

ANNEX XXIV - Disclosure of specialised lending and equity exposures under the simple risk weight approach

Template UK CR10 – Specialised lending and equity exposures under the simple risk-weighted approach. Fixed template.

1. Institutions shall apply the instructions provided below in this Annex in order to complete templates UK CR10 as presented in Annex XXIII of PRA Rulebook, Reporting (CRR) Part, in application of point (e) of Article 438 of CRR. For the purposes of this Annex, references to the CRR should be interpreted to include a reference to the relevant CRR rule, where appropriate. Institutions shall disclose
 - a. information on the following types of specialised lending exposures referred to in Table 1 of Article 153(5):
 - “Project finance” in template UK CR10.1
 - “Income-producing real estate and high volatility commercial real estate” in template UK CR10.2
 - “Object finance” in template UK CR10.3
 - “Commodities finance” in template UK CR 10.4
 - b. information on equity exposures under the simple risk-weighted approach in template UK CR10.5

Column reference	Legal references and instructions
	Explanation
a	<p>On-balance-sheet exposures:</p> <p>Institutions shall disclose the exposure value of on-balance sheet exposures in accordance with Article 166(1) to (7) and Article 167(1) CRR.</p>
b	<p>Off-balance-sheet exposure:</p> <p>Institutions shall disclose the exposure value of off-balance sheet exposures in accordance with Articles 166 and 167 (2) CRR without taking into account any conversion factors specified in Article 166(8) or (9) CRR, or any percentages specified in Article 166(10) CRR.</p> <p>Off balance sheet exposures comprise all committed but undrawn amounts and all off-balance sheet items, as listed in Annex I CRR.</p>
c	<p>Risk weight:</p> <p>This is a fixed column. It shall not be altered.</p>

	This column has been specified in accordance with Article 153(5) CRR for templates UK CR10.1 to UK CR10.4 and in accordance with Article 155(2) CRR for template UK CR10.5.
d	Exposure value: Exposure value in accordance with Article 166 or Article 167 CRR. This column includes the sum of exposure value of on-balance sheet exposures and exposure value of off-balance sheet exposures post conversion factors and percentages in accordance with Article 166(8) to (10) CRR.
e (templates UK CR10.1 to UK CR10.4)	Risk-weighted exposure amount (specialised lending exposures under the slotting approach): The risk-weighted exposure amount calculated in accordance with Article 153 (5) CRR, after supporting factors in accordance with Article 501 and 501a CRR, where relevant.
e (template UK CR10.5)	Risk-weighted exposure amount (equity exposures under the simple risk weight approach): The risk-weighted exposure amount calculated in accordance with Article 155(2) CRR.
f (templates UK CR10.1 to UK CR10.4)	Expected loss amount (specialised lending exposures under the slotting approach): Amount of expected loss calculated in accordance with Article 158 (6) CRR.
f (template UK CR10.5)	Expected loss amount (equity exposures under the simple risk weight approach) Amount of expected loss calculated in accordance with Article 158(7) CRR.

Row number	Legal references and instructions
	Explanation
Regulatory category	Templates UK CR10.1 - UK CR10.4 Regulatory categories applicable to specialised lending under the slotting approach for each class of specialised lending exposures. As specified in Article 153(5) CRR and in the final draft RTS on slotting approach.
Categories	Template UK CR10.5 Regulatory categories applicable to equities under the simple risk-weight approach in accordance with Article 155(2) CRR.

Effective from 1 January 2022