <p>Only object finance exposures and commodities finance exposures that are assigned the applicable risk weights under paragraphs (2)(a) and (2)(b) of Article 122B of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
300	<p><u>of which: under the internal ratings based approach (IRB approach)</u></p> <p>Sub-total row of rows 310, 320, 330, 340, 350 and 360.</p> <p>This row will be calculated by a formula, firms do not need to report here.</p>
310	<p><u>of which: object finance exposures subject to the slotting approach</u></p> <p>Includes only object finance exposures that are:</p> <ul style="list-style-type: none"> (b) assigned to the specialised lending exposure subclass in accordance with Article 147(4B) of the Credit Risk: Internal Ratings Based Approach (CRR) Part; and (b) subject to the Slotting Approach in accordance with Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA rulebook.
311	<p><u>of which: Strong and assigned a RW of 50%</u></p>

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	<p><i>Includes only object finance exposures reported in row 310 that are assigned a RW of 50% in accordance with column A in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
312	<p><u><i>of which: Strong and assigned a RW of 70%</i></u></p> <p><i>Includes only object finance exposures reported in row 310 that are assigned a RW of 70% in accordance with column B in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
313	<p><u><i>of which: Good and assigned a RW of 70%</i></u></p> <p><i>Includes only object finance exposures reported in row 310 that are assigned a RW of 70% in accordance with column C in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
314	<p><u><i>of which: Good and assigned a RW of 90%</i></u></p> <p><i>Includes only object finance exposures reported in row 310 that are assigned a RW of 90% in accordance with column D in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
315	<p><u><i>of which: Satisfactory</i></u></p> <p><i>Includes only object finance exposures reported in row 310 that are assigned a RW of 115% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
316	<p><u><i>of which: Weak</i></u></p> <p><i>Includes only object finance exposures reported in row 310 that are assigned a RW of 250% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
320	<p><u><i>of which: project finance exposures subject to the slotting approach</i></u></p> <p><i>Includes only project finance exposures that are:</i></p> <ul style="list-style-type: none"> <i>(a) assigned to the specialised lending exposure subclass in accordance with Article 147(4B) of the Credit Risk: Internal Ratings Based Approach (CRR) Part; and</i> <i>(b) subject to the Slotting Approach in accordance with Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i>

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321	<p><u>of which: substantially stronger</u></p> <p><i>Includes only project finance exposures reported in row 320 that are assigned a RW of 50% in accordance with Article 153(5)(f) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
322	<p><u>of which: Strong and assigned a RW of 50%</u></p> <p><i>Includes only project finance exposures reported in row 320, but not included in row 321 that are assigned a RW of 50% in accordance with column A in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
323	<p><u>of which: Strong and assigned a RW of 70%</u></p> <p><i>Includes only project finance exposures reported in row 320 that are assigned a RW of 70% in accordance with column B in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
324	<p><u>of which: Good and assigned a RW of 70%</u></p> <p><i>Includes only project finance exposures reported in row 320 that are assigned a RW of 70% in accordance with column C in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
325	<p><u>of which: Good and assigned a RW of 90%</u></p> <p><i>Includes only project finance exposures reported in row 320 that are assigned a RW of 90% in accordance with column D in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
326	<p><u>of which: Satisfactory</u></p> <p><i>Includes only project finance exposures reported in row 320 that are assigned a RW of 115% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
327	<p><u>of which: Weak</u></p> <p><i>Includes only project finance exposures reported in row 320 that are assigned a RW of 250% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR).</i></p>
330	<p><u>of which: commodities finance exposures subject to the slotting approach</u></p>

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	<p><i>Includes only commodities finance exposures that are:</i></p> <p><i>(a) assigned to the specialised lending exposure subclass in accordance with Article 147(4B) of the Credit Risk: Internal Ratings Based Approach (CRR) Part; and</i></p> <p><i>(b) subject to the Slotting Approach in accordance with Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
331	<p><u><i>of which: Strong and assigned a RW of 50%</i></u></p> <p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 50% in accordance with column A in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
332	<p><u><i>of which: Strong and assigned a RW of 70%</i></u></p> <p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 70% in accordance with column B in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
333	<p><u><i>of which: Good and assigned a RW of 70%</i></u></p> <p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 70% in accordance with column C in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
334	<p><u><i>of which: Good and assigned a RW of 90%</i></u></p> <p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 90% in accordance with column D in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
335	<p><u><i>of which: Satisfactory</i></u></p> <p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 115% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
336	<p><u><i>of which: Weak</i></u></p> <p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 250% in accordance with Table A in Article</i></p>

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	<p>153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</p>
340	<p><u>of which: IPRE exposures subject to the slotting approach</u></p> <p>Includes only IPRE exposures that are:</p> <p>(a) assigned to the specialised lending exposure subclass in accordance with Article 147(4B) of the Credit Risk: Internal Ratings Based Approach (CRR) Part; and</p> <p>(b) subject to the Slotting Approach in accordance with Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</p>
341	<p><u>of which: substantially stronger</u></p> <p>Includes only IPRE exposures reported in row 340 that are assigned a RW of 50% in accordance with Article 153(5)(e) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</p>
342	<p><u>of which: Strong and assigned a RW of 50%</u></p> <p>Includes only IPRE exposures reported in row 340, but not included in row 341 that are assigned a RW of 50% in accordance with column A in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</p>
343	<p><u>of which: Strong and assigned a RW of 70%</u></p> <p>Includes only IPRE exposures reported in row 340 that are assigned a RW of 70% in accordance with column B in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</p>
344	<p><u>of which: Good and assigned a RW of 70%</u></p> <p>Includes only IPRE exposures reported in row 340 that are assigned a RW of 70% in accordance with column C in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</p>
345	<p><u>of which: Good and assigned a RW of 90%</u></p> <p>Includes only IPRE exposures reported in row 340 that are assigned a RW of 90% in accordance with column D in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</p>
346	<p><u>of which: Satisfactory</u></p>

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	<p><i>Includes only IPRE exposures reported in row 340 that are assigned a RW of 115% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
347	<p><u>of which: Weak</u></p> <p><i>Includes only IPRE finance exposures reported in row 340 that are assigned a RW of 250% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
350	<p><u>of which: HVCRE exposures subject to the slotting approach</u></p> <p><i>Includes only HVCRE exposures that are:</i></p> <ul style="list-style-type: none"> <i>(a) assigned to the specialised lending exposure subclass in accordance with Article 147(4B) of the Credit Risk: Internal Ratings Based Approach (CRR) Part; and</i> <i>(b) subject to the Slotting Approach in accordance with Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i>
351	<p><u>of which: Strong and assigned a RW of 70%</u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 70% in accordance with column A in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
352	<p><u>of which: Strong and assigned a RW of 95%</u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 95% in accordance with column B in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
353	<p><u>of which: Good and assigned a RW of 95%</u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 95% in accordance with column C in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
354	<p><u>of which: Good and assigned a RW of 120%</u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 120% in accordance with column D in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>

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355	<p><u>of which: Satisfactory</u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 140% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
356	<p><u>of which: Weak</u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 250% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
360	<p><u>of which: under the advanced IRB approach or the foundation IRB approach</u></p> <p><i>Includes only exposures that are:</i></p> <p style="margin-left: 40px;">(a) <i>assigned (in accordance with Article 147 of the Credit Risk: Internal Ratings Based Approach (CRR) Part) to either of the following exposure classes under the internal ratings based approach to calculate own funds requirements:</i></p> <p style="margin-left: 80px;">(i) <i>exposures to corporates (Article 147(2)(c) of the Credit Risk: Internal Ratings Based (CRR) Part);</i></p> <p style="margin-left: 80px;">(ii) <i>retail exposures (Article 147(2)(d) of the Credit Risk: Internal Ratings Based Approach (CRR) Part).</i></p>

1.19 Instructions in respect of supplementary information

Col. 010, Row 400	<p>Is the output floor (55% multiplier) binding in this submission?</p> <p>Firms should provide the same response as for Submission 1, column 010, row 400.</p>
Col. 100, Row 400	<p>Qualitative information on any comments/assumptions (Optional)</p> <p>Free text field for the optional provision of additional relevant interpretative information relating to data provided in columns 010.</p>

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SUBMISSION 2c

1.20 Submission 2c shall include only those exposure which are eligible for the SME support factor in accordance with paragraph 1.4 and the infrastructure support factor in accordance with paragraph 1.5.

1.21 Instructions in respect of specific columns

010	<p>Risk-weighted exposure amount as of 31 December 2024 (calculated under Basel 3.1 rules)</p> <p>RWEAs for exposures which met the scope of paragraph 1.20 on 31 December 2024, calculated according to the near final rules as they are expected to apply on 1 January 2026.</p>
020	<p>Weighted average SME SF</p> <p>For exposures which meet the scope of paragraph 1.20 on 31 December 2024, calculate the weighted average SME support factor for those exposures (weighted by RWEA), using the formula for the SME support factor in paragraph 1.4.</p> <p>Do not complete this column for sub-total rows.</p>
030	<p>ISF applied</p> <p>Firms do not need to populate this field because the Infrastructure Support Factor is 0.75 for all eligible exposures and is pre-populated where relevant.</p>
100	<p>Qualitative information on any comments/assumptions (Optional)</p> <p>Free text field for the optional provision of additional relevant interpretative information relating to data provided in columns 010 and 020.</p>

1.22 Instructions in respect of specific rows

100	<p><u>Total risk exposure amount subject to SME SF</u></p> <p><i>Sub-total of rows 110 and 300 for column 010 only. This row will be calculated by a formula, firms do not need to report here.</i></p>
110	<p><u>of which: under the standardised approach (SA)</u></p> <p><i>Sub-total row of the following rows: 120; 130; 140; 150; 160; 170; 180; 190; 200; 210; 220; 260; 270; and 280.</i></p>

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	<i>This row will be calculated by a formula, firms do not need to report here.</i>
120 - 122	<i>Do not complete these rows for Submission 2a.</i>
130	<p><u>of which: corporate exposures – SMEs</u></p> <p><i>Sub-total row of following rows: 131; 132; 133; 134; 135; and 136.</i></p> <p><i>This row will be calculated by a formula, firms do not need to report here.</i></p>
131	<p><u>of which: assigned a RW of 20%</u></p> <p><i>Only exposures that are assigned a risk weight of 20% in Table 6 or 6A under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
132	<p><u>of which: assigned a RW of 50%</u></p> <p><i>Only exposures that are assigned a risk weight of 50% in Table 6 or 6A under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
133	<p><u>of which: assigned a RW of 75%</u></p> <p><i>Only exposures that are assigned a risk weight of 75% in Table 6 under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
134	<p><u>of which: assigned a RW of 85%</u></p> <p><i>Only exposures that are assigned a risk weight of 85% under Article 122(11) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
135	<p><u>of which: assigned a RW of 100%</u></p> <p><i>Only exposures that are assigned a risk weight of 100% in Table 6 or 6A under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
136	<p><u>of which: assigned a RW of 150%</u></p> <p><i>Only exposures that are assigned a risk weight of 150% in Table 6 or 6A under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
140 - 255	<i>Do not complete these rows for Submission 2c.</i>
260	<p><u>of which: project finance exposures (unrated)</u></p> <p><i>Sub-total row of rows 261, 262 and 263.</i></p> <p><i>This row will be calculated by a formula, firms do not need to report here.</i></p>
261	<u>of which: assigned a RW of 80%</u>

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	<p><i>Only project finance exposures that are assigned a risk weight of 80% under Article 122B(4) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
262	<p><u><i>of which: assigned a RW of 100%</i></u></p> <p><i>Only project finance exposures that are assigned a risk weight of 100% under Article 122B(2)(c) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
263	<p><u><i>of which: assigned a RW of 130%</i></u></p> <p><i>Only project finance exposures that are assigned a risk weight of 130% under Article 122B(2)(c) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
270	<p><u><i>of which: project finance exposures (rated)</i></u></p> <p><i>Sub-total row of following rows: 271, 272, 273; 274; and 275.</i></p> <p><i>Includes only project finance exposures that are assigned the applicable risk weights under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part.</i></p> <p><i>This row will be calculated by a formula, firms do not need to report here.</i></p>
271	<p><u><i>of which: assigned a RW of 20%</i></u></p> <p><i>Only project finance exposures that are assigned a risk weight of 20% under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
272	<p><u><i>of which: assigned a RW of 50%</i></u></p> <p><i>Only project finance exposures that are assigned a risk weight of 50% under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
273	<p><u><i>of which: assigned a RW of 75%</i></u></p> <p><i>Only project finance exposures that are assigned a risk weight of 75% under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
274	<p><u><i>of which: assigned a RW of 100%</i></u></p> <p><i>Only project finance exposures that are assigned a risk weight of 100% under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</i></p>
275	<p><u><i>of which: assigned a RW of 150%</i></u></p>

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	<p>Only project finance exposures that are assigned a risk weight of 150% under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
280	<p><u>of which: other specialised lending exposures (non-project finance exposures)</u></p> <p>Only object finance exposures and commodities finance exposures that are assigned the applicable risk weights under paragraphs (2)(a) and (2)(b) of Article 122B of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.</p>
300	<p><u>of which: under the internal ratings based approach (IRB approach)</u></p> <p>Sub-total row of rows 310, 320, 330, 340, 350 and 360.</p> <p>This row will be calculated by a formula, firms do not need to report here.</p>
310	<p><u>of which: object finance exposures subject to the slotting approach</u></p> <p>Includes only object finance exposures that are:</p> <ul style="list-style-type: none"> (a) assigned to the specialised lending exposure subclass in accordance with Article 147(4B) of the Credit Risk: Internal Ratings Based Approach (CRR) Part; and (b) subject to the Slotting Approach in accordance with Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part of the PRA rulebook. <p>This row will be calculated by a formula, firms do not need to report here.</p>
311	<p><u>of which: Strong and assigned a RW of 50%</u></p> <p>Includes only object finance exposures reported in row 310 that are assigned a RW of 50% in accordance with column A in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</p>
312	<p><u>of which: Strong and assigned a RW of 70%</u></p> <p>Includes only object finance exposures reported in row 310 that are assigned a RW of 70% in accordance with column B in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</p>
313	<p><u>of which: Good and assigned a RW of 70%</u></p> <p>Includes only object finance exposures reported in row 310 that are assigned a RW of 70% in accordance with column C in Table A in</p>

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	<p><i>Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
314	<p><u>of which: Good and assigned a RW of 90%</u></p> <p><i>Includes only object finance exposures reported in row 310 that are assigned a RW of 90% in accordance with column D in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
315	<p><u>of which: Satisfactory</u></p> <p><i>Includes only object finance exposures reported in row 310 that are assigned a RW of 115% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
316	<p><u>of which: Weak</u></p> <p><i>Includes only object finance exposures reported in row 310 that are assigned a RW of 250% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
320	<p><u>of which: project finance exposures subject to the slotting approach</u></p> <p><i>Includes only project finance exposures that are:</i></p> <ul style="list-style-type: none"> <i>(a) assigned to the specialised lending exposure subclass in accordance with Article 147(4B) of the Credit Risk: Internal Ratings Based Approach (CRR) Part; and</i> <i>(b) subject to the Slotting Approach in accordance with Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i> <p><i>This row will be calculated by a formula, firms do not need to report here.</i></p>
321	<p><u>of which: substantially stronger</u></p> <p><i>Includes only project finance exposures reported in row 320 that are assigned a RW of 50% in accordance with Article 153(5)(f) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
322	<p><u>of which: Strong and assigned a RW of 50%</u></p> <p><i>Includes only project finance exposures reported in row 320, but not included in row 321 that are assigned a RW of 50% in accordance with column A in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
323	<p><u>of which: Strong and assigned a RW of 70%</u></p> <p><i>Includes only project finance exposures reported in row 320 that are assigned a RW of 70% in accordance with column B in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>

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324	<p><u>of which: Good and assigned a RW of 70%</u></p> <p>Includes only project finance exposures reported in row 320 that are assigned a RW of 70% in accordance with column C in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</p>
325	<p><u>of which: Good and assigned a RW of 90%</u></p> <p>Includes only project finance exposures reported in row 320 that are assigned a RW of 90% in accordance with column D in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</p>
326	<p><u>of which: Satisfactory</u></p> <p>Includes only project finance exposures reported in row 320 that are assigned a RW of 115% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</p>
327	<p><u>of which: Weak</u></p> <p>Includes only project finance exposures reported in row 320 that are assigned a RW of 250% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR).</p>
330	<p><u>of which: commodities finance exposures subject to the slotting approach</u></p> <p>Includes only commodities finance exposures that are:</p> <ul style="list-style-type: none"> (a) assigned to the specialised lending exposure subclass in accordance with Article 147(4B) of the Credit Risk: Internal Ratings Based Approach (CRR) Part; and (b) subject to the Slotting Approach in accordance with Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part. <p>This row will be calculated by a formula, firms do not need to report here.</p>
331	<p><u>of which: Strong and assigned a RW of 50%</u></p> <p>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 50% in accordance with column A in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</p>
332	<p><u>of which: Strong and assigned a RW of 70%</u></p> <p>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 70% in accordance with column B in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</p>
333	<p><u>of which: Good and assigned a RW of 70%</u></p>

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	<p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 70% in accordance with column C in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
334	<p><u><i>of which: Good and assigned a RW of 90%</i></u></p> <p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 90% in accordance with column D in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
335	<p><u><i>of which: Satisfactory</i></u></p> <p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 115% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
336	<p><u><i>of which: Weak</i></u></p> <p><i>Includes only commodities finance exposures reported in row 330 that are assigned a RW of 250% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
340	<p><u><i>of which: IPRE exposures subject to the slotting approach</i></u></p> <p><i>Includes only IPRE exposures that are:</i></p> <ul style="list-style-type: none"> <i>(a) assigned to the specialised lending exposure subclass in accordance with Article 147(4B) of the Credit Risk: Internal Ratings Based Approach (CRR) Part; and</i> <i>(b) subject to the Slotting Approach in accordance with Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i> <p><i>This row will be calculated by a formula, firms do not need to report here.</i></p>
341	<p><u><i>of which: substantially stronger</i></u></p> <p><i>Includes only IPRE exposures reported in row 340 that are assigned a RW of 50% in accordance with Article 153(5)(e) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
342	<p><u><i>of which: Strong and assigned a RW of 50%</i></u></p> <p><i>Includes only IPRE exposures reported in row 340, but not included in row 341 that are assigned a RW of 50% in accordance with column A in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
343	<p><u><i>of which: Strong and assigned a RW of 70%</i></u></p>

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	<p><i>Includes only IPRE exposures reported in row 340 that are assigned a RW of 70% in accordance with column B in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
344	<p><u><i>of which: Good and assigned a RW of 70%</i></u></p> <p><i>Includes only IPRE exposures reported in row 340 that are assigned a RW of 70% in accordance with column C in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
345	<p><u><i>of which: Good and assigned a RW of 90%</i></u></p> <p><i>Includes only IPRE exposures reported in row 340 that are assigned a RW of 90% in accordance with column D in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
346	<p><u><i>of which: Satisfactory</i></u></p> <p><i>Includes only IPRE exposures reported in row 340 that are assigned a RW of 115% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
347	<p><u><i>of which: Weak</i></u></p> <p><i>Includes only IPRE finance exposures reported in row 340 that are assigned a RW of 250% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
350	<p><u><i>of which: HVCRE exposures subject to the slotting approach</i></u></p> <p><i>Includes only HVCRE exposures that are:</i></p> <ul style="list-style-type: none"> <i>(a) assigned to the specialised lending exposure subclass in accordance with Article 147(4B) of the Credit Risk: Internal Ratings Based Approach (CRR) Part; and</i> <i>(b) subject to the Slotting Approach in accordance with Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i> <p><i>This row will be calculated by a formula, firms do not need to report here</i></p>
351	<p><u><i>of which: Strong and assigned a RW of 70%</i></u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 70% in accordance with column A in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
352	<p><u><i>of which: Strong and assigned a RW of 95%</i></u></p>

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	<p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 95% in accordance with column B in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
353	<p><u><i>of which: Good and assigned a RW of 95%</i></u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 95% in accordance with column C in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
354	<p><u><i>of which: Good and assigned a RW of 120%</i></u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 120% in accordance with column D in Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
355	<p><u><i>of which: Satisfactory</i></u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 140% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
356	<p><u><i>of which: Weak</i></u></p> <p><i>Includes only HVCRE exposures reported in row 350 that are assigned a RW of 250% in accordance with Table A in Article 153(5) of the Credit Risk: Internal Ratings Based Approach (CRR) Part.</i></p>
360	<p><u><i>of which: under the advanced IRB approach or the foundation IRB approach</i></u></p> <p><i>Includes only exposures that are:</i></p> <p>(a) <i>assigned (in accordance with Article 147 of the Credit Risk: Internal Ratings Based Approach (CRR) Part) to either of the following exposure classes under the internal ratings based approach to calculate own funds requirements:</i></p> <p>(i) <i>exposures to corporates (Article 147(2)(c) of the Credit Risk: Internal Ratings Based (CRR) Part);</i></p> <p>(ii) <i>retail exposures (Article 147(2)(d) of the Credit Risk: Internal Ratings Based Approach (CRR) Part).</i></p>

1.23 Instructions in respect of supplementary information

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Col. 010, Row 400	Is the output floor (55% multiplier) binding in this submission? Firms should provide the same response as for Submission 1, column 010, row 400.
Col. 100, Row 400	Qualitative information on any comments/assumptions (Optional) Free text field for the optional provision of additional relevant interpretative information relating to data provided in columns 010.