Bank of England PRA

Instructions for Pillar 2 SME lending adjustment and infrastructure lending adjustment data templates

For the purposes of these instructions, all references to the rulebook, rules, parts, and articles in these instructions should be read as referring to the PRA Rulebook, unless otherwise stated.

PART I: INTRODUCTION

1.1 These instructions set out the data in templates A, B, and C that firms must submit to the PRA to qualify for the SME lending adjustment and/or the infrastructure lending adjustment.

1.2 In order to qualify for the SME lending adjustment and/or the infrastructure lending adjustment, 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 the SME lending adjustment or infrastructure lending adjustment do not need to report the data templates;
- Firms which are only seeking to qualify for the SME lending adjustment should complete Submission A;
- Firms which are only seeking to qualify for the infrastructure lending adjustment should complete Submission B;
- Firms seeking to qualify for the SME lending adjustment and the infrastructure lending adjustment should complete Submission A for exposures which are only eligible for the SME Factor, Submission B for exposures which are only eligible for the Infrastructure Factor, and Submission C for exposures which are eligible for both the SME Factor and the Infrastructure Factor.

1.3 An individual exposure shall only be reported once across all submission sheets because the scope of Submissions A, B, and C are mutually exclusive.

SME lending adjustment

1.4 The SME lending adjustment will be calculated on the basis of a firm’s exposures which meet the eligibility criteria set out in paragraphs 1.5 and 1.6 below

1.5 For the purpose of these data templates, an exposure is eligible for the SME lending adjustment 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.

The PRA does not expect that buy-to-let mortgage lending will meet the eligibility criteria for the SME lending adjustment where the purpose of the borrowing is to support buy-to-let business.

1.6 The SME Factor (SF) for an eligible exposure shall be calculated according to the following expression:

$$\mathrm{SF} = \frac{\min\{\mathrm{E}^*; \mathrm{GBP}\ 2200000\} \cdot 0.7619 + \max\{\mathrm{E}^* - \mathrm{GBP}\ 2200000; 0\} \cdot 0.85}{\mathrm{E}^*}$$

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 lending adjustment

1.7 The infrastructure lending adjustment will be calculated on the basis of a firm’s exposures that meet the eligibility criteria set out in paragraphs 1.8 and 1.9 below.

1.8 For the purpose of this data collection, an exposure is eligible for the infrastructure lending adjustment where it is a non-defaulted exposure and if it fulfils the following criteria:

(1)

(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 1.9(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 1.9(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 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 mechanisms 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;

(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.

1.9 For the purposes of 1.8(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 in accordance with the Credit Risk: Standardised Approach (CRR) Part;

(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 in accordance with the Credit Risk: Standardised Approach (CRR) Part;

(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 accordance with the Credit Risk: Standardised Approach (CRR) Part;

(f) an entity that is replaceable without a significant change in the level and timing of revenues.

1.10 The Infrastructure Factor shall be 0.75.

General instructions

1.11 Firms which are seeking to qualify for the SME lending adjustment and/or the infrastructure lending adjustment shall not delete any of the worksheets in their submission and submit Submission A, B and C with the meta data completed, irrespective of whether the Submissions are completed.

1.12 Firms shall not change the structure or cell references of any field. Firms shall submit the returns in xlsx file format without password encryption and a single return (Submission A, B and C) per e-mail. For example, if a firm needs to submit returns on both an Unconsolidated and a UK consolidation group basis, it should submit one return per email.

1.13 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.

1.14 Firms shall report the risk-weighted exposure amount (RWEA) for an exposure, calculated in accordance with the PRA Rulebook. The RWEA for an exposure shall be reported in the row for the risk weight which would apply if the effect of any recognised credit risk mitigation was not accounted for.

1.15 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 which are materially dependent on the cash-flows generated by the property 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 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 risk weight applied to the portion above 55% of the value of the property (if applicable).

PART II: TEMPLATE RELATED INSTRUCTIONS – GENERAL INFORMATION

3	**Basis of reporting** Firm should complete the basis of their reporting – Unconsolidated, Solo-Consolidated, UK consolidation group, prudential sub-consolidation, or capital sub-group.
4	**Submission number** Firms should enter '1' and increase this number by '1' in case of resubmission.
5 6 7 8 9 10	**Firm reference number (FRN)** **Name of the firm** **Reporting period start date** The start date should coincide with the ICAAP assessment period and is the balance sheet start date used for the purposes of the ICAAP assessment. **Reporting period end date** The end date should coincide with the ICAAP assessment period and is the balance sheet end date used for the purposes of the ICAAP assessment. **Reporting currency** Firms should report in the currency of their ICAAP. **Currency reporting unit** All amounts should be reported in absolute values rounded to the nearest whole number in the reporting currency, except for the weighted average SME SF which should be reported as RWEA weighted percentages. Where values correspond to percentages, these should be entered as decimal numbers up to 2 decimal places.

PART III: TEMPLATE RELATED INSTRUCTIONS – DETAILED INFORMATION

SUBMISSION A: Relevant SME exposures

1.16 Submission A shall include only those exposures which are eligible for the SME lending adjustment in accordance with paragraphs 1.5 and 1.6 and where either: (a) these exposures are not eligible for the infrastructure lending adjustment, or (b) the firm is not seeking to qualify for the infrastructure lending adjustment.

1.17 Instructions in respect of specific columns

010	**Risk-weighted exposure amount** **Of which: unprotected part of the exposure amount** RWEAs for exposures which meet the scope described in paragraph 1.16. Only parts of the exposure amount that are unprotected, such that the parts of the exposure amount are not subject to credit risk mitigation techniques under Articles 222, 232, 235, and 236 of the Credit Risk Mitigation (CRR) Part, shall be reported here.
020	**Risk-weighted exposure amount** **Of which: protected part of the exposure amount** RWEAs for exposures which meet the scope described in paragraph 1.16. Only parts of the exposure amount that are protected, such that the parts of the exposure amount are subject to credit risk mitigation techniques under Articles 222, 232, 235, and 236 of the Credit Risk Mitigation (CRR) Part, shall be reported here.
030	**Weighted average SME Factor** For exposures which meet the scope of paragraph 1.16, calculate the weighted average SME Factor for those exposures (weighted by RWEA), using the formula for the SME Factor in paragraph 1.6.
100	**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 and 020.

1.18 Instructions in respect of specific rows

100	**<u>Total risk exposure amount subject to SME Factor</u>** *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.*
110	***<u>of which: under the standardised approach (SA)</u>*** *Sub-total row of the following rows: 120; 130; 140; 150; 160; 170; 180; 190; 200; 210; 250; 260; and 270.*

	This row will be calculated by a formula, firms do not need to report here.
120	***of which: retail exposures – SMEs*** *Sub-total row of row 121 and 122.* *This row will be calculated by a formula, firms do not need to report here.*
121	*of which: assigned a RW of 45%* *Only exposures to SMEs 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.*
122	*of which: assigned a RW of 75%* *Only exposures to SMEs 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.*
130	***of which: corporate exposures – SMEs*** *Sub-total row of following rows: 131; 132; 133; 134; 135; and 136.* *This row will be calculated by a formula, firms do not need to report here.*
131	*of which: assigned a RW of 20%* *Only exposures to SMEs 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.*
132	*of which: assigned a RW of 50%* *Only exposures to SMEs 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.*
133	*of which: assigned a RW of 75%* *Only exposures to SMEs 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.*
134	*of which: assigned a RW of 85%* *Only exposures to SMEs that are assigned a risk weight of 85% under Article 122(11) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.*
135	*of which: assigned a RW of 100%* *Only exposures to SMEs 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.*
136	*of which: assigned a RW of 150%* *Only exposures to SMEs 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.*

140	***of which: regulatory CRE MDCFP exposures - SMEs*** *Sub-total row of rows 141 and 142.* *This row will be calculated by a formula, firms do not need to report here.*
141	*of which: assigned a RW of 100%* *Only exposures that are:* *(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,* *shall be reported here.*
142	*of which: assigned a RW of 110%* *Only exposures that are:* *(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,* *shall be reported here.*
150	***of which: regulatory CRE non-MDCFP exposures – SMEs*** *Sub-total row of rows 151, 152, and 153.* *This row will be calculated by a formula, firms do not need to report here.*
151	*of which: part of the exposure assigned a RW of 60%* *Only the 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.*
152	*of which: part of the exposure assigned a RW of 75%* *Only the 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.*
153	*of which: part of the exposure assigned a RW of 85%*

	Only the 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.
160	***of which: regulatory RRE MDCFP exposures - SMEs*** *Sub-total row of following rows: 161; 162; 163; 164; 165; 166 and 167.* *This row will be calculated by a formula, firms do not need to report here.*
161	*of which: assigned a RW of 30%* *Only exposures that are:* *(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 30% in Table 6B under Article 124G of the Credit Risk: Standardised Approach (CRR) Part,* *shall be reported here.*
162	*of which: assigned a RW of 35%* *Only exposures that are:* *(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 35% in Table 6B under Article 124G of the Credit Risk: Standardised Approach (CRR) Part,* *shall be reported here.*
163	*of which: assigned a RW of 40%* *Only exposures that are:* *(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 40% in Table 6B under Article 124G of the Credit Risk: Standardised Approach (CRR) Part,* *shall be reported here.*
164	*of which: assigned a RW of 50%* *Only exposures that are:*

	(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 50% in Table 6B under Article 124G of the Credit Risk: Standardised Approach (CRR) Part,* *shall be reported here.*
165	*<u>of which: assigned a RW of 60%</u>* *Only exposures that are:* *(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 60% in Table 6B under Article 124G of the Credit Risk: Standardised Approach (CRR) Part,* *shall be reported here.*
166	*<u>of which: assigned a RW of 75%</u>* *Only exposures that are:* *(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 75% in Table 6B under Article 124G of the Credit Risk: Standardised Approach (CRR) Part,* *shall be reported here.*
167	*<u>of which: assigned a RW of 105%</u>* *Only exposures that are:* *(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 105% in Table 6B under Article 124G of the Credit Risk: Standardised Approach (CRR) Part,* *shall be reported here.*
170	***<u>of which: regulatory RRE non-MDCFP exposures – SMEs</u>*** *Sub-total row of rows 171, 172, and 173.* *This row will be calculated by a formula, firms do not need to report here.*
171	*<u>of which: part of the exposure assigned a RW of 20%</u>*

	Only the part of the exposure assigned a risk weight of 20% under Article 124F(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.
172	*<u>of which: part of the exposure assigned a RW of 75%</u>* *Only the 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.*
173	*<u>of which: part of the exposure assigned a RW of 85%</u>* *Only the 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 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.*
180	***<u>of which: other CRE MDCFP exposures – SMEs</u>*** *Only commercial real estate exposures as defined under the Credit Risk: Standardised Approach (CRR) Part that are:* *(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 150% under Article 124J(1) of the Credit Risk: Standardised Approach (CRR) Part,* *shall be reported here.*
190	***<u>of which: other RRE MDCFP exposures – SMEs</u>*** *Only residential real estate exposures as defined under the Credit Risk: Standardised Approach (CRR) Part that are:* *(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 150% under Article 124J(1) of the Credit Risk: Standardised Approach (CRR) Part,* *shall be reported here.*
200	***<u>of which: other CRE non-MDCFP exposures – SMEs</u>*** *Sub-total row of rows 201 and 202.*

	This row will be calculated by a formula, firms do not need to report here.
201	*of which: part of the exposure assigned a RW of 75%* *Only commercial real estate exposures as defined under the Credit Risk: Standardised Approach (CRR) Part that are:* *(a) not 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 75% under Article 124J(3)(b) of the Credit Risk: Standardised Approach (CRR) Part (due to Article 124L(1)(b) of the Credit Risk: Standardised Approach (CRR) Part),* *shall be reported here.*
202	*of which: part of the exposure assigned a RW of 85%* *Only commercial real estate exposures as defined under the Credit Risk: Standardised Approach (CRR) Part that are:* *(a) not 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 85% under Article 124J(3)(b) of the Credit Risk: Standardised Approach (CRR) Part (due to Article 124L(1)(c) of the Credit Risk: Standardised Approach (CRR) Part),* *shall be reported here.*
210	***of which: other RRE non-MDCFP exposures – SMEs*** *Sub-total row of rows 211 and 212.* *This row will be calculated by a formula, firms do not need to report here.*
211	*of which: part of the exposure assigned a RW of 75%* *Only residential real estate exposures as defined under the Credit Risk: Standardised Approach (CRR) Part that are:* *(a) not 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 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),* *shall be reported here.*
212	*of which: part of the exposure assigned a RW of 85%*

	Only residential real estate exposures as defined under the Credit Risk: Standardised Approach (CRR) Part that are: *(a) not 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 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),* *shall be reported here.*
220 - 245	*Do not complete these rows for Submission 2a.*
250	***of which: project finance exposures (unrated)*** *Sub-total row of rows 251, 252 and 253.* *This row will be calculated by a formula, firms do not need to report here.*
251	*of which: assigned a RW of 80%* *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.*
252	*of which: assigned a RW of 100%* *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.*
253	*of which: assigned a RW of 130%* *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.*
260	***of which: project finance exposures (rated)*** *Sub-total row of following rows: 261, 262, 263; 264; and 265.* *This row will be calculated by a formula, firms do not need to report here.*
261	*of which: assigned a RW of 20%* *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.*
262	*of which: assigned a RW of 50%* *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.*
263	*of which: assigned a RW of 75%*

	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.
264	*<u>of which: assigned a RW of 100%</u>* *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.*
265	*<u>of which: assigned a RW of 150%</u>* *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.*
270	***<u>of which: other specialised lending exposures (non-project finance exposures)</u>*** *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.*
300	***<u>of which: under the internal ratings based approach (IRB approach)</u>*** *Sub-total row of rows 310, 320, 330, 340, 350 and 360.* *This row will be calculated by a formula, firms do not need to report here.*
310	***<u>of which: object finance exposures subject to the slotting approach</u>*** *Sub-total row of rows 311, 312, 313, 314, 315 and 316.* *This row will be calculated by a formula, firms do not need to report here.*
311	*<u>of which: Strong and assigned a RW of 50%</u>* *Only object finance exposures 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 shall be reported here.*
312	*<u>of which: Strong and assigned a RW of 70%</u>* *Only object finance exposures 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 shall be reported here.*
313	*<u>of which: Good and assigned a RW of 70%</u>* *Only object finance exposures 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 shall be reported here.*
314	*<u>of which: Good and assigned a RW of 90%</u>* *Only object finance exposures 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 shall be reported here.*

315	*of which: Satisfactory* *Only object finance exposures 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 shall be reported here.*
316	*of which: Weak* *Only object finance exposures 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 shall be reported here.*
320	***of which: project finance exposures subject to the slotting approach*** *Sub-total row of rows 321, 322, 323, 324, 325, 326 and 327.* *This row will be calculated by a formula, firms do not need to report here.*
321	*of which: substantially stronger* *Only project finance exposures that are assigned a RW of 50% in accordance with Article 153(5)(f) of the Credit Risk: Internal Ratings Based Approach (CRR) Part shall be reported here.*
322	*of which: Strong and assigned a RW of 50%* *Only project finance exposures, but not those 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 shall be reported here.*
323	*of which: Strong and assigned a RW of 70%* *Only project finance exposures 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 shall be reported here.*
324	*of which: Good and assigned a RW of 70%* *Only project finance exposures 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 shall be reported here.*
325	*of which: Good and assigned a RW of 90%* *Only project finance exposures 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 shall be reported here.*
326	*of which: Satisfactory* *Only project finance exposures 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 shall be reported here.*
327	*of which: Weak* *Only project finance exposures 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 shall be reported here.*

330	***of which: commodities finance exposures subject to the slotting approach*** *Sub-total row of rows 331, 332, 333, 334, 335, and 336.* *This row will be calculated by a formula, firms do not need to report here.*
331	*of which: Strong and assigned a RW of 50%* *Only commodities finance exposures 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 shall be reported here.*
332	*of which: Strong and assigned a RW of 70%* *Only commodities finance exposures 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 shall be reported here.*
333	*of which: Good and assigned a RW of 70%* *Only commodities finance exposures 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 shall be reported here.*
334	*of which: Good and assigned a RW of 90%* *Only commodities finance exposures 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 shall be reported here.*
335	*of which: Satisfactory* *Only commodities finance exposures 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 shall be reported here.*
336	*of which: Weak* *Only commodities finance exposures 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 shall be reported here.*
340	***of which: IPRE exposures subject to the slotting approach*** *Sub-total row of rows 341, 342, 343, 344, 345, 346 and 347.* *This row will be calculated by a formula, firms do not need to report here.*
341	*of which: substantially stronger* *Only IPRE exposures that are assigned a RW of 50% in accordance with Article 153(5)(e) of the Credit Risk: Internal Ratings Based Approach (CRR) Part shall be reported here.*
342	*of which: Strong and assigned a RW of 50%* *Only IPRE exposures, 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 shall be reported here.*
343	*of which: Strong and assigned a RW of 70%*

	Only IPRE exposures 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 shall be reported here.
344	*<u>of which: Good and assigned a RW of 70%</u>* *Only IPRE exposures 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 shall be reported here.*
345	*<u>of which: Good and assigned a RW of 90%</u>* *Only IPRE exposures 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 shall be reported here.*
346	*<u>of which: Satisfactory</u>* *Only IPRE exposures 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 shall be reported here.*
347	*<u>of which: Weak</u>* *Only IPRE exposures 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 shall be reported here.*
350	***<u>of which: HVCRE exposures subject to the slotting approach</u>*** *Sub-total row of rows 351, 352, 353, 354, 355, and 356.* *This row will be calculated by a formula, firms do not need to report here.*
351	*<u>of which: Strong and assigned a RW of 70%</u>* *Only HVCRE exposures 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 shall be reported here.*
352	*<u>of which: Strong and assigned a RW of 95%</u>* *Only HVCRE exposures 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 shall be reported here.*
353	*<u>of which: Good and assigned a RW of 95%</u>* *Only HVCRE exposures 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 shall be reported here.*
354	*<u>of which: Good and assigned a RW of 120%</u>* *Only HVCRE exposures 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 shall be reported here.*
355	*<u>of which: Satisfactory</u>*

	Only HVCRE exposures 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 shall be reported here.
356	*of which: Weak* *Only HVCRE exposures 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 shall be reported here.*
360	***of which: under the advanced IRB approach or the foundation IRB approach*** *Only exposures that are:* *(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) exposures to corporates (Article 147(2)(c) of the Credit Risk: Internal Ratings Based (CRR) Part);* *(ii) retail exposures (Article 147(2)(d) of the Credit Risk: Internal Ratings Based Approach (CRR) Part),* *shall be reported here.*

1.19 Instructions in respect of supplementary information

Col. 050, Row 400	**Is the output floor binding in this submission?** Yes / No
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.

SUBMISSION B: Relevant infrastructure exposures

1.20 Submission B shall include only those exposures which are eligible for the Infrastructure Factor in accordance with paragraphs 1.8 and 1.9 and where either: (a) these exposures are not eligible for the SME Factor, or (b) the firm is not seeking to qualify for the SME lending adjustment.

1.21 Instructions in respect of specific columns

010	**Risk-weighted exposure amount** **Of which: unprotected part of the exposure amount** RWEAs for exposures which meet the scope described in paragraph 1.20. Only parts of the exposure amount that are unprotected, such that the parts of the exposure amount are not subject to credit risk mitigation techniques under Articles 222, 232, 235, and 236 of the Credit Risk Mitigation (CRR) Part, shall be reported here.
020	**Risk-weighted exposure amount** **Of which: protected part of the exposure amount** RWEAs for exposures which meet the scope described in paragraph 1.20. Only parts of the exposure amount that are protected, such that the parts of the exposure amount are subject to credit risk mitigation techniques under Articles 222, 232, 235, and 236 of the Credit Risk Mitigation (CRR) Part, shall be reported here.
040	**Infrastructure Factor** Firms do not need to populate this field because the Infrastructure Factor is 0.75 for all eligible exposures and is pre-populated where relevant.
100	**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 and 020.

1.22 Instructions in respect of specific rows

100	**<u>Total risk exposure amount subject to Infrastructure Factor</u>** *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.*
110	***<u>of which: under the standardised approach (SA)</u>*** *Sub-total row of the following rows: 130; 220; 230; 240; 250; 260; and 270.* *This row will be calculated by a formula, firms do not need to report here.*
120 - 122	*Do not complete these rows for Submission B.*

130	***of which: corporate exposures – SMEs*** *Sub-total row of following rows: 131; 132; 133; 134; 135; and 136.* *This row will be calculated by a formula, firms do not need to report here.*
131	*of which: assigned a RW of 20%* *Only exposures to SMEs 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.*
132	*of which: assigned a RW of 50%* *Only exposures to SMEs 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.*
133	*of which: assigned a RW of 75%* *Only exposures to SMEs 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.*
134	*of which: assigned a RW of 85%* *Only exposures to SMEs that are assigned a risk weight of 85% under Article 122(11) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.*
135	*of which: assigned a RW of 100%* *Only exposures to SMEs 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.*
136	*of which: assigned a RW of 150%* *Only exposures to SMEs 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.*
140 - 212	*Do not complete these rows for Submission 2b.*
220	***of which: corporate exposures (unrated) - non-SMEs (risk-sensitive approach)*** *Sub-total row of following rows: 221 and 222.* *This row will be calculated by a formula, forms do not need to report here.*
221	*of which: assigned a RW of 65%* *Firms should report this row if they apply the 'risk sensitive approach' to corporate exposures.* *Only exposures that are assigned a risk weight of 65% under Article 122(6)(a) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.*

	Firms reporting this row should not report any exposures in row 0230.
222	*<u>of which: assigned a RW of 135%</u>* *Firms should report this row if they apply the 'risk sensitive approach' to corporate exposures.* *Only exposures that are assigned a risk weight of 135% under Article 122(6)(b) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.* *Firms reporting this row should not report any exposures in row 0230.*
230	***<u>of which: corporate exposures (unrated) - non-SMEs (risk-neutral approach)</u>*** *Firms should report this row if they do not apply the 'risk sensitive approach' to corporate exposures.* *Only exposures that are assigned a risk weight of 100% under Article 122(5) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.* *Firms reporting this row should not report any exposures in rows 221 and 222.*
240	***<u>of which: corporate exposures (rated) - non-SMEs</u>*** *Sub-total row of following rows: 241; 242; 243; 244 and 245.* *This row will be calculated by a formula, forms do not need to report here.*
241	*<u>of which: assigned a RW of 20%</u>* *Only exposures to non-SME corporates 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.*
242	*<u>of which: assigned a RW of 50%</u>* *Only exposures to non-SME corporates 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.*
243	*<u>of which: assigned a RW of 75%</u>* *Only exposures to non-SME corporates that are assigned a risk weight of 75% in Table 6 or 6A under Article 122 of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.*
244	*<u>of which: assigned a RW of 100%</u>* *Only exposures to non-SME Corporates 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.*
245	*<u>of which: assigned a RW of 150%</u>*

	Only exposures to non-SME Corporates 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.
250	***of which: project finance exposures (unrated)*** *Sub-total row of rows 251, 252 and 253.* *This row will be calculated by a formula, firms do not need to report here.*
251	*of which: assigned a RW of 80%* *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.*
252	*of which: assigned a RW of 100%* *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.*
253	*of which: assigned a RW of 130%* *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.*
260	***of which: project finance exposures (rated)*** *Sub-total row of following rows: 261, 262, 263; 264; and 265.* *This row will be calculated by a formula, firms do not need to report here.*
261	*of which: assigned a RW of 20%* *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.*
262	*of which: assigned a RW of 50%* *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.*
263	*of which: assigned a RW of 75%* *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.*
264	*of which: assigned a RW of 100%* *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.*
265	*of which: assigned a RW of 150%*

	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.
270	***of which: other specialised lending exposures (non-project finance exposures)*** *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.*
300	***of which: under the internal ratings based approach (IRB approach)*** *Sub-total row of rows 310, 320, 330, 340, 350 and 360.* *This row will be calculated by a formula, firms do not need to report here.*
310	***of which: object finance exposures subject to the slotting approach*** *Sub-total row of rows 311, 312, 313, 314, 315 and 316.* *This row will be calculated by a formula, firms do not need to report here.*
311	*of which: Strong and assigned a RW of 50%* *Only object finance exposures 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 shall be reported here.*
312	*of which: Strong and assigned a RW of 70%* *Only object finance exposures 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 shall be reported here.*
313	*of which: Good and assigned a RW of 70%* *Only object finance exposures 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 shall be reported here.*
314	*of which: Good and assigned a RW of 90%* *Only object finance exposures 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 shall be reported here.*
315	*of which: Satisfactory* *Only object finance exposures 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 shall be reported here.*

316	*of which: Weak* *Only object finance exposures 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 shall be reported here.*
320	***of which: project finance exposures subject to the slotting approach*** *Sub-total row of rows 321, 322, 323, 324, 325, 326 and 327.* *This row will be calculated by a formula, firms do not need to report here.*
321	*of which: substantially stronger* *Only project finance exposures that are assigned a RW of 50% in accordance with Article 153(5)(f) of the Credit Risk: Internal Ratings Based Approach (CRR) Part shall be reported here.*
322	*of which: Strong and assigned a RW of 50%* *Only project finance exposures, but not those 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 shall be reported here.*
323	*of which: Strong and assigned a RW of 70%* *Only project finance exposures 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 shall be reported here.*
324	*of which: Good and assigned a RW of 70%* *Only project finance exposures 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 shall be reported here.*
325	*of which: Good and assigned a RW of 90%* *Only project finance exposures 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 shall be reported here.*
326	*of which: Satisfactory* *Only project finance exposures 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 shall be reported here.*
327	*of which: Weak*

	Only project finance exposures 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 shall be reported here.
330	***<u>of which: commodities finance exposures subject to the slotting approach</u>*** *Sub-total row of rows 331, 332, 333, 334, 335, and 336.* *This row will be calculated by a formula, firms do not need to report here.*
331	*<u>of which: Strong and assigned a RW of 50%</u>* *Only commodities finance exposures 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 shall be reported here.*
332	*<u>of which: Strong and assigned a RW of 70%</u>* *Only commodities finance exposures 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 shall be reported here.*
333	*<u>of which: Good and assigned a RW of 70%</u>* *Only commodities finance exposures 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 shall be reported here.*
334	*<u>of which: Good and assigned a RW of 90%</u>* *Only commodities finance exposures 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 shall be reported here.*
335	*<u>of which: Satisfactory</u>* *Only commodities finance exposures 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 shall be reported here.*
336	*<u>of which: Weak</u>* *Only commodities finance exposures 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 shall be reported here.*
340	***<u>of which: IPRE exposures subject to the slotting approach</u>*** *Sub-total row of rows 341, 342, 343, 344, 345, 346 and 347.* *This row will be calculated by a formula, firms do not need to report here.*

341	*of which: substantially stronger* *Only IPRE exposures that are assigned a RW of 50% in accordance with Article 153(5)(e) of the Credit Risk: Internal Ratings Based Approach (CRR) Part shall be reported here.*
342	*of which: Strong and assigned a RW of 50%* *Only IPRE exposures, but not those 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 shall be reported here.*
343	*of which: Strong and assigned a RW of 70%* *Only IPRE exposures 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 shall be reported here.*
344	*of which: Good and assigned a RW of 70%* *Only IPRE exposures 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 shall be reported here.*
345	*of which: Good and assigned a RW of 90%* *Only IPRE exposures 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 shall be reported here.*
346	*of which: Satisfactory* *Only IPRE exposures 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 shall be reported here.*
347	*of which: Weak* *Only IPRE exposures 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 shall be reported here.*
350	***of which: HVCRE exposures subject to the slotting approach*** *Sub-total row of rows 351, 352, 353, 354, 355, and 356.* *This row will be calculated by a formula, firms do not need to report here.*
351	*of which: Strong and assigned a RW of 70%*

	Only HVCRE exposures 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 shall be reported here.
352	*<u>of which: Strong and assigned a RW of 95%</u>* *Only HVCRE exposures 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 shall be reported here.*
353	*<u>of which: Good and assigned a RW of 95%</u>* *Only HVCRE exposures 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 shall be reported here.*
354	*<u>of which: Good and assigned a RW of 120%</u>* *Only HVCRE exposures 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 shall be reported here.*
355	*<u>of which: Satisfactory</u>* *Only HVCRE exposures 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 shall be reported here.*
356	*<u>of which: Weak</u>* *Only HVCRE exposures 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 shall be reported here.*
360	***<u>of which: under the advanced IRB approach or the foundation IRB approach</u>*** *Only exposures that are:* *(b) 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:* *(iii) exposures to corporates (Article 147(2)(c) of the Credit Risk: Internal Ratings Based (CRR) Part);* *(iv) retail exposures (Article 147(2)(d) of the Credit Risk: Internal Ratings Based Approach (CRR) Part),* *shall be reported here.*

1.23 Instructions in respect of supplementary information

Col. 050, Row 400	**Is the output floor binding in this submission?** Yes / No
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.

SUBMISSION C: Relevant exposures for both lending adjustments

1.24 Submission C shall include only those exposures which are eligible for the SME Factor in accordance with paragraphs 1.5 and 1.6 and the Infrastructure Factor in accordance with paragraphs 1.8 and 1.9, and where the firm is seeking to qualify for both the SME lending adjustment and the infrastructure lending adjustment.

1.25 Instructions in respect of specific columns

010	**Risk-weighted exposure amount** **Of which: unprotected part of the exposure amount** RWEAs for exposures which meet the scope described in paragraph 1.24. Only parts of the exposure amount that are unprotected, such that the parts of the exposure amount are not subject to credit risk mitigation techniques under Articles 222, 232, 235, and 236 of the Credit Risk Mitigation (CRR) Part, shall be reported here.
020	**Risk-weighted exposure amount** **Of which: protected part of the exposure amount** RWEAs for exposures which meet the scope described in paragraph 1.24. Only parts of the exposure amount that are protected, such that the parts of the exposure amount are subject to credit risk mitigation techniques under Articles 222, 232, 235, and 236 of the Credit Risk Mitigation (CRR) Part, shall be reported here.
030	**Weighted average SME Factor** For exposures which meet the scope of paragraph 1.24, calculate the weighted average SME Factor for those exposures (weighted by RWEA), using the formula for the SME Factor in paragraph 1.6.
040	**Infrastructure Factor** Firms do not need to populate this field because the Infrastructure Factor is 0.75 for all eligible exposures and is pre-populated where relevant.
100	**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 and 020.

1.26 Instructions in respect of specific rows

100	**<u>Total risk exposure amount subject to SME Factor and Infrastructure Factor</u>** *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.
110	***of which: under the standardised approach (SA)*** *Sub-total row of the following rows: 130; 250; 260; and 270.* *This row will be calculated by a formula, firms do not need to report here.*
120 - 122	*Do not complete these rows for Submission 2c.*
130	***of which: corporate exposures – SMEs*** *Sub-total row of following rows: 131; 132; 133; 134; 135; and 136.* *This row will be calculated by a formula, firms do not need to report here.*
131	*of which: assigned a RW of 20%* *Only exposures to SMEs 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.*
132	*of which: assigned a RW of 50%* *Only exposures to SMEs 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.*
133	*of which: assigned a RW of 75%* *Only exposures to SMEs 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.*
134	*of which: assigned a RW of 85%* *Only exposures to SMEs that are assigned a risk weight of 85% under Article 122(11) of the Credit Risk: Standardised Approach (CRR) Part shall be reported here.*
135	*of which: assigned a RW of 100%* *Only exposures to SMEs 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.*
136	*of which: assigned a RW of 150%* *Only exposures to SMEs 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.*
140 – 245	*Do not complete these rows for Submission 2c.*
250	***of which: project finance exposures (unrated)*** *Sub-total row of rows 261, 262 and 263.* *This row will be calculated by a formula, firms do not need to report here.*

251	*of which: assigned a RW of 80%* *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.*
252	*of which: assigned a RW of 100%* *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.*
253	*of which: assigned a RW of 130%* *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.*
260	***of which: project finance exposures (rated)*** *Sub-total row of following rows: 261, 262, 263; 264; and 265.* *Includes only project finance exposures that are assigned the applicable risk weights under Article 122B(1) of the Credit Risk: Standardised Approach (CRR) Part.* *This row will be calculated by a formula, firms do not need to report here.*
261	*of which: assigned a RW of 20%* *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.*
262	*of which: assigned a RW of 50%* *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.*
263	*of which: assigned a RW of 75%* *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.*
264	*of which: assigned a RW of 100%* *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.*
265	*of which: assigned a RW of 150%* *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.*
270	***of which: other specialised lending exposures (non-project finance exposures)***

	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.
300	***of which: under the internal ratings based approach (IRB approach)*** *Sub-total row of rows 310, 320, 330, 340, 350 and 360.* *This row will be calculated by a formula, firms do not need to report here.*
310	***of which: object finance exposures subject to the slotting approach*** *Sub-total row of rows 311, 312, 313, 314, 315 and 316.* *This row will be calculated by a formula, firms do not need to report here.*
311	*of which: Strong and assigned a RW of 50%* *Only object finance exposures 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 shall be reported here.*
312	*of which: Strong and assigned a RW of 70%* *Only object finance exposures 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 shall be reported here.*
313	*of which: Good and assigned a RW of 70%* *Only object finance exposures 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 shall be reported here.*
314	*of which: Good and assigned a RW of 90%* *Only object finance exposures 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 shall be reported here.*
315	*of which: Satisfactory* *Only object finance exposures 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 shall be reported here.*
316	*of which: Weak* *Only object finance exposures 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 shall be reported here.*
320	***of which: project finance exposures subject to the slotting approach*** *Sub-total row of rows 321, 322, 323, 324, 325, 326 and 327.*

	This row will be calculated by a formula, firms do not need to report here.
321	*of which: substantially stronger* *Only project finance exposures that are assigned a RW of 50% in accordance with Article 153(5)(f) of the Credit Risk: Internal Ratings Based Approach (CRR) Part shall be reported here.*
322	*of which: Strong and assigned a RW of 50%* *Only project finance exposures, but not those 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 shall be reported here.*
323	*of which: Strong and assigned a RW of 70%* *Only project finance exposures 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 shall be reported here.*
324	*of which: Good and assigned a RW of 70%* *Only project finance exposures 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 shall be reported here.*
325	*of which: Good and assigned a RW of 90%* *Only project finance exposures 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 shall be reported here.*
326	*of which: Satisfactory* *Only project finance exposures 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 shall be reported here.*
327	*of which: Weak* *Only project finance exposures 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 shall be reported here.*
330	***of which: commodities finance exposures subject to the slotting approach*** *Sub-total row of rows 331, 332, 333, 334, 335, and 336.* *This row will be calculated by a formula, firms do not need to report here.*
331	*of which: Strong and assigned a RW of 50%* *Only commodities finance exposures 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 shall be reported here.*
332	*of which: Strong and assigned a RW of 70%*

	Only commodities finance exposures 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 shall be reported here.
333	*of which: Good and assigned a RW of 70%* *Only commodities finance exposures 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 shall be reported here.*
334	*of which: Good and assigned a RW of 90%* *Only commodities finance exposures 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 shall be reported here.*
335	*of which: Satisfactory* *Only commodities finance exposures 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 shall be reported here.*
336	*of which: Weak* *Only commodities finance exposures 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 shall be reported here.*
340	***of which: IPRE exposures subject to the slotting approach*** *Sub-total row of rows 341, 342, 343, 344, 345, 346 and 347.* *This row will be calculated by a formula, firms do not need to report here.*
341	*of which: substantially stronger* *Only IPRE exposures that are assigned a RW of 50% in accordance with Article 153(5)(e) of the Credit Risk: Internal Ratings Based Approach (CRR) Part shall be reported here.*
342	*of which: Strong and assigned a RW of 50%* *Only IPRE exposures, 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 shall be reported here.*
343	*of which: Strong and assigned a RW of 70%* *Only IPRE exposures 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 shall be reported here.*
344	*of which: Good and assigned a RW of 70%* *Only IPRE exposures 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 shall be reported here.*
345	*of which: Good and assigned a RW of 90%*

	Only IPRE exposures 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 shall be reported here.
346	*of which: Satisfactory* *Only IPRE exposures 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 shall be reported here.*
347	*of which: Weak* *Only IPRE exposures 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 shall be reported here.*
350	***of which: HVCRE exposures subject to the slotting approach*** *Sub-total row of rows 351, 352, 353, 354, 355, and 356.* *This row will be calculated by a formula, firms do not need to report here.*
351	*of which: Strong and assigned a RW of 70%* *Only HVCRE exposures 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 shall be reported here.*
352	*of which: Strong and assigned a RW of 95%* *Only HVCRE exposures 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 shall be reported here.*
353	*of which: Good and assigned a RW of 95%* *Only HVCRE exposures 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 shall be reported here.*
354	*of which: Good and assigned a RW of 120%* *Only HVCRE exposures 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 shall be reported here.*
355	*of which: Satisfactory* *Only HVCRE exposures 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 shall be reported here.*
356	*of which: Weak* *Only HVCRE exposures 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 shall be reported here.*

360	***of which: under the advanced IRB approach or the foundation IRB approach*** *Only exposures that are:* *(c) 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:* *(v) exposures to corporates (Article 147(2)(c) of the Credit Risk: Internal Ratings Based (CRR) Part);* *(vi) retail exposures (Article 147(2)(d) of the Credit Risk: Internal Ratings Based Approach (CRR) Part),* *shall be reported here.*

1.27 Instructions in respect of supplementary information

Col. 050, Row 400	**Is the output floor binding in this submission?** Yes / No
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.