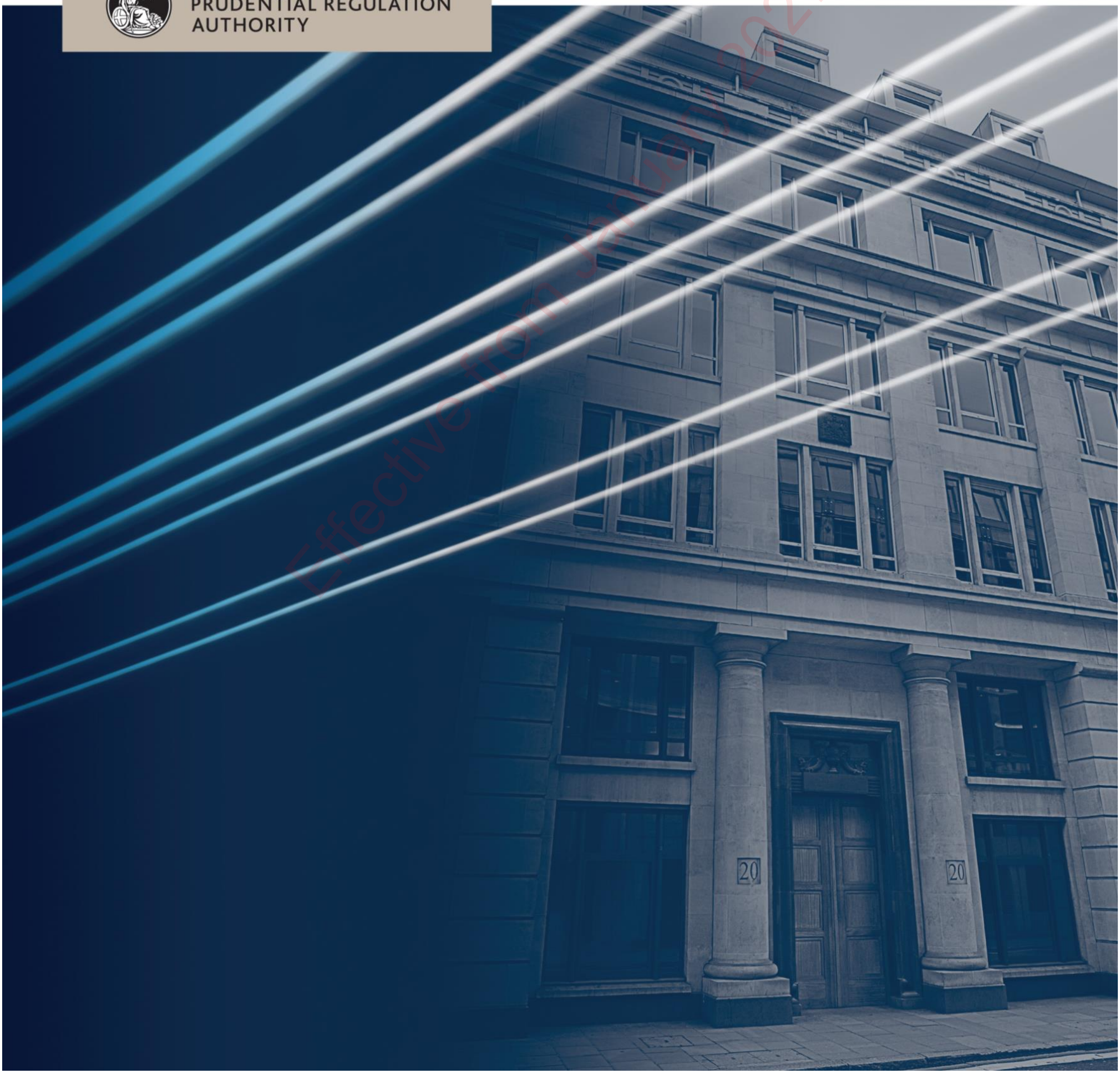
Supervisory Statement | SS32/15

Pillar 2 reporting, including instructions for completing data items FSA071 to FSA082, PRA111, and PRA119

January 2026

(Updating November 2021)

BANK OF ENGLAND
PRUDENTIAL REGULATION AUTHORITY



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Prudential Regulation Authority | 20 Moorgate | London EC2R 6DA

Contents

1 Introduction

1.1 This supervisory statement is of interest to banks, building societies and Prudential Regulation Authority (PRA) designated investment firms. It sets out the PRA's expectations of firms and provides further clarity on Pillar 2 reporting.

1.2 This supervisory statement should be read alongside the Reporting Pillar 2 Part of the PRA Rulebook, and other relevant documents, including:

- for firms that are not Small Domestic Deposit Takers (SDDTs) or SDDT consolidation entities:[1] supervisory statement (SS)31/15 – The Internal Capital Adequacy Assessment Process (ICAAP) and the Supervisory Review and Evaluation Process (SREP)'[2] and the PRA's statement of policy (SoP) 5/15– The PRA's methodologies for setting Pillar 2 capital;[3] and
- for SDDTs and SDDT consolidation entities: SS4/25 – The Internal Capital Adequacy Assessment Process (ICAAP) and the Supervisory Review and Evaluation Process (SREP) for Small Domestic Deposit Takers (SDDTs)[4] and SoP5/25 – The PRA's methodologies for setting Pillar 2 capital for Small Domestic Deposit Takers (SDDTs).[5]

1.3 The reader is also referred to:

- Appendix 1: Guidance on terms used in data items FSA071 to FSA082, PRA111, and PRA119;
- Appendix 2: Pillar 2 Reporting schedule;
- Appendix 3: Instructions for completing data items FSA071 to FSA082, and PRA111 for firms that are not SDDTs or SDDT consolidation entities; and
- Appendix 4: Instructions for completing data items FSA081, PRA111, and PRA119 for SDDTs and SDDT consolidation entities.

2 Reporting Pillar 2

2.1 In Reporting Pillar 2:

- 'significant firm' means a deposit-taker or designated investment firm whose size, interconnectedness, complexity and business type give it the capacity to cause very significant disruption to the UK financial system (and through that to economic activity more widely) by failing or by carrying on its business in an unsafe manner. SDDTs are not considered to be 'significant firms';

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1 The full definition of an SDDT and an SDDT consolidation entity, including the SDDT and SDDT consolidation entity criteria, are set out in the SDDT Regime – General Application Part of the PRA Rulebook: www.prarulebook.co.uk/pra-rules/sddt-regime--general-application/. For ease of reading, any references to SDDT(s) in this SS should be treated as applicable to both SDDTs and SDDT consolidation entities.
2 www.bankofengland.co.uk/prudential-regulation/publication/2013/the-internal-capital-adequacy-assessment-process-and-supervisory-review-ss.
3 www.bankofengland.co.uk/prudential-regulation/publication/2015/the-pras-methodologies-for-setting-pillar-2-capital.
4 www.bankofengland.co.uk/prudential-regulation/publication/2026/january/the-icaap-and-the-srep-for-sddts.
5 www.bankofengland.co.uk/prudential-regulation/publication/2026/january/the-pras-methodologies-for-setting-pillar-2-capital-for-sddts.

- 'illiquid risk' refers to positions in the trading or available-for-sale books that are illiquid, concentrated or one-way. To this purpose, illiquid positions are those that cannot be liquidated or immunised within a ten-day period in a stressed market environment without materially affecting market prices. Firms will be expected to identify illiquid, concentrated and one-way positions using the firms' own criteria, methods and standards.

2.2 Firms are required under the Reporting Pillar 2 Part of the PRA Rulebook to report Pillar 2 data to the PRA.

2.3 This information, together with data already collected in other regulatory reports, allows the PRA to assess a firm's Internal Capital Adequacy Assessment Process (ICAAP) and to calculate capital benchmarks for Pillar 2 risks. The data collection covers:

- the results of the Pillar 2 capital methodologies calculated by firms;
- data that are used by the PRA to process the Pillar 2A capital methodologies;
- data that allow supervisors to verify the calculation of the Pillar 2A capital methodologies;
- data that allow supervisors to assess firms' stress test results and facilitate the calculation of the PRA buffer; and
- data that provide additional information on the nature and scale of the Pillar 2 risks to which a firm is exposed.

2.4 If a firm has already reported by other means, for example via the Stress Testing Data Framework (STDF), a data item that is specified in FSA080 for market risk, FSA072 and FSA073 for operational risk or FSA081 for pension risk, the firm is not required to submit it.

2.5 Firms may be asked to submit, on a case-by-case basis, further data where these are necessary to inform the PRA's Pillar 2 methodology and supervision of the firm. These may include:

- data on operational risk from firms that are not significant firms and are using a standardised approach to calculate their Pillar 1 capital requirement for operational risk; and
- more granular pension risk data of the kind needed for FSA081 from all firms; and
- data item PRA111 on stress testing.[6]

2.6 The content of additional reports may be tailored to the particular firm situation, with firms being given sufficient notice to comply.

2.7 The PRA has developed data items for firms to use when reporting Pillar 2 data. The data items and the related instructions should be read in conjunction with the Statement of Policy on Pillar 2A methodologies. Hyperlinks to data items and related instructions are available in

6 Firms with total assets equal to or greater than £5 billion at the relevant level of consolidation used as the basis of their ICAAP are required to submit this template in accordance with Rule 2.9 of the Reporting Pillar 2 Part of the PRA Rulebook.

Appendix 2 of this supervisory statement and on the PRA section of the Bank of England's website.[7]

2.8 Firms are required to return the data items in conjunction with their ICAAP submission. Frequency of submission will depend on the frequency of ICAAP submission.

7 Data items and related instructions are available at: www.bankofengland.co.uk/prudential-regulation/regulatory-reporting/regulatory-reporting-banking-sector.

Appendices

1	**Guidance on terms used in data items FSA071 to FSA082, PRA111 and PRA119 available at www.bankofengland.co.uk/prudential-regulation/regulatory-reporting/regulatory-reporting-banking-sector**
2	**Pillar 2 Reporting schedule available at www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/2026/january/reporting-pillar-2-schedule.pdf**
3	**Instructions for completing data items FSA071 to FSA082, and PRA111 for firms that are not SDDTs or SDDT consolidation entities.**
4	**Instructions for completing data items FSA081, PRA111, and PRA119 for SDDTs and SDDT consolidation entities.**

Appendix 3 Instructions for completing data items FSA071 to FSA082, and PRA111 for firms which are not SDDTs or SDDT consolidation entities

Name		Data items	Instructions
FSA071	Firm information and Pillar 2A summary	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa071-firm-information-and-p2a-summary-template-rf-dec18.xltx	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa071-firm-information-and-pillar-2a-summary-and-instructions-december-2018.pdf
FSA072	Pillar 2 Operational risk historical losses	https://www.bankofengland.co.uk/prudential-regulation/regulatory-reporting/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa072-data-item.xls	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa072instructionsdec18.pdf
FSA073	Pillar 2 Operational risk historical loss details	https://www.bankofengland.co.uk/prudential-regulation/regulatory-reporting/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa073-data-item.xls	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa073instructionsdec18.pdf
FSA074	Pillar 2 Operational risk forecast losses	https://www.bankofengland.co.uk/prudential-regulation/regulatory-reporting/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa074-data-item.xls	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa074instructionsdec18.pdf
FSA075	Pillar 2 Operational risk scenario data	https://www.bankofengland.co.uk/prudential-regulation/regulatory-reporting/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa075-data-item.xls	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa075instructionsdec18.pdf
FSA076	Pillar 2 Credit risk standardised approach wholesale	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa076dec18.xltx	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa076instructionsdec18.pdf
FSA077	Pillar 2 Credit risk standardised approach retail	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa077dec18.xltx	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa077instructionsdec18.pdf
FSA078	Pillar 2 Concentration risk minimum data requirements	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa078dec18.xltx	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa078instructionsdec18.pdf
FSA079	Pillar 2 Concentration risk additional data requirements	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa079dec18.xltx	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa079instructionsdec18.pdf
FSA080	Pillar 2 Market risk	https://www.bankofengland.co.uk/prudential-regulation/regulatory-reporting/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa080-data-item.xls	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa080instructionsdec18.pdf

FSA081	Pillar 2 Pension risk	http://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa081nov21.xltx	http://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa081instructionsnov21.pdf
FSA082	Pillar 2 Credit risk IRB retail	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa082dec18.xltx	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa082instructionsdec18.pdf
PRA111	Pillar 2 ICAAP Stress Testing Data	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/2026/january/pra111-stress-test-data-template.xlsx	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/consultation-paper/2017/cp2517app.zip

*A mapping table for data items FSA076 to FSA077 is available at www.bankofengland.co.uk/pra/Documents/crdiv/mappingforpillar2creditriskdataitems.pdf

Appendix 4 Instructions for completing data items FSA081, PRA111 and PRA119 for SDDTs and SDDT consolidation entities

Name		Data items	Instructions
FSA081	Pillar 2 Pension risk	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa081nov21.xltx	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/fsa-data-items/fsa081instructionsnov21.pdf
PRA111	Pillar 2 ICAAP Stress Testing Data	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/2026/january/pra111-stress-test-data-template.xlsx	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/consultation-paper/2017/cp2517app.zip
PRA119	Firm information and Pillar 2A summary for SDDTs and SDDT consolidation entities	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/2026/january/pra119-firm-information-and-pillar-2a-summary-for-sddts.xlsx	https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/regulatory-reporting/banking/2026/january/pra119-instructions.pdf